



INSURANCE INFORMATION FOR NEW LINK

SAPSO provides funeral cover benefits under juristic representative appointment by SM BROKERS FSP 46620 which is a registered financial services provider with a financial services board. All funeral cover benefits to security officers and affiliated SAPSO membership are underwritten by EUM Cc insured by Liberty Life.

SAPSO Members receive Free Funeral cover to a value of R 5000.00 by simply subscribing with SAPSO.

South African Private Security Organisation has through its Private Security Development Cooperative Limited also known PSDCL facilitated the provision of reliable, cheaper, accessible and affordable funeral insurance to security officers and their families since 2006 to date.

SAPSO funeral cover scheme is hugely growing bigger day by day,

SAPSO Provide Cover to:-

- Security Officers
- Their Spouses
- Their Children
- All of their Relatives

This Funeral cover provided either Cash or burial Service. It provides real comfort during time of need and grieves.

- It does not discriminate against legal immigrant workers.
- Provides FREE Repatriation service from place of of death to place of burial up to Lesotho, Zimbabwe, Botswana, Namibia, Mozambique.
- Up to **Free Six Months** Premium waiver benefit during retrenchment or Job loss.

OUR SECURITY OFFICERS FUNERAL COVER INCLUDES



Burial Service, Cash benefit, Inkomo (cattle), Izimvu (Sheep), Tomb Stones

WE COVER SECURITY OFFICERS IMMEDIATE FAMILY PLUS 14 RELATIVES - CORRECT!!! UP TO 14 PEOPLE ON ONE SINGLE SMALL PREMIUM.

FOR THE SAKE OF OUR INDUSTRY – FOR THE SAKE OF OUR LIVES

BURIAL / FUNERAL INSURANCE COVER COSTING

FIRST OPTION:–

NB:

To sell to existing burial societies that are in community. Eg.the well-known Women Burial Societies eKasi/eMalokshini. This is sold to an organised group of people who are already in business and approached to be underwritten by us.

- It should be noted that families insured in that society are represented by one single premium of a main member joined by the society.
- The age is unlimited in that people who joined the burial society or the funeral undertaker before the age of 74 are not affected by the age limit of 75 years.

PREMIUM FOR BURIAL SOCIETY, FUNERAL UNDERTAKERS, CHURCHES

1+5 Member < 65 Years		1+ 5 Member 65 – 70 Years		1+5 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
R3000	R 52.50	R3000	R 67.50	R3000	R 72.50
R5000	R 67.50	R5000	R 87.50	R5000	R 102.50
R7500	R 77.50	R7500	R 100.50	R7500	R 122.50
R10000	R 97.50	R10000	R 127.50	R10000	R 147.50

1+9 Member < 65 Years		1+ 9 Member 65 – 70 Years		1+9 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
R3000	R 57.50	R3000	R 72.50	R3000	R 77.50
R5000	R 72.50	R5000	R 92.50	R5000	R 107.50
R7500	R 82.50	R7500	R 112.50	R7500	R 127.50
R10000	R 107.50	R10000	R 137.50	R10000	R 157.50

1+13 Member < 65 Years		1+ 13 Member 65 – 70 Years		1+13 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM

R3000	R 67.50		R3000	R 82.50		R3000	R 107.50
R5000	R 82.50		R5000	R 117.50		R5000	R 157.50
R7500	R 102.50		R7500	R 142.50		R7500	R 207.50
R10000	R 132.50		R10000	R 192.50		R10000	R 257.50

SECOND OPTION: –

NB:

To sell to people who are individual workers, residents and anybody who wish to have an insurance cover for their families, it can still be a person who belong to a society elsewhere but who wish to have a proper structured funeral cover in case of death of their family members or next of keen. Their benefit pay out structured per scale.

GROUP SCHEME, INDIVIDUALS, FAMILY FUNERAL PREMIUM

SINGLE					SINGLE PARENT			
COVER	18 - 64	65 - 74	75 – 84		COVER	18 - 64	65 - 74	75 – 84
R 3 000	R 36.50	R 48.50	R 72.50		R 3 000	R 37.50	R 52.50	R 82.50
R 5 000	R 41.50	R 62.50	R 105.50		R 5 000	R 42.50	R 66.50	R 115.50
R 6 000	R 44.50	R 66.50	R 122.50		R 6 000	R 45.50	R 71.50	R 139.50
R 8 000	R 47.50	R 82.50	R 157.50		R 8 000	R 49.50	R 87.50	R 164.50
R 10 000	R 51.50	R 94.50	R 180.50		R 10 000	R 54.50	R 102.50	R 197.50
R 15 000	R 63.50	R 128.50			R 15 000	R 64.50	R 132.50	
R 18 000	R 71.50				R 18 000	R 72.50		
R 20 000	R 82.50				R 20 000	R84.50		
MARRIED					FAMILY			
COVER	18 - 64	65 - 74	75 – 84		COVER	18 - 64	65 - 74	75 – 84
R 3 000	R 40.50	R 59.50	R 95.50		R 3 000	R 42.50	R 63.50	R 107.50
R 5 000	R 47.50	R 78.50	R 139.50		R 5 000	R 49.50	R 84.50	R 155.50
R 6 000	R 51.50	R 89.50	R 184.50		R 6 000	R 52.50	R 97.50	R 205.50
R 8 000	R 56.50	R 106.50	R 107.50		R 8 000	R 59.50	R 116.50	R 229.50
R 10 000	R 62.50	R 125.50	R 250.50		R 10 000	R 66.50	R 137.50	R 278.50
R 15 000	R 82.50	R 185.50			R 15 000	R 84.50	R 187.50	
R 18 000	R 90.50				R 18 000	R 97.50		
R 20 000	R 97.50				R 20 000	R102.50		

