

ADD - ON

Group Funeral Scheme - Extended Family Nomination Form **BPOMAS**

Acceptable Relations Child 21 +, Brother, Sister, Uncle, Aunt, Nephew, Niece, Parent, Parent-in-law, Grandparents, Grandson and Granddaughter, Maximum age of joining is 60years.

Member Details

Family Member(s) to be added

Additional Funeral Cover

- P1,000 extra at P1.05 per month
 - P2,000 extra at P2.10 per month
 - P5.000 extra at P5.25 per month

Critical Illness

- Member only at P2.80
(P25,000 cover)
 - Member and spouse at P5.60
(P25,000 each)

Extended Family Funeral Cover

- Parents P5,000 cover at P3.60
 - Extended family P5,000 cover at P2.40

***6 months waiting period**

Premium Waiver Cover

Standard Option

- 12 months at P2.90
 - 24 month at P5.70
 - 36 months at P8.50

High Option

- 12 months at P7.10
 - 24 months at P14.10
 - 36 months at P21.10

Premium Option

- 12 months at P11.60
 - 24 months at P21.60
 - 36 months at P32.40

*No waiting period

Declaration: I clearly understand that full cover for me and my family only commences after 6 months from date of joining, for my parents and extended family. I declare that everyone listed above has not suffered a major illness in the past 6 months and we are all in good health.

Signed at

Signature of Member

Date d d m m v v v v

Group Funeral Scheme- add ons

The dependents insured must be covered as a dependent under BPOMAS. The definitions of these dependents categories is aligned to BPOMAS definitions used in providing medical benefits.

- The funeral benefit is paid on death of the insured person. The insured person must be a dependent on the medical scheme and listed in the nomination form. Any dependent that is not included on the nomination form will not be covered.
- On death of the main member, the benefits are payable to the spouse or any other nominated dependent. On death of dependent, the benefits are payable to the main member.
- The waiting period for funeral benefits is the same as the waiting period for medical aid.

Additional Funeral Cover

There is a 6 month waiting period for additional funeral cover. This means the additional funeral cover is not claimable when death occurs within 6 months from the date of the increase in cover. If the death happens within 6 months from date of increase, the sum assured before the increase will be paid.

Critical illness

Cancer	A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukaemia (other than chronic lymphocytic leukaemia), but excludes non-invasive cancers in situ, tumours in the presence of any human immuno-deficiency virus and any skin cancer other than malignant melanoma.
Stroke	Any cerebrovascular incident producing neurological sequelae lasting more than twenty-four hours and including infarction of brain tissue, haemorrhage and embolisation from an extra-cranial source. There must be evidence of permanent neurological deficit.
Heart Attack	The death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis must be based on all of: 1. a history of typical chest pain, 2. new electro cardiographic changes, 3. elevation of cardiac enzymes.
Kidney Failure	End stage renal disease, due to whatever cause or causes, with the Insured undergoing regular peritoneal dialysis or haemodialysis or having had renal transplantation.
Major Organ Transplantation	The actual undergoing as a recipient of a transplant of a heart, liver, pancreas, kidney or lung.
Paraplegia	Complete and permanent loss of two or more limbs (alternatively "arms and legs") through paralysis.
Coronary Artery	
Surgery	The undergoing of heart surgery to correct narrowing or blockage of two or more coronary arteries with bypass grafts in persons with limiting anginal symptoms but excluding non-surgical techniques such as balloon angioplasty or laser relief of an obstruction.
Heart Valve Replacement	The surgical replacement of one or more heart valves with artificial valves this includes the replacement of aortic, mitral, tricuspid or pulmonary valves with artificial valves) due to stenosis or incompetence or a combination of these conditions.

EXCLUSIONS

Applicable to all Benefits

No claim will be admitted if the incident giving rise to such claim arose directly or indirectly through any of the following:

1. Attempted suicide or any injury which is self-inflicted or in any way deliberately caused by the Insured or the Owner.
2. Bodily injury sustained whilst under the influence of intoxicating liquor or drugs or disablement due wholly or partly to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified, registered medical practitioner but not for the treatment of drug addiction.

Applicable to Paraplegia

No claim will be admitted if the incident or illness giving rise to such claim arose directly or indirectly through any of the following:

1. an act of the Insured which is a willful and material violation of any law; or
2. involvement in, or arising from such an occurrence; or
3. participation in any hazardous sport or pursuit, including (but without limiting the generality of the foregoing) rock climbing, scuba diving, hand-gliding and speed contests of any kind.