

# LA Wellness Funeral Cover Benefit

## 1. Eligibility

The LA Wellness Funeral Cover Benefit is provided as an embedded benefit to the LA Wellness programme that is provided to LA Health Medical Scheme members. All members of the LA Wellness programme under the age of 65 qualify for the LA Wellness Funeral Cover Benefit at no premium cost. Cover is activated upon acceptance of membership in the LA Health Medical Scheme.

## 2. Funeral Cover Benefit

In the event of the death of your spouse, children, or yourself, Discovery Life will make a lump sum payment of the Funeral Cover Benefit Amount or Boosted Funeral Cover Benefit Amount, as applicable, to cover the cost of the funeral.

Life Assured	<b>*Funeral Cover Benefit Amount - Applicable if principal member and spouse (if applicable) DO NOT complete their Pharmacy Screening in the calendar year when the death of a life assured occurs</b>	<b>**Boosted Funeral Cover Benefit Amount - Applicable if principal member and spouse (if applicable) complete their Pharmacy Screening in the calendar year when the death of a life assured occurs</b>
Principal member up to age 65	R7 500	R15 000
Spouse	R7 500	R15 000
Child aged 0 to age 21(or age 24 if the child studies full-time at a recognised educational institution)	R5 000	R10 000

**Please note:**

LA Wellness members under the age of 65 qualify for the \*Funeral Cover Benefit Amount upon activation of membership of LA Health Medical Scheme. The benefit is upgraded to the \*\*Boosted Funeral Cover Benefit Amount when the member and his spouse/s, as may be applicable, complete the annual screening tests offered under the Scheme’s Pharmacy Screening Benefit.

\*\*To qualify for the Boosted Funeral Cover Benefit, the principal member and spouse (where applicable) must have completed their annual screening tests in the calendar year in which the death of a life assured occur. Children are not required to complete the screening tests.

The required screening must be completed annually and are only valid for the calendar year in which it is completed i.e., January to December. The Boosted Funeral Cover Benefit Amount will only be payable for a valid claim if, at the time a claim arises, the required screening tests were completed by the principal member and spouse (where applicable) during the calendar year in which the death of the life assured occurred.

You can book your screening tests offered under the Scheme's Pharmacy Screening Benefit on the LA Health website at [www.lahealth.co.za](http://www.lahealth.co.za)

### 3. Membership conditions

The LA Wellness Funeral Cover Benefit is subject to the following conditions:

- The principal member must be a registered principal member of LA Health Medical Scheme at the date of death.
- All principal members between the ages of 18 and 65 are eligible to be insured for the LA Wellness Funeral Cover Benefit
- The maximum entry age is 64 years and 11 months, and any principal member exceeding this age is not eligible for this Funeral Cover Benefit. The maximum entry age is reached at the end of the month immediately before the principal member reaches 65. For example, if the principal member turns 65 in February, the latest the principal member can be insured for the Funeral Cover Benefit is in January.

### 4. Beneficiary nominations

The principal member must complete a beneficiary nomination form to direct us as to who we should pay the benefit in the event of the principal member's death.

Completed beneficiary nomination forms can be sent to [la\\_wellness@discovery.co.za](mailto:la_wellness@discovery.co.za)

If a principal member dies without completing and submitting a beneficiary nomination form, the benefit will be paid into the principal member's deceased estate. Principal members are urged to ensure that they have completed and submitted a beneficiary nomination form and review it on every occasion of significant life-changing events, such as births, marriages, deaths, divorces, adoptions etc.

### 5. Benefit pay-outs

Pay-out	Who we pay
Funeral Cover Benefit Amount or Boosted Funeral Cover Benefit Amount, as applicable	<p>If the principal member dies, we pay the principal member's chosen beneficiary as per the beneficiary nomination form, or the member's estate if the principal member did not choose a beneficiary.</p> <p>If another life assured dies, we pay the principal member.</p>

## 6. Termination of the Funeral Cover Benefit

The Funeral Cover Benefit will terminate on the earliest of the following:

- On the death of the principal member.
- When the principal member reaches the age of 65.
- At the date that the principal member is no longer a member of LA Health Medical Scheme.
- For the spouse or child, should they no longer meet the definition of spouse or child as defined.
- For a child who studies full-time at a recognised educational institution at the earlier of the date that the child reaches the age of 24 or dies.
- On termination of this Funeral Cover Benefit policy for any reason.

