



# OLD MUTUAL GROUP ASSURANCE VOLUNTARY FAMILY COVER AND FUNERAL SUPPORT SERVICES

Offered to all members of the University of Cape Town Retirement Fund (UCTRF), excluding paid-up members, phased retirees and living annuitants

## WHAT IS OLD MUTUAL FAMILY COVER AND WHO CAN HAVE IT?

The high costs of arranging a funeral can put financial strain on the loved ones of the person who has passed on. Old Mutual Family Cover helps to ease this burden by paying out a lump sum to help cover the costs of a funeral or memorial service.

The voluntary family cover is available to all members of the UCTRF, as well as their spouses and children, excluding paid-up members, phased retirees and living annuitants.

## OLD MUTUAL FAMILY COVER BENEFITS

As a member of the UCTRF, you, as well as your spouse and children, excluding paid-up members, phased retirees and living annuitants, are covered in the event of death for the amounts below. Please refer to your HR office for a cost breakdown.

Covered Person	Lump Sum Benefit
Main member	R30 000
Spouse	R30 000
Child (age 14 - 21 years)	R30 000
Child (age 6 - 13 years)	R15 000
Child (age 2 - 5 years)	R7 500
Child (under 2 years, including stillborn)	R7 500

The ceasing age is the last day of the month in which you reach age 65, however this age will be extended up to age 70 as long as you remain actively employed with the Employer. Your participation under this policy ceases when you're no longer an in-service member of the UCTRF or when the policy contract is terminated by either the University of Cape Town or Old Mutual.



**CORPORATE  
GROUP ASSURANCE**

175 YEARS OF DOING GREAT THINGS

## Spouses

Only one spouse can be insured at a time and only one spouses claim is allowed in a review period. To qualify for cover, a spouse must be:

- legally married to the main member
- party to a customary union according to Customary Law
- a spouse/life partner recognised under a system of religious law, or living with the main member as a spouse for at least 6 months

## Children

"Child" refers to any biological child, stepchild, adopted or foster child of the member. Children are covered if they:

- have never been married, and
- are under 21 (or under 25 if a full-time student), or
- are unable to look after themselves due to a mental or physical disability

## Terms and conditions\*

New employees after 1 March 2019	You have 30 days from the date of joining to tell us you don't want the family cover (i.e. opt out).
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## All employees:

- Once you have opted out, you may only opt in again on 1 July each year. Your next opportunity to opt in will be 1 July 2020. And then every 1 July thereafter (i.e. you may only opt in once every year).
- When you have opted back in you will be subjected to a waiting period and will be unable to claim for the first 6 months.
- This 6 month waiting period does not apply if you have an accident and claim.
- A Family Benefit claim will be declined if your death is directly or indirectly caused by active participation in:
  - war
  - warlike operations
  - civil war or revolt which assumes the proportion of a wide-scale uprising
  - the use of nuclear, biological or chemical weapons, or any radioactive contamination arising from them
  - any attack on or sabotage of facilities and storage depots, which leads to the release of radioactivity or nuclear, biological or chemical warfare agents.

\*Please note that these are not the full set of terms and conditions.

**PLEASE CONTACT YOUR HR OFFICE TO FOR MORE INFORMATION OR TO SUBMIT A CLAIM.**

## Funeral support service

In addition to the cash benefit payment, you, your spouse and dependent children have access to a range of free Funeral Support Services. These include:

- Transport of the deceased, accompanied by one relative, from anywhere in the world to the funeral home closest to the place of burial in South Africa or neighbouring countries\*
- Assistance and advice on claims procedures
- Legal assistance regarding funeral procedures (e.g. death certificate, removal of body, etc.)
- Advice on the handling of all necessary documentation, (e.g. death certificate and cross-border documentation)
- Assistance with finding a tombstone provider
- Referral to reputable funeral homes, undertakers and pathologists if required.

\*Neighbouring countries include: Namibia, Botswana, Zimbabwe, Lesotho, Eswatini and south of the 22nd parallel (Vilankulo) in Mozambique.

**ALL FUNERAL SUPPORT SERVICES ON 0860 000 500 FROM INSIDE SA OR +27 (0)11 745 9134 FROM OUTSIDE SA**

\* Reference to University of Cape Town includes any subsidiaries and associated employers thereof.

