



Funeral Policy



What is a funeral policy?

A funeral policy is cover that is intended to pay out a lump sum to beneficiaries (you or your family members), on the passing of the insured individual. This pay out may be used to cover the costs associated with the funeral, such as catering, tent and chair hire, groceries, etc. A funeral policy enables family's financial peace of mind in their time of grief.

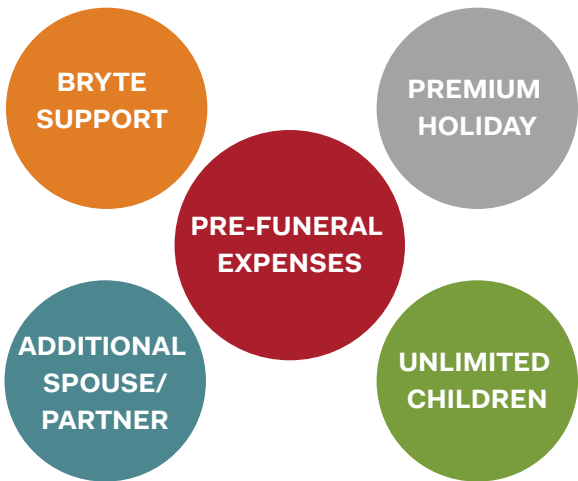
Why choose Bryte Life?

Bryte Life has been founded on the values of care, respect, dignity and community and we pride ourselves on establishing and promoting meaningful human connections. We firmly believe that a business that cares, builds a community that sustains. Our purpose is thus rooted in supporting families in their time of loss and affording respect and dignity to the departed. We appreciate the importance of family and respect tradition, culture and the strength of community, especially during testing times.

We understand the diverse needs of South African families, taking into consideration the structure of extended families. We embrace humanity and celebrate the warmth of our multifaceted country. Bryte Life exists to support you during your time of grief with an immediate upfront payment that may be used for funeral-related expenses.



Bryte Life enables you to honour your loved one through a fitting and dignified farewell.



Taking away the financial stress of a dignified farewell for your loved one.

Product Information – Plans & Pricing

Family Funeral Plan*

Family remains the most important to each of us. They are the people we laugh with and the ones whose shoulders we cry on. Family is our guiding light and our pillar of support – especially in our darkest hour. Our range of family funeral plans pay homage to the blessing that is family and allows us to pay them a proper tribute as we bid our final farewell.

Family Funeral Plan			
Cover	Essential	Vital	Legacy
Age 18 – 74			
Member	R15,000	R30,000	R90,000
Spouse/Partner	R15,000	R30,000	R90,000
Additional spouse/partner	R15,000	R30,000	R90,000
Children			
14 – 21	R11,250	R22,500	R50,000
6 – 13	R10,000	R20,000	R30,000
1 – 5	R5,000	R6,000	R6,000
0 – 11 months	R1,500	R1,500	R1,500
Stillborn	R1,500	R1,500	R1,500
Premium (From)	Essential	Vital	Legacy
Single policyholder	R95	R150	R400
Single policyholder plus children	R105	R185	R450
Policyholder plus spouse/partner	R125	R240	R545
Additional spouse/partner	R55	R80	R215
Family	R140	R275	R600

Note: A waiting period of 6 months applies to insured persons. For accidental death, this does not apply.

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Single policyholder covers the main member only

Single policyholder plus children covers the main member and an unlimited number of eligible children

Policyholder plus partner covers the main member and one spouse/partner only

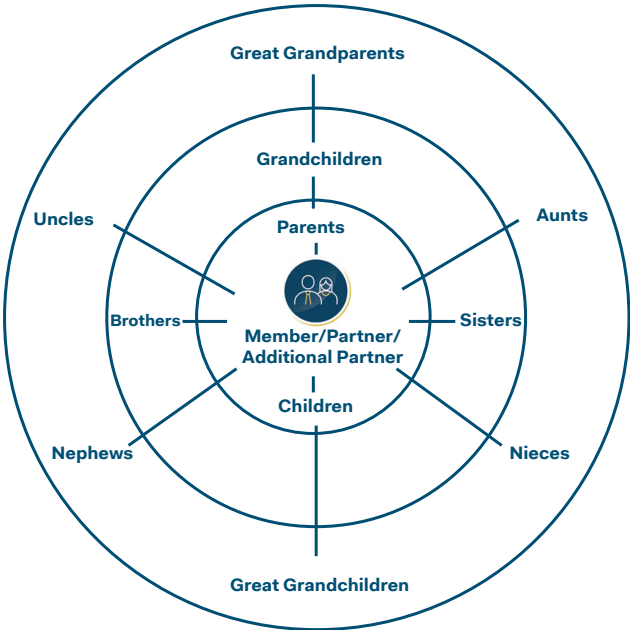
Family covers the main member, a partner and an unlimited number of eligible children



Extended Family Funeral Plan*

South Africa's heritage is punctuated by its deep commitment to care for our extended family. Our extended family funeral plan thus allows you to cover grandparents, nieces, nephews, uncles, aunts, etc. The extended family funeral plan is not a policy on its own, but rather an addition to the family funeral plan. This option is only available to members who are extended family members. For each family member added to the policy, an additional fee will be added to the current premium paid. The additional fee is dependent on the family member's age.

Extended Family Funeral Plan		
Cover	Essential	Vital
Extended member	R15,000	R30,000
Premium (From)	Essential	Vital
Age		
0 - 18	R65	R130
19 - 69	R80	R180
70 - 84	R260	R510





Group Funeral Plan*

Our Group Funeral Plan covers up to 12 people on one policy, to the total combined value of R130,000. In the event that the policyholder or their spouse passes on, we pay out R15,000 within 24 hours of submission of all the necessary documentation. Upon the passing of other members within the group, R10,000 is paid within 24 hours of submission of all the necessary documentation.

The plan costs just R415 per month and cover is available as follows:

Group Funeral Plan	
Cover	Essential
Member	R15,000
Spouse	R15,000
Children	R10,000
Extended members	R10,000
Total sum insured	R130,000
Premium	Essential
Group funeral plan	R415

Extensions*

In addition to the standard lump sum payments offered by the individual policies, customers can choose to increase the value of such pay outs by opting for policy extensions (such as those included below). For each benefit added, an additional fee is applicable to the monthly premium, per policy.

Extensions		Premium
Repatriation of mortal remains	Optional service provided within the borders of South Africa	R3 per policy
Education benefit	Cover of R20,000 paid out on main member's passing	R95
Tombstone/unveiling	Optional cover up to R20,000 per life assured	R95 per life assured
Bryte Life support	R250 airtime	FREE

*Subject to policy terms and conditions

**We are here to guide
you through one of
the most emotional
decisions you will
ever need to make.**

**Speak to your Bryte representative
or contact us:**

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A Fairfax Company
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