INSURANCE BENEFIT SCALE

MEMBER	SPOUSE	14 - 21	6 - 13	1 - 5	Stillborn – 11 Months
R 3 000	R 3 000	R 3 000	R 2 000	R 1 000	R 1 000
R 5 000	R 5 000	R 5 000	R 2 500	R 1 250	R 1 000
R 6 000	R 6 000	R 6 000	R 3 000	R 1 500	R 1 000
R 8 000	R 8 000	R 8 000	R 4 000	R 2 000	R 1 000
R 10 000	R 10 000	R 10 000	R 5 000	R 2 500	R 1 250
R 12 000	R 12 000	R 12 000	R 6 000	R 3 000	R 1 500
R 15 000	R 15 000	R 15 000	R 7 500	R 3 750	R 1 875
R 18 000	R 18 000	R 18 000	R 9 000	R 4 500	R 2 250
R 20 000	R 20 000	R 20 000	R 10 000	R 5 000	R 2 500

THIRD OPTION: AND FOURTH OPTION

EMPLOYEES IMMEDIATE FAMILIES AND EXTENDED

COVER FAMILY MEMBERS AND EXTENDED FAMILY UP TO 14 PEOPLE	GOLD		PLATINUM	
	Scale 1	Scale 2	Scale 1	Scale 2
	Single	Married	Single	Married
Policy holder under- age 65	R 18 000. 00	R 18 000. 00	R 26 000.00	R 26 000. 00
Spouse under- age 65	-	R 18 000. 00	-	R 26 000. 00
Child 14 to 21 years (25*)	-	R 18 000. 00	-	R 26 000. 00
Child 6 to 13 years	-	R 10 000. 00	-	R 16 000. 00
Child 0 to 5 years	-	R 10 000. 00	-	R 10 000. 00
Stillborn (26th week Pregnancy)	-	R 800. 00	-	R 2 000. 00
Extended Family Members	R8000.00	R8000.00	R8000.00	R8000.00
Monthly Premium	R 321	R 342	R 352.50	R 370.50
For Security Officers	R 209	R 242	R 252,50	R 270,50
REPATRIATION BENEFIT	YES	YES	Yes	Yes

(*Up to the age of 25 if still studying)

You have a freedom to choose extended family members you wish to be covered by your burial society, it does not matter who they are in terms of age or gender or surnames.

FIFTH OPTION: EMPLOYEES IMMEDIATE FAMILY MEMBERS ONLY

EMPLOYEE COVER 6x FAMILY MEMBERS	Single	Married	Single	Married
	Scale 1	Scale 2	Scale 1	Scale 2
Policy holder under- age 65	R 10 000. 00	R 10 000. 00	R 20 000.00	R 20 000. 00
Spouse under- age 65	-	R 10 000. 00	-	R 20 000. 00
Child 14 to 21 years (25*)	-	R 10 000. 00	-	R 20 000. 00
Child 6 to 13 years	-	R 5 000. 00	-	R 10 000. 00
Child 0 to 5 years	-	R 2 500.00	-	R 5 000. 00

Stillborn (26 th week of Pregnancy)	-	R 2 500.00	-	R 2 500.00
Monthly Premium	R65	R75	R 95	R 113
REPATRIATION BENEFIT	YES	YES	Yes	Yes

(*Up to the age of 25 if still studying)

SIXTH OPTION[NO AGE LIMIT]

RANGE OF BURIAL SOCIETY POLICY 6 People	COVER	PREMIUM	JOINING FEE	BENEFIT 1	Benefit 2
1 + 5	R3000.00	R 100.00	R50.00	R3000.00	R50 Air Time
1 + 5	R5000.00	R 125.00	R50.00	R5000.00	R50 Air Time
1 + 5	R7000.00	R 142.00	R50.00	R7000.00	R50 Air Time
1+ 5	R10 000.00	R 162.00	R50.00	R10 000.00	R50 Air Time
REPATRIATION BENEFIT	YES			Yes	REPATRIATION

