

FUNERAL INSURANCE SOLUTIONS



INDIVIDUAL FUNERAL SOLUTION

With a proud legacy spanning over 130 years, Rand Mutual Assurance (RMA) is a trusted name in the insurance industry and a long-standing leader in the administration of Compensation for Occupational Injuries and Diseases (COID). Built on a foundation of care, accountability, and service to workers, RMA has evolved to meet the changing needs of South Africans while maintaining its core purpose - protecting lives and livelihoods.

RMA Life is a wholly owned subsidiary of RMA, created to extend this commitment into the funeral insurance industry. Through RMA Life, we provide accessible, practical insurance solutions to support individuals, families, funeral parlours, and informal groups in times of loss. Our Individual Funeral product is designed to offer dignity and stability when it's needed most, delivered through a multi-channel distribution model that meets clients where they are.

As your strategic partner, RMA Life is here to safeguard your business so that you, in turn, can protect the people who rely on you. We support brokers and funeral parlours with efficient claims processing, clear policy structures, and compliant, customer-focused service.

Together, we're safeguarding everyday heroes - one policy at a time.

A person in a dark suit is shown from the chest down, holding a small, dark book or notebook. The background is a blurred green field with white flowers, suggesting a peaceful outdoor setting. The text 'SAFEGUARDING EVERYDAY HEROES' is overlaid in white on the image.

SAFEGUARDING EVERYDAY HEROES

WHAT IS THE INDIVIDUAL FUNERAL PRODUCT?

The solution provides lump-sum death benefits to individual members of a group, structured as an individual policy. Once a group with at least 100 main members meets the minimum underwriting requirements, the insurer assigns a group-specific premium rate, allowing each member to purchase their own policy at these rates. In every case, the main life assured is also the policy owner.

WHO'S COVERED?

INSURED LIVES & ROLE PLAYERS

The following lives may be covered under the RMA Life Individual Funeral Product:

- Main life assured (policy owner)
- Spouse (maximum of 1)
- Children (up to 6)
- Additional spouses and children
- Parents (up to 4)
- Extended family members (up to 10)

Important notes:

Additional spouses, children, and parents can be added as extended family, provided they do not exceed the maximum number of insured lives under that category.

ENTRY AGES & BENEFITS

ENTRY AGES

- **Main life assured**
 - Minimum entry age of 18
 - Maximum entry age of 75.
- **Spouse**
 - Minimum entry age | of 18
 - Maximum entry age of 75.
- **Children**
 - Minimum entry age of 1
 - Maximum entry age of 21

Cover can, however, be extended to 25, provided the policy is annually renewed.
- **Parents**
 - Minimum entry age of 18
 - Maximum entry age of 85.
- **Extended family**
 - Minimum entry age of 1
 - Maximum entry age of 85.

COVER AMOUNTS

Insured Lives	Minimum Cover	Maximum Cover
Family Options (1-4)	R10 000	R50 000
Parents	R5 000	R30 000
Extended Family	R5 000	R30 000

The cover amount for Parents and Extended Family cannot exceed the Main Life Assured's cover amount.

Children Cover Amount will be limited as follows:

Child Age	% Main Life Assured Cover Amount	Regulatory Limit
Stillbirths	12.5%	R3 000
< 1	12.5%	
1 - 5	25%	R20 000
6 - 13	50%	R50 000
> 14	100%	R100 000

Stillbirth claims will be limited to 2 (two) claims over the lifetime of the policy.

PREMIUMS

- Premiums are based on the age and relationship of the insured lives.
- A per-life premium rate applies for parents and extended family.
- Premiums are payable monthly, and cover may lapse if premiums are not maintained.

OPTIONAL BODY REPATRIATION BENEFIT

- This benefit offers logistical and financial support to transport the deceased to their place of origin.
- Applies to all insured lives on the policy if selected for an additional premium.
- Provided when the deceased is over 100km from their place of residence, within South Africa or neighbouring countries (Lesotho, Namibia, Mozambique). All transport arrangements are handled with special care and respect for the family's customs and beliefs.

COMMISSION

- Commission structures comply with applicable financial regulations and agreements.
- RMA Life ensures fair, transparent disbursement to support compliant and ethical broker partnerships.

