

As a member of the **MALCOR Health Care Plan** you enjoy an exclusive funeral product designed to provide essential cover when you need it most.

MALCOR FUNERALcover 2021



FUNERAL COVER

One of the most traumatic events in our lives is the death of a family member. For many families the trauma associated with the death of a loved one is worsened by financial worries, especially those of a funeral. Total Risk Administrators (TRA), in conjunction with the Malcor Medical Aid Scheme, provides members with funeral cover with the following benefits:

1. A tax-free lump sum when a registered beneficiary of the Plan dies.

WHAT IS THE BENEFIT?

FUNERAL COVER	
Principal Member	R10 000.00
Member's Spouse	R10 000.00
Child (ages 14 - 21)	R6 000.00
Child (ages 6 - 13)	R4 000.00
Child (ages 0 - 5)	R2 000.00

2. Claims are paid within 48 hours of receiving the necessary documentation.

HOW DO I CLAIM?

In order to claim, the following documentation needs to be submitted to the TRA:

- A certified copy of the death certificate
- A valid identity document
- A membership card of the Scheme
- Banking details of the nominated beneficiary. Claims are paid via EFT

Claims need to be submitted and received no later than 3 months after the date of death.

LIMITATIONS ON FUNERAL COVER

A 24 month waiting period applies for claims as a result of suicide.



TOTALRISKADMINISTRATORS

Total Risk Administrators (Pty) Ltd (TRA),
an authorised financial services provider
FSP No 40815



FUNERAL COVER for the

MALCOR
MEDICAL AID SCHEME



Guardrisk Life Ltd - Reg No
1999/013922/06 - FSP No 76

CONTACT INFORMATION

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