KGARE INSURANCE BROKERS (FORMERLY FIRST SUN) BRIEF BACKGROUND

Kgare Insurance Brokers, then known as First Sun, was formed in the year 2000. In April 2016, shareholding was diversified to include citizens who acquired majority shares. The company operates through three divisions, namely Group Business, Short Term Insurance and Risk Management. Offices are in Gaborone at Fairgrounds, and Francistown at Toro Junction Mall.

CONTACT DETAILS

Kgare Head Office
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Cell Numbers
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E-Mail: **enquiries@kgare.co.bw**

Branch Office
Toro Junction Mall Unit 38, Francistown
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Leave it to us

KGARE
INSURANCE BROKERS

Uderwritten By

Bona Life
see ahead of time

PABALELO
Funeral Scheme

PABALELO COMPANIES FUNERAL SCHEME

Tailored Cover, Funeral Scheme for Employees of Companies

Leave it to us

KGARE
INSURANCE BROKERS

BACKGROUND

The Pabalelo Group Funeral Scheme, the first of its kind, has been specially designed and customized for organizations to improve the welfare of all their employees by providing competitively priced Funeral Expenses cover and related benefits.

ELIGIBILITY TO JOIN THE SCHEME

(i) The Company must have at least 20 Employees
(ii) Only Employees of the Company will be eligible to join the funeral scheme.
(iii) Main employees should be aged between 18 and 65.
(iv) Membership to the scheme is voluntary or compulsory depending on the company.
(v) Cover ceases when the member dies, reaches retirement age or when they leave the company.

BENEFIT OPTIONS

Member and immediate Family Cover	Option 1	Option 2	Option 3	Option 4
Member and Spouse	10,000.00	20,000.00	30,000.00	50,000.00
Children >16	10,000.00	20,000.00	30,000.00	50,000.00
Children 6-15	5,000.00	10,000.00	15,000.00	25,000.00
Children <6 Incl. Still Born	2,500.00	5,000.00	7,500.00	12,500.00
Members Below 65	24.00	40.00	70.00	117.00
Members 65 – 75 years	38.00	62.00	111.00	186.00

OPTIONAL COVERS

Parents Cover	Cover Options In Botswana Pula	
Cover Limit	5 000.00	10 000.00
Monthly Premium Per Parent	17.50	35.00

OPTIONAL COVERS

Extended Family Cover	Cover Options In Botswana Pula	
Cover Limit	5 000.00	10 000.00
Monthly Premium Per Parent	17.50	35.00

NB: Uniform levels of benefits are to apply to all Society members. For Example, in respect of Member and Immediate Family Cover, the Society must choose either Option A, B, C or D. Similarly, for optional covers (Parents and Extended Family cover), the Association must choose one benefit level per each category.

OTHER OPTIONAL COVERS

Optional Benefits (To apply to Members only)	Option 1	Option 2	Option 3	Option 4
Tombstone	5,000.00	7,500.00	10,000.00	15,000.00
Members Below 65	6.00	9.00	12.00	18.00
Members 65 – 75 years	9.00	14.00	19.00	28.00
Grocery Benefit	6,000.00	12,000.00	18,000.00	24,000.00
Members Below 65	9.00	19.00	28.00	37.00
Members 65 – 75 years	16.00	30.00	46.00	62.00
Mobilization Expenses	1,000.00	1,500.00	2,000.00	3,000.00
Members Below 65	1.30	2.70	3.30	4.60
Members 65 – 75 years	2.70	4.00	4.60	8.00

Note: The Company is to select one benefit level to apply to all members.

GENERAL TERMS AND CONDITIONS

Member minimum entry age 18 Years	
Maximum Age at Entry	
-Member	79
-Spouse	70
-Parent	85
-Extended Family Members	85
Children Cover	
-Maximum Number of Children	6
-Child cover termination age	21
-Extended child cover termination age	25 (Provided the child is attending tertiary education and proof to that effect can be provided)
Waiting Period	
-Member/Spouse/Children	6 Months
-Parents	6 Months
-Extended Family Members	6 Months
Double Accident Benefit (Member Only)	Members' Benefits are doubled in the event of accidental death. There is no waiting period applied.
Exclusions	Death due to involvement in criminal activity, Suicide or self- inflicted injury has a waiting period of 24 months.

CONDITIONS FOR CHILDREN COVER

- A maximum number of 6 Children is covered on the policy
- A child is covered up to the age 21. However, children can be covered up to age 25 provided they are in a tertiary institution. There are no limitations regarding disabled children.

WAITING PERIOD

i. Members

Six months waiting period applies

ii. Parents & Extended Family

Six months waiting period applies

iii. Members Accidental Death

No waiting period applies

CLAIMS

All valid claims are paid within 48 hours of submission of documents.

REQUIREMENTS TO SUBMIT A CLAIM

In the event of a claim, the following requirements must be provided: -

(i) Completed Claim Form
(ii) Certified copy of the death certificate
(iii) Certified Omang of the beneficiary
(iv) Copy of Marriage Certificate in the case of a Spouse
(v) Copy of Birth Certificate in the event of a child
(vi) Proof Registration at a tertiary institution in the event of child above 21 but below 25.
(vii) Letter of confirmation of membership from the

REQUIREMENTS TO JOIN THE SCHEME

The Society must provide the following: -

1. Bank Account Details
2. Copy Certificate of Registration (Where Applicable)
3. Proof of Registered Office (Where Applicable)
4. Certified Copies of Omang of Chairperson, Secretary and Treasurer

PREMIUM PAYMENT

Premiums will be paid upfront on Monthly, Quarterly or Annual basis.