ADDITIONAL POLICY INFORMATION

- No cover applies to any insured life living permanently outside South Africa.
- If a life assured is outside the country for more than three (3) consecutive months, RMA Life must be informed.

CLAIMS PROCESS

WHO RECEIVES THE CLAIM PAYOUTS?

- The beneficiary named by the main life assured will receive the payout.
- If both the main life assured and the beneficiary are deceased, the payout goes to the estate.

DOCUMENTS REQUIRED

- RMA Life Funeral Claim form
- DHA 1663 or DHA 1680 (certified copy/original)
- Certified ID of deceased
- Certified Death Certificate
- Certified ID and banking details of the beneficiary/claimant
- Police report (if death is due to unnatural causes)

CLAIM SUBMISSION

- Claims must be reported within six (6) months of the event.
- Valid claims will be paid within 48 hours once all required documents are received.
- Payments are made only to valid South African bank accounts.

CLAIMS REJECTION

- Claims will be rejected if the policy has lapsed or if the criteria have not been met. Written feedback and reasons will be provided. The beneficiary has the right to dispute or appeal the outcome.

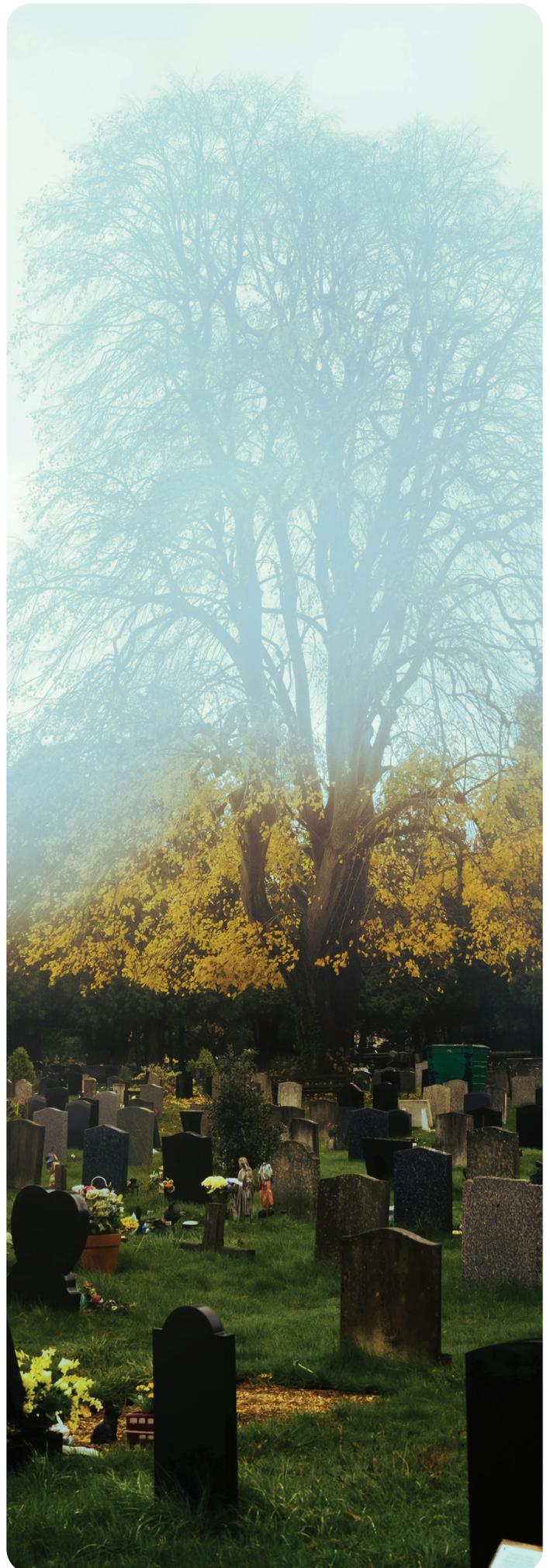
COMPLAINTS & DISPUTES

- Complaints must include full name, claim number, complaint details, and supporting documents.
- RMA will acknowledge receipt within 24 hours, aim to resolve within 14 days, and update the complainant weekly if longer resolution times are needed.
- Records of all complaints will be retained per legal requirements.