RANGE OF BURIAL SOCIETY POLICY 10 People	COVER	PREMIUM	JOINING FEE	BENEFIT 1	Benefit 2
1 + 9	R3000.00	R 125.00	R50.00	R3000.00	R50 Air Time
1 + 9	R5000.00	R 142.00	R50.00	R5000.00	R50 Air Time
1 + 9	R7000.00	R 162.00	R50.00	R7000.00	R50 Air Time
1+ 9	R10 000.00	R 182.00	R50.00	R10 000.00	R50 Air Time
REPATRIATION BENEFIT	YES			Yes	REPATRIATION

RANGE OF BURIAL SOCIETY POLICY 14 People	COVER	PREMIUM	JOINING FEE	BENEFIT 1	Benefit 2
1 + 13	R3000.00	R 142.00	R50.00	R3000.00	R50 Air Time
1 + 13	R5000.00	R 182.00	R50.00	R5000.00	R50 Air Time
1 + 13	R7000.00	R 222.00	R50.00	R7000.00	R50 Air Time
1+ 13	R10 000.00	R 242.00	R50.00	R10 000.00	R50 Air Time
REPATRIATION BENEFIT	YES			Yes	REPATRIATION

SEVENTH OPTION - IZINTANDANE NAMAXHEGU

COVER	PREMIUM	1 + 5 Members
Burial	R 97.50	Grave, Mortuary, Hearse, 3 tier Coffin, Flower, Tent & Chairs, Catering
COVER	PREMIUM	1 + 9 Members
Burial	R 107.50	Grave, Mortuary, Hearse, 3 tier Coffin, Flower, Tent & Chairs, Catering
COVER	PREMIUM	1 + 13 Members

Burial	R 132.50	Grave, Mortuary, Hearse, 3 tier Coffin, Flower, Tent & Chairs, Catering
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EIGHTEENTH OPTION – IZIMVU PROVIDER

BENEFIT	PREMIUM	
2 X SHEEP	R 87.50	1 + 5 Members
BENEFIT	PREMIUM	
2 X SHEEP	R92.50	1 + 9 Members
BENEFIT	PREMIUM	
2 X SHEEP	R 117.50	1 + 13 Members

NINETH OPTION – INKOMO PROVIDER

BENEFIT	PREMIUM	
1 X INKOMO	R 97.50	1 + 5 Members
BENEFIT	PREMIUM	
1 X INKOMO	R107.50	1 + 9 Members
BENEFIT	PREMIUM	
1 X INKOMO	R 132.50	1 + 13 Members

TENTH OPTION - TOMB STONE PROVIDER

NB: This product is for people who are on R18 000 and less benefit, people not on any premium membership are accommodated on option 11 and 12.

BENEFIT	PREMIUM	
TOMB STONE	R 66.50	IMMEDIATE FAMILY
BENEFIT	PREMIUM	
TOMB STONE	R77.50	1 + 5 Members
BENEFIT	PREMIUM	
TOMB STONE	R 82.50	1 + 9 Members
BENEFIT	PREMIUM	
TOMB STONE	R 102.50	1 + 13 Members

ELEVENTH OPTION – AMAKHEKHE PROVIDER

BENEFIT	PREMIUM	
R 3000.00	R 52.50	1 + 5 Members
BENEFIT	PREMIUM	
R3000.00	R 57.50	1 + 9 Members
BENEFIT	PREMIUM	
R3000.00	R 67.50	1 + 13 Members

TWELVENTH OPTION – TOMB STONES

1+5 Member < 65 Years		1+ 5 Member 65 – 70 Years		1+5 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
Memorial	R 97.50	Memorial	R 127.50	Memorial	R 147.50
1+9 Member < 65 Years		1+ 9 Member 65 – 70 Years		1+9 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
Memorial	R 107.50	Memorial	R 137.50	Memorial	R 157.50
1+13 Member < 65 Years		1+ 13 Member 65 – 70 Years		1+13 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
Memorial	R 132.50	Memorial	R 192.50	Memorial	R 257.50

TWELVENTH OPTION– BURIAL SERVICE WITH MEMORIAL STONE

1+5 Member < 65 Years		1+ 5 Member 65 – 70 Years		1+5 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
B S + TS	R 200.00	BS + TS	R 255.00	BS + TS	R 294.00
1+9 Member < 65 Years		1+ 9 Member 65 – 70 Years		1+9 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
B S + TS	R 215.00	BS + TS	R 275.00	BS + TS	R 315.00
1+13 Member < 65 Years		1+ 13 Member 65 – 70 Years		1+13 Member 70 – 75 Years	
COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
B S + TS	R 265.00	BS + TS	R 385.00	BS + TS	R 514.00