GENERAL TERMS AND CONDITIONS

Member Minimum Entry Age	18 Years
Maximum age at entry	
Member	<80 Years
Spouse	<70 Years
Parent	<85 Years
Extended Family	<85 Years

Children Cover	
Maximum Number of Children	6
Child Cover Termination Age	21 Years
Extended Child Cover Termination	25 Years (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	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

PLEASE NOTE: The conditions for Children Cover is (i) A maximum number of 6 children may be covered, and (ii) A child is covered up to the age of 21 years (however, children can be covered up to age of 25 years provided they are in a tertiary institution) and (iii) There are no limitations regarding disabled children.

CONTACT US

For an obligation free quotation, please email us at **enquiries@kgare.co.bw** or visit our website at **www.kgare.co.bw**

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In Partnership With

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Reakgathala

FUNERAL SOCIETY

Always With You

THE REAKGATHALA FUNERAL SCHEME, SPECIFICALLY DESIGNED TO IMPROVE THE WELFARE OF INDIVIDUALS AND GROUPS WITH COMPETITIVELY PRICED FUNERAL COVER

WHO CAN JOIN THE SCHEME

- An individual should be of age 18 - 79 to join.
- Membership to the scheme is voluntary
- Cover ceases when the member dies

BENEFIT OPTIONS

Member & Immediate Family Cover	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
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 (Including Still Born)	2,500.00	5,000.00	7,500.00	12,500.00

Premiums	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
Members below 65				
First Payment	144	160	190	237
Monthly Fee	44	60	90	137
Members 65 and below 80				
First Payment	158	182	N/A	N/A
Monthly Fee	58	82	N/A	N/A

PLEASE NOTE: Premiums are inclusive of Society Joining and/ Administration Fees.

OPTIONAL COVERS

Parents Cover	Option 1 (Pula)	Option 2 (Pula)
Cover Limit	5,000.00	10,000.00
Monthly Premium Per Parent	17.50	35.00

Extended Family Cover	Option 1 (Pula)	Option 2 (Pula)
Cover Limit	5,000.00	10,000.00
Monthly Premium Per Parent	17.50	35.00

OTHER OPTIONAL COVERS

1) TOMBSTONE COVER

Optional Benefit 1 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	5,000.00	7,500.00	10,000.00	15,000.00
Monthly Premium for members below 65	6.00	9.00	12.00	18.00
Monthly Premium for members 65 and below 80	9.00	14.00	N/A	N/A

2) GROCERY COVER

Optional Benefit 2 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	6,000.00	12,000.00	18,000.00	24,000.00
Monthly Premium for members below 65	9.00	19.00	28.00	37.00
Monthly Premium for members 65 and below 80	16.00	30.00	N/A	N/A

3) MOBILISATION EXPENSES

Optional Benefit 2 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	1,000.00	1,500.00	2,000.00	3,000.00
Monthly Premium for members below 65	1.30	2.70	3.30	4.60
Monthly Premium for members 65 and below 80	2.70	4.00	N/A	N/A

PLEASE NOTE: Each member chooses an option inline with their main cover.

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 event of a child
- Proof of registration at a tertiary institution in the event of child above 21, but below 25 years of age

PREMIUM AND ADMINISTRATION

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

Premiums can be paid via OrangeMoney, FNB Account, MyZaka.