



**AGRIFUTURE**



# Funeral Cover

Caring about the workers  
who feed our nation



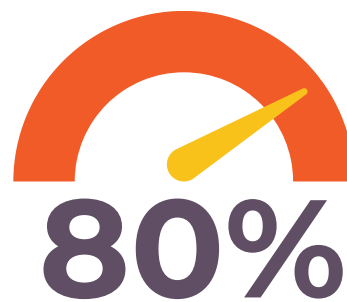
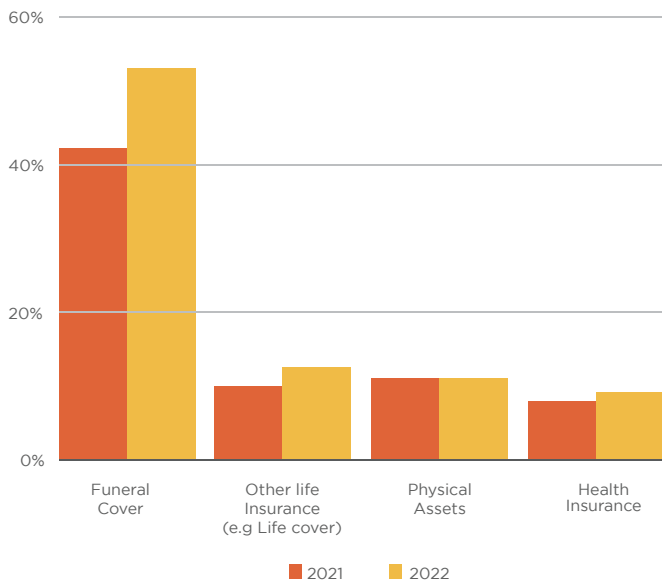
**GUARDRISK**   
TAILORED RISK SOLUTIONS

ZAZU Life (Pty) Ltd. FSP 5070.  
Underwritten by Guardrisk Life Limited an authorised financial services provider  
(FSP No 76) and a licensed life insurer.

# WHY GROUP FUNERAL COVER?

Want to find compassionate ways to support your employees that are simple and effective?

When it comes to employee benefits, death is inevitable and it's better to be prepared than caught off guard when it happens. And that's why, as an employer, offering funeral insurance to your employees is not only a compassionate move, but it's a smart business decision that can alleviate the financial burden.



of employees indicated they wanted Funeral Cover over other benefits

\*Sneaker Shack Survey 2022

Funeral policies are the most desired insurance product in South Africa.

ASISA survey 2022

If contributed fully by the Employer over and above the employee's total CTC, the expense will contribute to the employer's Socio-economic Development score for BBEE purposes.

Employee wellness and satisfaction increases with peace of mind benefits.

**Funeral cover is the cheapest benefit to offer for employers. Not only is it cheaper than medical aid it is one that is in the most demand.**

IFC survey 2022

Employee relief from having to ask their employer for funding or a loan that may arise from a death.

## Employee Benefits

Funeral cover  
R45pm

Medical Aid  
R455

# WHY ZAZU LIFE?



At ZAZU Life, we believe that funeral insurance should be easy to understand and affordable for everyone.

We combine the latest in AI with genuine humanity to develop intuitive, forward-thinking products that ensure we are a trusted partner throughout you and your employees' lives.

We are where humanity and innovation coincide to create products that tackle real issues for real people.

**ZAZU is  
a proud  
funeral cover  
partner to:**

*lift*



**Home\*  
Suite Hotels**

**DOVES**  
FUNERALS • INSURANCE • MEMORIALS



**GENEXYZ**



Only 4 months  
waiting period for  
natural death  
with no medical  
underwriting - no frills.



Combining our people  
and technology, to  
tailor your experience  
around your needs.  
No fluff and no secrets.



Living benefits.  
Services that focus  
both on your  
employees' lives  
now and their future.

100% of valid  
claims paid  
within 24 hours.



**PrimeSelf**

# OUR AGRIFUTURE OFFERING

Our offering is designed with your business and employees in mind. You choose how much cover you would like and we take care of the rest. Plus we give you access to benefits that make a difference to your employees' lives.

The employer can take out a single group policy which insures the lives of their staff only (no additional family members).

OR

The employer can take out "Immediate Family Plans" for each of their employees and pay over a single premium to ZAZU.

## Cover options



# OUR AGRIFUTURE OFFERING

A breakdown look at our offering.

## Member Only Cover

	Member Only Cover							
	R20 <sub>pm</sub>	R30 <sub>pm</sub>	R40 <sub>pm</sub>	R55 <sub>pm</sub>	R70 <sub>pm</sub>	R85 <sub>pm</sub>	R100 <sub>pm</sub>	R165 <sub>pm</sub>
Natural Death Cover Amount	R5 000	R7 500	R10 000	R15 000	R20 000	R25 000	R30 000	R50 000
Accidental Death Cover Amount	R10 000	R15 000	R20 000	R30 000	R40 000	R50 000	R60 000	R100 000

## Family Cover

One premium for an employee, their spouse and up to 6 children.

