

NOTES FOR FUNERAL COVER

The subscription fee for membership is 1% of the Basic Salary. **(Capped from P50.00 to P120.00)** Compulsory funeral cover @ P66.40 for member and immediate family (spouse and children) with a 12-month's premium waiver. Benefit for member and spouse is P65 000.00 and children's benefits are illustrated on the first page.

A member is an employee of the Government of the Republic of Botswana or any organization where government has financial interest who has not attained age of 65 years. The policy also has a compulsory accidental cover for the main member and spouse on the term of the policy schedule.

Spouse is a legal or common law husband /wife of the member.

A child by birth, a step child ,an adopted child to the member (inclusive of a child born out of wedlock) under the age of 21 and this age will be extended to 25 years if the child is still in full study. Stillborn child who had at least 24 weeks of intra-uterine existence but showed no sign of life after complete birth. There is no age limit for the child who is physically or mentally handicapped and proof of condition is required should you wish to nominate such child. The adult child cover ceases at 35 years, therefore the onus is on the parent to change cover to extended family cover. There is a limit of 6 children and 8 extended family members to be included in this policy.

Member who is not within 5 (five years) of his/her attainment of age 60 (sixty) may nominate extended family (under the age of 75), which are their dependents, brothers, sisters, uncles, nephews, nieces, grandparents, grandchildren, second spouse, daughters in law, brothers in law, sisters in law, cousins and aunt. Coverage for in-laws is only available if the member is legally married. Separate application form for this option are available.

Claims should be submitted at B OPEU branches namely: Francistown, Kang, Palapye and M aun. For Gaborone branch and surrounding areas, claims should be submitted at Babereki Insurance Brokers Head Office

To process a claim against the scheme, submit the following:

- Claim form, which will be completed at Babereki Insurance Brokers Head Office.
- Certified death certificate and certified birth certificate for minors claim.
- A certified copy of the claimant's identity (Omang) and proof of age is required before any benefit is paid.
- Marriage certificate for spouse's claim
- Police report for accidental death occurring before waiting period elapses, or for suicide that happens after suicide waiting period has elapsed.
- Proof of relationship where surname differs.
- An affidavit where necessary.
- Completed Bona Life KYC Form for claimant including proof of residency.
- Proof of Bank Account for claimant
- Confirmation of employment letter or Affidavit

Further information or more documents with proof of deceased's relation to member may also be the requested by Bona Life Insurance.

Upon receipt of all documentation requested, claim will be paid within 48 hours. Death Claim notification or death claim documents must be submitted within six months from time of death and no claim shall be admitted by Bona Life Insurance unless a written notice was received within 6 (six) months. All claims documents should be submitted within 12 months of the date of death.

Waiting periods

- The will be a one month waiting period for the main member and his/her family
- There will be a waiting period of 6 months for parents and twelve (12) months for extended family covers on natural deaths, there is however immediate cover for accidental death as long as one month premium has been paid
- 24 Months for suicide deaths.
- Following amendment to new benefit there will be a twelve(12)month waiting period for the new benefit

Death benefit and refund of any kind shall cease on the day that:

- Upon termination of membership by member in writing
- Failure to pay premiums for three(3) consecutive months
- The day when main Member dies

The onus rests on me as a member to ensure that my premium is credited to Babereki Insurance Brokers on a monthly basis. Policy will be effective upon receipt of the first premium. The commencement date will be the 1st of the month when the premium was received.

Kindly note that participation in the Group Life Assurance scheme is mandatory for all members.

The scheme is underwritten by Bona Life Insurance and more information is contained on BOPEU Group Funeral Scheme Policy Document held at Babereki Insurance Brokers.