



OFFICE 523/2 Block K

SOSHANGUVE

0152

Tel: (012) 730 8127

072 681 3305

POLICY NUMBER	MVG	
PLAN		
MONTHLY PREMIUM	R	
PAYMENT METHOD	CASH/ DEPOSIT	DEBIT ORDER/SPEEDPOINT

FSP: 49864

AGREEMENT

Memorandum of agreement made and entered into by and between

MVG FUNERALS (PTY) LTD

Reg. NO. 2018/006754/07

(Herein after referred to as the Company)

AND

Prof /Dr /Mrs /Mr /Miss _____

OF _____

I.D NUMBER: _____

PHONE NUMBER (S): _____

(Herein after referred to as the Client/MAIN MEMBER)

The company will have complied with this by forwarding all the required or necessary notices to this address unless otherwise advised by member/client.

Whereas the company is inter alia able to render the services in connection with a complete traditional burial whereas the member is desirous of making use of the Company facilities.

NOW THEREFORE THESE PRESENT WITNESS THEREOF

SCHEDULE 1

- 1.1 After six months (180 days) calculated from the date of approval of the policy and a claim occurs, the client and his registered members will be entitled for the full benefits, subject to the terms and conditions as set out in schedule (2) hereunder.
- 1.2 The premium shall be for a family and registered dependants payable consistently every calendar month, thus qualifying the client for all benefits stated in BROCHURES
- 1.3 The mentioned monthly premiums shall be paid on or before 7th (seventh) day of each and every month
- 1.4 After the registration of the client and approval of such application, whilst consistently paying premiums, the client shall after six (6) months (180 days) probation period the client qualify for the benefits mentioned in BROCHURES
- 1.5 A twenty four (24) month waiting period for suicide

SCHEDULE 2

APPLICABLE GENERAL CONDITIONS

- 2.1 Clients who shall have complied with the terms and conditions of this agreement for an uninterrupted, consistent successive monthly premium of five (5) years shall qualify for a complete burial even if such client has been in arrears for a period of two (2) calendar months, but the client shall pay six (6) months premiums in advance (once off). All services rendered by the company will be done without prejudice and in its sole discretion.
- 2.2 Clients who do not qualify for the said privilege afforded in clause (1) of paragraph 2.1 (schedule) for any reason will/shall be liable to a penalty of half of burial costs should a claim occur.
- 2.3 **Failure to pay one (1) month's premium, a client will be given seven (7) days after the month to update the payments. Failure to adhere to this, contract shall be terminated with immediate effect. Client will have to start the process from scratch (6 months waiting period and 3 months accidental waiting period)**
- 2.4 Monthly premium and any source of monies due to the Company are payable at all registered and designated addresses of the company.
- 2.5 The Company has the right to cancel the policy of any client who does not comply with the conditions and terms of this agreement and such client shall forfeit all premiums already paid in to date. It shall be discretion of the company to notify the client of such nullification
- 2.6 MVG Funerals (Pty) Ltd does not charge its clients transport related costs for any burial within the boundaries of the Republic.

2.7 Where the client has chosen “No Service” option, a payout will be made into the Client’s account within 48 hours after all the required documents are submitted to the office.

2.8 The company shall only carry out its benefits obligation and also the company does not allow coffins or caskets from other companies.

2.9 The company shall comply with the provisions of section 24(1) of The Consumer Affairs Act 34 of 1984, of granting the client the right to cancel the contract/agreement unilaterally within ten(10) days from the commencement of the contract/agreement but the client shall be liable for reimbursement of administration costs incurred.

2.10 On the occurrence of death claim, notify your nearest **MVG FUNERALS (PTY) LTD** offices at the earliest convenience.

2.11 In the event of any family member registering after the application has been approved by the company, the said member shall be included in the policy and thereafter start with probation for a period of six (6) months before he/she is covered.

2.12 In the event that a death occurs to any of the members in the policy and that the company did render service to such claim/member of such a family shall be obligated to continue paying the normal policy premiums or monthly contributions to the company. To add another dependant, a once-off fee of R250.00 is to be paid to the company.

2.13 Still born cases shall be afforded a special burial without full benefits, only coffin & hearse.

2.14 New born babies must be registered within three (3) months, after three (3) months a fee of R250.00 shall be expected for late registration.

2.15 Clients are required to notify the office of any changes of address or contact details.

2.16 Any member of the bereaved family whether registered or not, shall after the death of the policy holder have an option to continue with the premium payments of the policy in question.

2.17 The Company shall not share its funeral services or part of its benefits with any other Funeral Undertaker, insurance company or any other burial society nor shall it payout compromise to that effect.

2.18 Any member who calls the company to collect the body and thereafter cancels will be liable for all the costs incurred.

2.19 **A dependent can only be covered in ONE (1) policy.**

2.20 **Our policies only cover clients than are less than 85 years of age for our comprehensive packages.**

2.20.1 Members who are older than 85 years (upto 95 years) will be afforded a “No service” amount of R6 000.00 (Six-Thousand-Rands Only)

2.20.2 If the member (85-95 years) wishes to use the services of **MVG Funerals**, they will be afforded discounted package for the funeral service.

9 MEMBERS

<u>FULL NAMES</u>	<u>I.D NUMBER</u>	<u>DATE JOINED</u>
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		

I agree and declare that the informaton provided on this application is true and complete. Also that all the information provided to **MVG FUNERALS (PTY) LTD** will be on the basis of this policy. I acknowledge that I have read and understood all these declaration including further explanation from the service provider (**MVG FUNERALS**)

THIS DONE AND SIGNED AT _____ ON THIS DATE _____

FOR AND ON BEHALF OF

MVG FUNERALS (PTY) LTD

Authorized by Manager: _____

FOR AND ON BEHALF OF

CLIENT