



Avbob Group Schemes

UNTU Group Scheme



# FREQUENTLY ASKED QUESTIONS

## Membership & Coverage

### **Q: Who is covered under the AVBOB Group Scheme?**

*A: The main member and nominated family members (e.g., spouse (1), children, parents) are covered, subject to the terms of the scheme. Extra spouse/s can be covered under Extended Members*

### **Q: What benefits do members receive?**

*A: Upon the death of a covered individual, a cash benefit is paid to defray funeral, cremation, or tombstone costs. Members also qualify for a 15% discount if AVBOB Funeral Services is used.*

### **Q: Can membership continue after the death of the main member?**

*A: Yes, cover can continue for co-assureds if premiums are paid until the death of the longest surviving spouse.*

## Children & Parents Cover

**Q: Who qualifies as a child under the policy?**

*A: Unmarried biological, step, or legally adopted children under 21. This extends to 26 if the child is a full-time student and financially dependent.*

**Q: Are children with disabilities covered?**

*A: Yes, if they are totally dependent and were added to the scheme before age 21.*

**Q: Can parents be covered?**

*A: Yes, up to four parents (biological, step, or adoptive) of the member or spouse can be covered.*

## Premiums & Payments

**Q: When are premiums due?**

*A: Monthly in advance, on the 1st of each month.*

**Q: What happens if I miss payments?**

*A: If premiums are unpaid for two consecutive months, a cancellation notice is issued. If not resolved within 30 days, the policy is cancelled and premiums forfeited.*

**Q: Can a cancelled policy be reinstated?**

*A: Yes, within 3 months of cancellation by paying all outstanding premiums. A waiting period will apply.*



# Claims & Benefits

## Q: What documents are needed to submit a claim?

- Claim form
- Membership number
- Death certificate
- BI-1663 form
- ID/Birth certificates of deceased and claimant
- Bank statement (not older than 3 months)
- SAPS report (if death was unnatural)
- Undertaker's confirmation (if not AVBOB)
- Affidavit or Home Affairs letter (if ID is missing)

NB. Claims can be submitted to the nearest Avbob Office from place of death or burial



**Q: What is the waiting period?**

A: 6 months from the start date or reinstatement. No benefit is paid if death occurs during this period unless due to an accident or violent act.

**Q: Is suicide covered?**

A: No, if it occurs within 6 months of joining, reinstatement, or upgrading the plan.

## Policy Changes & Cancellation

**Q: Can I cancel or change my policy?**

*A: Yes, within a 31-day cooling-off period. All premiums will be refunded if no claims have been made.*

**Q: What happens if I resign from my employer?**

*A: If your employer is the policyholder, your membership ends, and no continuation option is available.*



# Support & Complaints

**Q: Who can I contact for help?**

- **Group Schemes Department:**
- **Email:** [groupschemesclaims@avbob.co.za](mailto:groupschemesclaims@avbob.co.za)/[groupschemes@avbob.co.za](mailto:groupschemes@avbob.co.za)
- **Postal:** PO Box 1661, Pretoria, 0001

## Q: What if I'm unhappy with the service or advice?

A: You may contact:

- **Long-term Ombudsman:** (021) 657-5000
- **Ombudsman for Financial Services Providers:** 0860 324 766
- If any of your queries relating to the policy you have purchased, have not been dealt with to your satisfaction, after you have contacted the Manager: Group Schemes, you have the right to approach the office of the Long-term Ombudsman at telephone number (021) 657-5000, or fax number (021) 674-0951. Alternatively, you may write to : The Long-term Ombudsman, Private Bag X45, CLAREMONT, 7735.
- Should you, however, have any queries about the suitability or quality of the financial advice you have received, please do not hesitate to contact our Compliance department, at (012) 303-1000. If you then still feel you have suffered or are likely to suffer financial harm or have been treated unfairly by AVBOB or a representative, you have the right to approach the Ombudsman for Financial Services Providers at telephone number 0860 324 766 or fax number (012) 347-0221. Alternatively, you may write to: The Ombudsman for Financial Service Providers, PO Box 35655, MENLO PARK, PRETORIA, 0102.