ESCALATION PROCESS

Complaints may be escalated to:

- RMA Compliance Manager, PO Box 61413, Marshalltown, 2107
- The Ombudsman for Long-Term Insurance
- The FAIS Ombud (as applicable)



TERMS, CONDITIONS & WAITING PERIODS

WAITING PERIODS

- Waiting periods apply as per product-specific terms and are available on request.

EXCLUSIONS

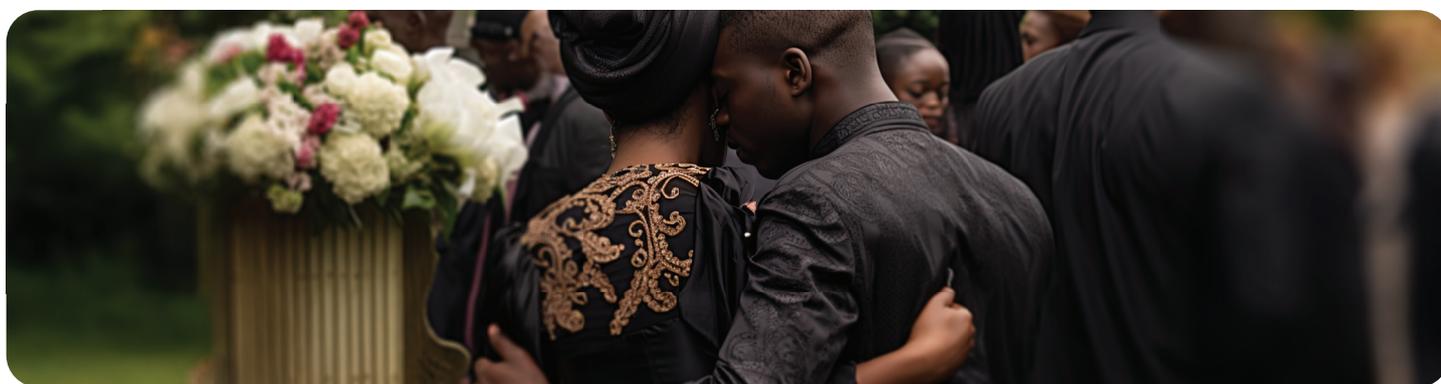
- Active participation in war, hostilities, or military action.
- Exposure to nuclear, biological, or chemical hazards.
- Influence of non-prescribed drugs or alcohol unless administered or prescribed by a medical professional (other than themselves).
- Participating or attempting to participate in criminal acts, including incarceration.
- Vehicle injuries where the life assured is driving under the influence of alcohol or non-prescribed drugs, racing, stunt showing, speed tests, or if the vehicle is not roadworthy.
- Deliberate exposure to exceptional danger (except to save a life).
- Aviation-related accidents such as operating, learning to operate, or serving as a crew member. This includes jumping, parachuting, or falling from any aircraft or hot-air balloon, including those that are not motor-driven. This does not apply to flying as a fare-paying passenger.

FRAUD AND MISREPRESENTATION

- RMA Life reserves the right to cancel cover and forfeit premiums where fraud, misrepresentation, or non-disclosure occurs.
- Non-disclosure of material facts may render the policy null and void from inception.

CONSENT FOR DISCLOSURE OF PERSONAL INFORMATION

- The policyholder consents to the collection, processing, and sharing of personal information by RMA Life, its representatives, reinsurers, and service providers as required by law and to prevent fraud.
- The policyholder may request access to their personal information at any time.



To learn more about RMA Life's funeral insurance solutions or to explore our full portfolio of life cover products, kindly contact your RMA Life Business Manager. Alternatively, please call **0860 222 132** or email **contactcentre@randmutual.co.za** for more details.

www.randmutual.co.za

RMA LIFE. SAFEGUARDING EVERYDAY HEROES.

RMA Life Assurance Company Ltd, a licensed Life Insurer (Insurance Number: 1116).
Rand Mutual Admin Services (Pty) Ltd is an authorised Financial Services Provider
(FSP No. 46113) licensed with the Financial Service Conduct Authority and forms part
of the Rand Mutual Group of Companies.