



At **Centurion Funeral Directors**, we understand the importance of a meaningful and special service – a personal service with dignity.

Listed below are just a few of the ways that families and friends have selected to celebrate the life of a loved one.

Regardless of what kind of service you plan, it is important to remember that this service is for friends and family. It is a celebration of a life lived; because of that, there is no standard way to conduct a funeral.

Here are a few examples of how **Centurion Funeral Directors** can provide you with a truly unique service:

- Traditional Funeral Services
- Cremation Services
- Graveside Services
- Repatriation (Transportation of deceased)
- Embalming Services
- Floral Tributes
- Catering and Equipment
- Tombstones
- Funeral Policies (underwritten by African Rainbow Life)



Centurion
Funeral Directors

BUSINESS BROCHURE

We have designed our business around providing a one stop shop for funeral services.

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Centurion Pretoria

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Call +27 82 704 7497

🏠 www.centurionfunerals.co.za



Our Products

- Individual Funeral Policies
- Family Funeral Policies
- Group Funeral Policies: 1+5 and 1+9 members



Restrictions

- Only Legal citizens of South Africa or persons with legal passports may be insured
- Persons who are residing illegally in SA may not be insured.
- There is a 12-month suicide and self-inflicted injury clause. The policy does not cover the death of an insured person by suicide,
- self-inflicted injury clause. The policy does not cover the death of an insured person by suicide, or intentional or grossly negligent self-inflicted injury within the (1 year) from start date of this policy.
- We will not admit a claim that arises directly or indirectly from an insured person participating in any of the following:
 - ❖ War, terrorist activity, rebellion, civil unrest or riot.
 - ❖ Willful and deliberate breaking of any criminal law that accelerates or increases the risk that an insured person might die.
- We will not admit a claim that arises directly or indirectly from:
 - ❖ A nuclear event
 - ❖ Biological or chemical warfare
- No replacement of lives on existing policies, Additions only allowed on life changing event. i.e. marriage, birth of child etc.



Terms and conditions

- All members must be under the age of 74 upon joining Centurion Funeral Directors policy.
- Children may be insured on their parent's policies up to the age of 21 years.
- Students at a recognized institution may be insured up to the age of 25 years. Proof must be provided to Centurion Funeral Directors.
- A waiting period is the initial period of an insurance policy during which the insured person is not provided with cover and the insurance premium remains payable.
- Six (6) Months waiting period for natural causes of death.
- Twelve (12) Months waiting period for suicide.
- No waiting period for unnatural causes of death. (Provided inception premium was received).
- Premiums are payable by no later than the 25th of the month for the month.
- All premiums are calculated on the eldest person on the policy.
- No Premium — No cover. Should premiums not be paid in terms of the mandate cover will cease.
- Premiums must be made from the commencement date to the date of termination.
- Premiums must be paid promptly on the agreed fixed date of every month. Failure to do so, will result in immediate lapse of policy.
- Should a policy lapse, an admin fee as well as a Six (6) month waiting period will apply.





- Funeral service provided according to selected benefit option, No Cash Payouts.
- Centurion Funeral Directors will only cover the first 60km from the head office situated in Laudium, thereafter the undersigned/client is liable for additional kilometers at the AA rates at the given period.
- The onus lies on the main member to make sure that all details of members/dependents are correct.
- The underwriter will only pay benefits on members and as specified in the schedule, subject to the terms and

- A funeral benefit policy will cease on:
 - ❖ Death of the principal member, where a new member is not nominated within 15 days after date of death. A new principal member must be nominated from the existing policy or waiting periods will apply.
 - ❖ Where the principal member is cancelled, all nominated members' cover will also cease.
 - ❖ No Payment has been received
- An administration fee of 15% of the policy benefit will be charged on the Cash Policy.

✕ Exclusions

Centurion Funeral Directors is not liable for the following fees:

- Cemetery, Crematorium, any Doctors, Flowers, Delivery Charges, Cooks, any fees deemed to other service providers



Repatriation Benefit

For services rendered by Centurion Funeral Directors within a 60 km radius from Centurion office, the following will be provided:

- Repatriation of mortal remains for all insured members, should a member be transported more than 60km from death to place of burial within the borders of South Africa.
- No Cash Payout.
- Claims Procedure Procedures
- Centurion Funeral Directors must be notified of all claims within 6 months after the member's date of death. On claims stage the following documents (Certified Copies) must be submitted:

- On claims stage the following documents (Certified Copies) must be submitted:
 - ❖ Death Certificate
 - ❖ Principal member Identity Document
 - ❖ Deceased ID
 - ❖ Marriage Certificate
 - ❖ BI 1663
 - ❖ completed mandate to pay the undertaker signed and completed by the policyholder or main member
 - ❖ In case of unnatural cause of death, a completed police report
 - ❖ Any other documents deemed necessary by African Rainbow Life (Pty) Ltd to accurately

