

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 2022



## 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



TAILORED RISK SOLUTIONS

Underwritten by:

Guardrisk Life Ltd

A licensed insurer in terms of the Insurance Act  
Reg No 1999/013922/06 - FSP No 76

## CONTACT INFORMATION

### TOTAL RISK ADMINISTRATORS (PTY) LTD

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