ADDITIONAL TERMS AND CONDITIONS

The standard group funeral insurance wording terms and conditions will apply unless otherwise agreed. Any additional covers or extensions will be subject to an additional premium.

The underwriter reserves the right to call for any other documentation to insure that the claim is valid. Premium rates are reviewable annually.



READY TO JOIN?

KGARE HEAD OFFICE

1st Floor-West, Kgwebo 1, Plot 64515, Fairgrounds,
Gaborone, Botswana
Telephone No: 3930024; Fax No: 3930025
E-Mail: enquiries@kgare.co.bw

BRANCH OFFICE

Plot 3971 - Minestone Francistown
Telephone No: 2442166; Fax No: 2412822
E-Mail: enquiries@kgare.co.bw

In partnership with

Leave it to us
KGARE
INSURANCE BROKERS

Underwritten by

EXCLUSIVE
LIFE INSURANCE



TOWNSHIP ROLLERS F.C.

Group Funeral Scheme

WHEN IT MATTERS MOST, THE ROLLERS FAMILY STANDS WITH YOU.

Affordable funeral cover for supporters, their families and loved ones.

FROM P22.50 PER MONTH get member cover from P20,000

YOUR COVER OPTIONS

CHOOSE THE COVER THAT FITS YOUR FAMILY

Three options for you and your immediate family. Pick the level of protection that suits you.

MEMBER AND FAMILY

FUNERAL COVER	OPTION 1	OPTION 2	OPTION 3
Member	P20,000	P30,000	P50,000
Spouse	P20,000	P30,000	P50,000
Children over 16	P15,000	P22,500	P37,500
Children 6 – 15	P10,000	P15,000	P25,000
Children below 5	P5,000	P5,000	P12,500
Stillborn	P2,500	P3,750	P6,250
Premium per month			
Member only	P22.50	P33.75	P56.25
Family	P47.90	P71.70	P119.90

PARENTS AND EXTENDED FAMILY

BENEFIT AMOUNT	PARENTS	EXTENDED FAMILY
P10,000	P32.00	P36.00
P15,000	P48.00	P54.00
P20,000	P64.00	P72.00

Premium per person per month

BROAD POLICY SPECIFICATIONS

SPECIFICATION	DETAILS
Minimum age entry	Principal Member: 18 years
Maximum age entry	Principal Member: 65 years; Spouse: 65 years; Children: 18 years; Extended Family: 65 years; Parents: 80 years.
Cover termination	Cover will terminate upon the death of the member or the member leaving the scheme.
Territorial limits	Botswana
Waiting period - Member and Family	3 Months
Waiting period - Extended Family and Parents	6 Months
Waiting period - Suicide Claims	24 Months

WHO CAN JOIN?

- **Member:** 18 – 65 yrs
- **Spouse:** Up to 65 yrs
- **Children:** Up to 18 yrs
- **Extended family:** Up to 65 yrs
- **Parents:** Up to 80 yrs

WAITING PERIODS

- **3 months:** Member and family
- **6 months:** Parents and extended family
- **24 months:** Suicide claims

GOOD TO KNOW

- Cover applies within Botswana.
- Cover ends on the death of the member or when the member leaves the scheme.
- All premiums include VAT and are reviewed annually.
- Standard group funeral insurance terms and conditions apply.

GENERAL TERMS AND CONDITIONS

All valid claims are paid within 48 hours of submission of documents. In event of a claim, the following requirements must be provided;

- Completed Claim Form
- Certified copy of Death Certificate
- Certified Omang of the beneficiary
- Copy of Marriage Certificate in the case of a spouse
- Copy of Birth Certificate in the case of a child.
- Sworn affidavit for other relatives.
- Police report in case of accidental death.
- Proof of registration at a tertiary institution in the event of child above 21, but below 25 years of age

PREMIUMS & ADMINISTRATION

Premiums will be paid up-front on monthly, quarterly or annual basis.

Premiums can be paid via OrangeMoney, Direct Debit, Smega or MyZaka.

