

**All NFMW Members & their family members qualify for a 25% discount if they bury or cremate with Kgatso Funerals. Even if the NFMW member does not have Kgatso Voluntary Burial Scheme.**

## Terms and Conditions

There is a 6 months waiting period for natural death. There is a 12 months waiting period for suicide. Repatriation benefit will only apply within the South African borders. The plans do not entertain any paid up loan or surrender.

Any increases in additional coverage will have a 6 months waiting period. The principle of no premium, no cover applies, policyholder must pay their premiums in advance and before the 5th of each month to enjoy cover. All claims expire after 6 months.

The maximum entry age for all burial plans for main members is 65 years old and for extended or adult dependent members is 90 years old. All plans cover 5 adults including main member and 5 children under 21 years old. There must be an insurable interest meaning that the member dependants must be family relatives.

R400 will be charged for doctors notice of death documentation should the deceased pass away at home. A bus will be paid up to R1000 and if there is a difference then that will be paid by the main member or his/her family. Children under 7 years old will only get coffin or casket, hearse, death certificate, basic mortuary service, coffin/casket trolley, screen at home and grave side decoration only. Should the deceased family choose another undertaker to perform a burial service then this funeral policy will pay cash. (see table on page 3 for cash payments)

Indemnity statement: Although NFMW is supporting Kgatso Funerals by providing them with a platform to market their products and services, NFMW does not accept liability for any loss, damage or expense that may be incurred as a result or consequences of reliance upon the information in this document.

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# KGATSO

## VOLUNTARY BURIAL SCHEME



**Preparation**  
of death certificate



**Assistance**  
with grave bookings



**Grave Side**  
decoration  
& refreshments



**PA System with**  
music &  
microphone



**Hearse, 3**  
family cars & 1 bus

# KGATSO BURIAL SCHEME PLANS

## PLAN 1: Silver Plan-Flat Coffin. Family of 10 = R180 per month

Standard coffin with a coffin fresh spray flower, preparation of death certificate, assistance with grave bookings, basic mortuary services, coffin stand & coffin screen, grave side decoration & refreshments at the graveside, hearse & one family car, one bus, 100 black & white programs, grave marker, 10x5 meters tent at home, 50 chairs, 3 tables, 1 standard toilet & 3 plates gas stove with empty gas bottle.



## PLAN 2: GOLD Plan- Flat Casket. Family of 10 = R230 per month

Standard half view casket with a casket fresh spray flower, preparation of death certificate, assistance with grave bookings, basic mortuary services, casket trolley & casket screen, grave side decoration & refreshments at the graveside, hearse & 2 family cars, 1 bus, 100 colour programs, grave marker, 10x5 meters tent at home, 100 chairs, 5 tables, 1 standard toilet & 3 plates gas stove with filled gas bottle.



## PLAN 3: Platinum Plan- Dome Casket. Family of 10 = R280 per month

Dome casket with a casket fresh spray flower, preparation of death certificate, assistance with grave bookings, basic mortuary services, casket trolley & casket screen, grave side decoration & refreshments at the graveside, hearse & 3 family cars, 1 bus, 200 colour programs, grave marker, PA System with music & microphone, two 10x5 meters or 7x12 meters tent at home, 150 chairs, 7 tables, 1 double VIP mobile toilet at home & two 3 plates gas stove with filled gas bottles.



Plan	Silver	Gold	Platinum
Policy Holder- Under 65	R4000	R8000	R12000
Spouse- Under 65	R4000	R8000	R12000
Adult Dependant 14-75	R4000	R8000	R8000
Children 14-21 years	R4000	R8000	R8000
Children 6-13 years	R2500	R5500	R5500
Stillborn to 5 years	R1750	R2500	R2500



FREE repatriation (body transportation) benefit within South Africa.



Burials conducted in all 9 South African Provinces.

*“Comforting you in difficulties”*

**No joining fees applicable**