**Q. Will there be any limitations on the amount claimed if a member has an existing policy with AVBOB?**

*A. R 100 000 per the legal requirements.*

**Q. Members have the option to take up extended family cover as a separate policy outside of the Group Scheme.**

*A. Extended Family Members Cover is available, and this will be an optional cover. UNTU has negotiated discounted rates in this regard with AVBOB.*

**Q. If members choose to accept the AVBOB Compulsory Funeral Plan, the Premium (either A or B) will be added to their current UNTU membership fee.**

*A. Correct, this premium will be added to the current UNTU membership fee. Should a member opt for an Extended Family cover, this will be a separate debit order.*

**Q. If I have an existing funeral policy, will my policy premium change or stay the same?**

**A.** No, it will not change.

**Q. If I have an existing funeral policy, will a waiting period be applicable?**

*A. The waiting period can be waived if the members belonged to a previous scheme. Such membership must be proved by providing us with a list of the existing members at inception. A six (6) months waiting period will apply to the increased portion if a member upgrades to higher cover.*

**Q. What is the time frame for claiming?**

**A.** 48 hours, if all relevant documents are submitted.

**Q.Q. If I have an existing funeral policy, will my policy premium change or stay the same?**

**A.** No, it will not change.

## MEMBER LISTS

The Group will, prior to the commencement date of the Scheme, provide the Insurer with a list of Members for whom cover must be arranged. This is a mandatory requirement in terms of Rule 13 of the Policyholders Protection Rules (PPR) promulgated under the Long-term Insurance Act 52 of 1998. This list will contain the following particulars in respect of each Member:

- i) The names, surname, date of birth and Identity number of each Member that will be cover;
- ii) The membership number as allocated by the Group;
- iii) The date on which membership commences;
- iv) The postal address of the member;
- v) The residential address of the member,
- vi) The work and home telephone number of the member (if applicable);
- vii) The cellular number of the member;(if applicable)
- viii) The electronic mail address (email address) (if applicable)
- ix) The names of beneficiaries;
- x) In the case of an adopted child, a copy of the adoption order must be attached; and
- xi) In the case where a child is a full-time student, confirmation from the registered educational institution that he/she is a full-time registered student at, should be provided.

# UNTU Benefit/Premium Structure for Family Members up to 64 Years

Description	Option A	Option B
Member	R 40,000	R 50,000
Spouse (one) (1)	R 40,000	R 50,000
Child aged 14 to 21 years	R 40,000	R 50,000
Child aged 06 to 13 years	R 20,000	R 25,000
Child aged 01 to 05 years	R 20,000	R 20,000
Stillborn	R 20,000	R 20,000
Total premium per member per month	R 32-63	R 40-79



## UNTU Benefit/Premium Structure for Parent / Parent-in-law up to the Age of 74 Years

Parent cover is available as an option under the following conditions:

A maximum of two (2) parents and two (2) parents-in-law per member may enjoy cover.

All parents and parents-in-law must be covered for equal amounts.

A waiting period of six (6) months is imposed on all members joining the scheme. Death because of unnatural causes/accidental death, excluding suicide, will enjoy immediate cover. For upgrade in cover, six (6) months waiting period will apply on increased portion.

Age Groups	Maximum Cover	Total rate per R 1000 Cover per Parent
Aged up to 64 years	R 10,000	R 03-18
Aged 65 to 74 years	R 5,000	R 09-31

## UNTU Benefit/Premium Structure for Extended Family up to the Age of 74 Years

Extended Family cover is available as an option under the following conditions:

A waiting period of six (6) months is imposed on all extended members joining the scheme. Death because of unnatural causes/accidental death, excluding suicide, will enjoy immediate cover.

Cover for extended family cannot be more than the main assured.

All extended family under the same age group must be insured for the same amount.

A maximum of six (6) extended family members can be added.

Six (6) months waiting period will apply on the increased portion if a member upgrades the cover.

Age Groups	Maximum Cover	Total rate per R 1000 Cover per Extended Family Member
Aged up to 64 years	R 10,000	R 03-18
Aged 65 to 74 years	R 5,000	R 09-31



# Contact Details

## Contact Person Avbob Group Schemes:

Kallie Roux

National Area Manager: Group Schemes

Cell no. 076 860 00776

E-mail: [kroux@assurance.avbob.co.za](mailto:kroux@assurance.avbob.co.za)

Ernest Rapoo

Cell no. 079 935 9457

E-mail: [erapoo@assurance.avbob.co.za](mailto:erapoo@assurance.avbob.co.za)

## Contact Person Administrator:

Noosi Morai

Cell no. 081 011 6159 / 081 011 6159

E-mail: [info@morai-capital.co.za](mailto:info@morai-capital.co.za) / [funeralschemes@morai-capital.co.za](mailto:funeralschemes@morai-capital.co.za)