## 7. Exclusions

The following exclusions apply to the Funeral Cover Benefit:

### 7.1 War and riot

Discovery Life will not pay any benefit if the claim is a result of:

Active or passive participation in war, invasion, acts of foreign enemies, hostilities, war, warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power, or from any involvement in any action of civil commotion, riot strike, labour disturbances of public peace, or any activity associated with the investigation or containment of the foregoing by any security force.

This exclusion also includes any loss or damage that is caused directly or indirectly by, happening through or in consequence of any act of any persons acting on behalf of or in connection with any organisation, the objects of which are to include the overthrowing or influencing of any rightful, legal or existing government by terrorism or any violent means.

### 7.2 Atomic, biological, and chemical war and terrorism

Discovery Life will not pay any benefit if the claim is as a result of:

- Nuclear, biological, or chemical weapons use, or any radioactive contamination.
- Attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots which lead to the release of radioactivity of nuclear biological or chemical warfare agents.

This condition is regardless of whether any of the above was performed with the specific use of information technology.

### 7.3 Accidental death

If death occurs within three months of the start date of this policy, we will only pay a benefit if an accident has directly and solely caused the death of the life assured.

For this policy, we define an accident as an event that happens:

- Directly, solely, suddenly and unexpectedly
- At a known time and place
- From a visible, violent and external cause.

For clarity, murder or unprovoked assault by a third party is included in the definition of accident.

We do not consider the following events as accidents and will exclude claims as a result of the following:

- Suicide or attempted suicide
- Any self-inflicted injury or self-inflicted illness, whether intended or not (harm, injury or illness that the life assured causes to themselves)
- The life assured's intentional and negligent consumption of poisons, alcohol, drugs or narcotics, even if a registered medical practitioner prescribes the drugs or narcotics. Neither the life assured nor their family members or relatives may perform the role of a registered medical practitioner in these circumstances.
- Events that result from the life assured deliberately performing any illegal act in terms of any law, common law or any code that has the force of law in South Africa, regardless of whether the life assured was criminally charged by the applicable law enforcement agencies or found guilty of an offence by a court of law
- Events that result from the life assured committing an act of war or taking part in riots or acts of public hostility
- Events that result from the life assured taking part in dangerous activities, for example mountaineering or base jumping
- Events that result from the life assured taking part in any type of air travel, aviation or airborne activity, except as a passenger or a pilot with a current commercial pilot's licence flying on a recognised route between licensed airfields in:
  - A registered passenger aircraft that is owned and operated by a licensed airline or air-transport company
  - A military passenger aircraft.

#### **7.4 Death by suicide**

Funeral claims due to suicide will not be accepted for the Funeral Cover Benefit if the death of the life assured occurred within 12 months from the start date of this policy.

## 8. Definitions

### 8.1 Spouse

A spouse is the person to whom the principal member is legally married and includes, for purposes of the Funeral Cover Benefit:

- A spouse of the principal member in terms of the Marriage Act 68 of 1961
- A spouse of the principal member in terms of the Recognition of Customary Marriages Act 68 of 1997
- A civil union partner of the principal member in terms of the Civil Union Act 17 of 2006
- A spouse or partner of the principal member in accordance with the tenets of any Asiatic religion that is recognised under South African law
- A permanent life partner of the principal member in a relationship of mutual dependence with the member, in the manner of a spouse, living together and running a common household.

Up to three spouses of the principal member can be covered under the Funeral Cover Benefit. The spouses covered will be those to whom the principal member has been married for the longest periods. Proof of the member's marriage or marriages must be submitted to Discovery Life.

### 8.2 Child

A maximum of five children may be covered under the Funeral Cover Benefit.

