

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.

The Funeral benefit is underwritten by Guardrisk Life Limited, an authorised financial services provider (FSP No 76) and a licensed life insurer in terms of the Insurance Act.

MALCOR FUNERALcover 2024



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:

WHAT IS THE BENEFIT?

A tax-free lump sum when a registered beneficiary (Principal Member, Spouse or Child) of the Plan dies.

| 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 |

HOW DO I CLAIM?

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

- Completed Funeral Claim Form signed by the Claimant/Beneficiary;
- A certified copy of the death certificate – Issued by the Department of Home Affairs;
- A certified copy of the Member's identity document;
- A certified copy of the DHA1663 – Notice of Death Form;
- A certified copy of the Birth Certificate (Dependant);
- A certified copy of the Marriage Certificate, if applicable.

LIMITATIONS ON FUNERAL COVER

Suicide is excluded for the first 12 months from the commencement of cover.

Policy limitations, exclusions, risks and charges apply. Please contact TRA for this information.



TOTALRISKADMINISTRATORS

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



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

CONTACT INFORMATION

TOTAL RISK ADMINISTRATORS (PTY) LTD

16 Jersey Drive, Longmeadow Business Estate (East), Longmeadow, Edenvale, Johannesburg, 1609
P.O. Box 8012, Greenstone, 1616

TEL: 011 372 1540 | FAX: 011 372 1579 | WEB: www.totalrisksa.co.za