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APPLICATION FORM

PRINCIPAL MEMBER DETAILS

SURNAME:	
FULL NAMES:	
ID NUMBER:	
DATE OF BIRTH:	
MARITAL STATUS:	
HOME LANGAUGE:	
COVER OPTION:	
COVER AMOUNT:	
RESIDENTIAL ADDRESS:	
POSTAL ADDRESS:	
EMAIL ADDRESS:	
CELLPHONE NUMBER:	
ALTERNATIVE NUMBER:	

IMMEDIATE FAMILY DETAILS:

SURNAME	FULL NAMES	ID NUMBER	GENDER	RELATIONSHIP
1.				Spouse
2.				Child
3.				Child
4.				Child
5.				Child

EXTENDED FAMILY DETAILS

SURNAME	FULL NAMES	ID NUMBER	RELATIONSHIP
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

BENEFICIARY DETAILS

SURNAME	FULL NAMES	ID NUMBER	PHONE NUMBER	RELATIONSHIP

PREFERRED PAYMENT DAY

Declaration by Applicant

I, the undersigned, declare that according to my knowledge the above information is correct and that I am obliged to abide by the terms and conditions summarized in the scheme information, I understand and agree that any wilful misrepresentation in this application will invalidate any benefits under this policy and that I undertake to abide by the terms and conditions of this policy.

Signature: Date:

POLICY NUMBER:		FOR OFFICE USE ONLY	
DATE OF JOINING:		PREMIUM	

BANKING DETAILS

BANK:	FIRST NATIONAL BANK		
ACCOUNT NAME:	MPILENG FUNERALS (PTY) LTD		
ACCOUNT NUMBER:	63115551459		
BRANCH NAME:	HATFIELD		
BRANCH CODE:	252145		
REFERENCE:	POLICY NUMBER		
AGENT:		AGENT NUMBER:	



Terms and conditions for Mpileng Funerals (Pty) Ltd Individual and family



Principle member

Any individual above the age of 18 years who is allowed to elect participation in the policy, in accordance with the eligibility conditions as stated in the policy, and who is responsible for financial assistance towards funeral and related cost of his/her extended family members.



Commencement for cover

A policy commences on the first day of the calendar month following the receipt of the first premium. If the first premium is received before the 7th of a month, the policy shall commence on the first day of the same month. If the first premium is received after the 7th of the month, the policy shall commence on the first day of the following month.



Waiting Periods

The following waiting periods apply.

- Claims due to accidental death will be covered immediately provided that the policy has commenced. i.e. The first premium is received by Mpileng Funerals and the policy is not in arrears.
- 6 (six) months waiting period shall apply from the date the premium is received by Mpileng Funerals (Pty) Ltd.
- Where the principal member has chosen to increase the cover amount of his/her policy, or when taking up a continuation, a six (6) months waiting period shall apply to the increased part of the benefit amount only.
- After the death of the principal member, a family member can continue with the policy. It must be taken within 1 (one) month no increase in benefit.
- When the premium payments are missed and resumed again at a later stage, the applicable waiting period will apply from the date the payment of the premium is resumed and received.



Lapse

Mpileng Funerals will terminate the policy when 2 (two) consecutive premiums were missed.



Cancellation

Principle member, as well as Mpileng Funerals, reserves the right to cancel this policy upon receipt of a 30 days cancellation notice of such intention.



General

- Each principal member must complete an application form electing all of his/her extended family members
- Claims, in respect of the extended family members will only be covered adhere such members have been nominated on the original application form
- Premiums are covered up to death.
- A maximum funeral service of R30 000 will be given to any individual covered on the Mpileng Funerals policy.
- A policy holder is entitled to be provide upon request with a copy of the master policy.



Grace Period

A premium is only regarded as paid once payment was successfully received and provided the payment is not subsequently reversed. If any premium is not paid on time a (1) one month grace period for payment is allowed. If the premium is still not paid after (2) two months, the policy will lapse. No benefits amount is payable under lapse policy.



Cooling off period

The principal member has 31 days cooling off period from receipt of this document to examine the policy provided that no death or claim has taken place in this period, he/she must inform Mpileng Funerals in writing if he/she chooses not to take up the policy. All premium already paid will be refunded, less the cost of any risk cover.



Premium Rate and policy terms Review

The premium rate payable, and the terms and conditions of the policy, shall be subject to alteration by Mpileng Funerals at any time with (1) one month written notice to the principal member.



Surrender Value

Should you wish to terminate the policy, you will not receive any cash benefit and / or surrender value. You may not use the benefits under this policy to be ceded or pledged in any way. No loans will be accepted against this policy.



Fraudulent Claim

Mpileng Funerals will not provide service for any fraudulent claims that is made against this policy. Mpileng Funerals, at its own discretion, be entitled to cancel this policy, or any other policy held by the principal member or claimant, with immediate effect, should any fraudulent claim be made with the knowledge or intent of the principal member of Mpileng Funerals.



Debit Order Procedure

Please ensure that debt order is drawn from your bank account on the date selected. If it is not conducted on the selected date, please contact office immediately.