



**Life  
Hero**

# Legacy Funeral Cover by Life Hero

For more information contact  
**010 001 1001**

## What is funeral insurance?

Funeral insurance is an insurance policy that pays out an agreed amount to a chosen beneficiary after you or a family member pass away, to cover the funeral expenses - all for a monthly premium.

### LEGACY SILVER COVERS MAIN POLICYHOLDER

### LEGACY GOLD COVERS MAIN POLICYHOLDER, 1 SPOUSE AND 6 CHILDREN (8 PEOPLE IN TOTAL)

PRODUCT	COVER	PREMIUM
SILVER: Single Cover, age 18-65 GOLD: Family Cover, ages 0-65	SILVER: R5 000 Single Policyholder GOLD: R15 000 Main Policyholder R15 000 Spouse R15 000 Child (14-21 years) R7500 Child (7-13 years) R3750 Child (0-6 years)	SILVER R29.00 per month or GOLD R99.00 per month includes: 18,5% commission to Legal Hero Business, a binder fee of 7,5% and 2% commission to Phakama and an outsource fee of 10% to Life Hero (Pty) Ltd

## Waiting periods:

<b>Accidental Death</b>	No waiting period if the first premium has been received
<b>Suicide</b>	12 Months from entry date
<b>Natural Death</b>	6 Months from entry date



## CAUSE OF DEATH EXCLUSIONS

- The willing participation by the Insured in any act of war (whether war is declared or not); military action; riot; insurrection; civil commotion; usurpation of power; martial law; terrorism.
- The Insured's active participation in the commission of a criminal activity resulting in a claim event.
- Self-inflicted injury or suicide within the first 12 months from the commencement date of the Policy.

## INFORMATION ON DEPENDENT CHILDREN:

- Max age of Children (Non-student) - Under 21 years
- Max age of Children (Full-time student) - Under 21 years
- Number of weeks of pregnancy after which a stillborn death is included as a Dependent - 26 weeks or more.

**Keep your personal information & beneficiary information up to date** to ensure payment once your pass on. Contact 012 348 8310 (Phakama as Administrator) or 010 001 1001 (Life Hero) or email [admin@lifehero.co.za](mailto:admin@lifehero.co.za). **If you miss two consecutive payments**, your policy lapses and no funeral payment will be made. You will receive an SMS with account details for payment and can call us on 010 001 1001. There is a grace period of 31 days following a missed payment for you to make payment. **This Policy carries a 31 day Cooling-Off period** in which the Policy can be cancelled should you not be satisfied with the Policy or with the service received. Any premium deducted during this period will be refunded should the policy be cancelled provided no claim event has arisen or any benefit paid.

**Premium Increases:** The Insurer will not change or Vary the Premium rate during the first 12 (twelve) months after the Commencement Date of the Policy unless there are reasonable actuarial grounds to change or Vary the Premium rate or when the Variation will be to the benefit of the Principal Insured. After the first 12 (twelve) months, the Insurer reserves the right to review and change the Premium rate and cover annually. Any changes to the Premium rate will be notified to the Principal Insured 31 (thirty-one) Days prior to the change taking effect.

A claim must be submitted to [claim@lifehero.co.za](mailto:claim@lifehero.co.za) or fax 0865 51 2705. Please ask us for our complaints resolution policy or visit [www.lifehero.co.za](http://www.lifehero.co.za) under downloads.

It is important that you take into account your and the needs of your family before taking out this policy. Should your circumstances change, please contact us on 010 001 1001 from 8h00 to 16h00 Monday to Friday, excluding Public Holidays.