A child is a person who is unmarried and is financially dependent on the principal member and who has not reached the age of 21 years. A child includes the following:

- A natural child of the principal member under the age of 21 years.
- A dependent stepchild of the principal member, under the age of 21 years, where the member is married to the stepchild's parent before the date of the event giving rise to a claim. If the principal member divorces the parent of the stepchild, the benefit falls away for that stepchild.
- A court-ordered foster child of the principal member, under the age of 21 years, where the formal fostering of the child occurs before the date of the event giving rise to a claim.
- A child under the age of 21 years, legally adopted by the principal member, where the date of adoption or the date of application for adoption is before the date of the event giving rise to a claim.
- A grandchild being a child of the principal member's children, where both the child's parents are deceased, and the child is dependent on the principal member.

- A child of the principal member who studies full-time at a recognised educational institution and who has not reached the age of 24 years.
- A stillborn child (where the foetus dies after the 26th week of pregnancy) of the principal member.
- No age limit will apply to a child of the principal member who is incapacitated by mental or physical infirmity and unable to maintain themselves, provided that such child is wholly dependent on the principal member for support and maintenance.

Once a child has become independent of the principal member for support and maintenance, dependency cannot be revived at a later date, and they will not be considered a child for the purposes of the Funeral Cover Benefit at any future date.

### 8.3 Life assured

A life assured is a person whose life is insured under the Funeral Cover Benefit, i.e. the principal member, spouse or child, as applicable.

## 9. How to submit LA Wellness Funeral Benefit claims

To submit a claim members can call Discovery Life on 0860 54 33 22 or email [la\\_wellnessfuneralclaims@discovery.co.za](mailto:la_wellnessfuneralclaims@discovery.co.za). The claim documentation must be submitted within six months of the death of the member. Discovery Life must be notified within one month of death. If we do not receive the claim documents within six months from the date of death, we will not pay the benefit.

### The following claim information is required in the event of a claim:

- Fully completed LA Wellness Funeral Claim Form.
- Certified copy of the death certificate (only a computerised BI-5 certificate is acceptable for South African citizens and a handwritten certificate is acceptable for foreign nationals who died in South Africa).
- BI 1663 – notification of death form.
- Certified copy of the deceased's identity document or birth certificate or a certified copy of both the front and back of the deceased's smart ID. For foreign nationals, please provide a copy of the deceased's passport document.
- Certified copy of the member's identity document or a certified copy of both the front and back of the member's smart ID. (if the principal member is not the deceased). For foreign nationals, please provide a certified copy of the deceased's passport document.
- Proof of relationship to deceased (for example a certified copy of the marriage certificate, affidavit or certified lobola letter signed by chief/priest) stating relationship to the deceased.
  - For a Civil Union marriage: A copy of the Civil Union partnership certificate

- For a customary marriage: A copy of the registration certificate issued by the Department of Home Affairs or an affidavit as confirmation of the customary marriage
- Where the affidavit is not sufficient, we may request for an additional affidavit from two people who had attended the marriage ceremony
- Where two individuals lived together as if they were married: An affidavit confirming that none of these individuals are married and that the couple lived together as if they were married, also with the intention of living together permanently (Both parties should have been committed to each other and lived together for more than six months before the death)
- Proof of scholarship for children older than 21.
- If the cause of death is an unnatural cause, please complete and provide the Funeral Cover Benefit claim (Statement by police) form or an accident report.
- Beneficiary's banking details in the form of a copy of a bank statement stamped by the bank, stating the branch code and account number, and not older than three months.
- A signed and dated LA Wellness Funeral Beneficiary nomination form, which must have been completed and signed by the principal member before his death.

Discovery Life reserves the right to ask for any additional information and documents it deems necessary to process the claim. Incomplete details and unclear documents may cause a delay in processing the claim and will be requested again.

## 10. Currency and Law

Benefit payments are payable in the lawful currency of the Republic of South Africa. Any questions of law arising under this policy will be decided according to the laws of the Republic of South Africa.