	Marimba Plan			Ngoma Plan			Djembe Plan	
	R45 <sub>pm</sub>	R60 <sub>pm</sub>	R70 <sub>pm</sub>	R115 <sub>pm</sub>	R155 <sub>pm</sub>	R180 <sub>pm</sub>	R215 <sub>pm</sub>	R380 <sub>pm</sub>
Employee (up to age 65)	R5 000	R7 500	R10 000	R15 000	R20 000	R25 000	R30 000	R50 000
Spouse (up to age 65)	R5 000	R7 500	R10 000	R15 000	R20 000	R25 000	R30 000	R50 000
Child (age 14-21)	R5 000	R7 500	R10 000	R15 000	R20 000	R25 000	R30 000	R50 000
Child (age 6-13)	R3 000	R4 500	R6 000	R8 500	R11 300	R14 000	R16 800	R28 000
Child (age 0-5)	R1 750	R2 625	R3 500	R4 500	R5 000	R5 500	R6 600	R11 000
Stillborn	R1 000	R1 500	R2 000	R3 000	R4 000	R4 800	R5 700	R9 500
Overage Child (age 22-25)	R5 000	R7 500	R10 000	R15 000	R20 000	R25 000	R30 000	R50 000
Special Dependant (age 21+)	R5 000	R7 500	R10 000	R15 000	R20 000	R25 000	R30 000	R50 000

\*All cover amounts doubled if a person dies from an accident.

## Extended Cover

From nephews to *gogos* - cover for the employee's extended family at their own cost.

	Extended Cover		
Cover Amount per member	0 - 65	66 - 75	75 - 85
R5 000	R45pm	R80pm	R120pm
R8 500	R75pm	R120pm	R220pm
R12 500	R105pm	R210pm	R410pm
R17 500	R155pm	R290pm	R580pm
R25 000	R220pm	R420pm	R860pm

\*All cover amounts doubled if a person dies from an accident.



# OUR FREE TO USE VALUE ADDED SERVICES

Living services for your employees to enjoy. All ZAZU policyholders get unlimited access to these free to use services.

## Repatriation

Assistance with the transportation of the deceased's mortal remains. This service is available to transport the deceased to the place of the funeral within 3 000km's from where they passed on.



## Trauma Counselling

If a covered life happens to be involved in a traumatic incident which has significant psychological consequences, trauma counselling sessions can be arranged either telephonically or face to face.



## Telephonic Medical Advice

Provides all covered lives with easy access to medical resources and telephonic medical information.



## Emergency Medical Line

A 24 hour dedicated line where a medically trained professional will be able to guide the person through a medical crisis.



# GROUP ADMINISTRATION

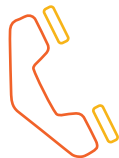
We seamlessly integrate with your systems providing a no-frills customer experience

Attract and retain star workers across your business. Improve morale with your employees through peace of mind and security. With our technology we seamlessly integrate with your systems to manage your employees' funeral benefits.



You decide how you would like to interact with us. Have the comfort of knowing that whatever your preference is, from updating details to claiming, we have 3 different ways to connect with us.

**1 Point of contact.**



You have a direct line to your dedicated ZAZU Account Manager.

**1 Simple integrated system.**



Employees can use the USSD code to gain access to all their documentation straight from their phone 24/7.

**1 Policy to cover your staff.**



Employees can access our client portal where they can update, manage, claim or view their policy anytime.

# HOW OUR PAYMENT WORKS

Don't stress about staff changes. Your dedicated ZAZU account manager will liaise with your HR team to keep everything updated like clockwork.



We will keep you in the loop. 5 days before payment is due we will send you a reconciliation of all policies.



We will work with your HR team to reconcile any discrepancies.



Pay when its convenient for you, either before or on the scheduled payment day. We can also deduct payment via debit order.



Once everything is processed we will provide you with a full payment and policy report for record keeping.



## Legal Notes:

- A four (4) month waiting period applies to all lives under a Member Only policy or as Immediate Dependants - in the event of natural death - after the fourth (4th) consecutive premium is received.
- A six (6) month waiting period applies for all Extended Dependants in the event of natural death - after the sixth (6th) consecutive premium is received.
- No waiting period for accidental death on all plans. Conditional upon the premium for the month of death being received.
- No new waiting period where the policy serves as a replacement of an existing similar policy.
- Death as a result of suicide is excluded for the first twelve (12) months of the policy - after the twelfth (12th) consecutive paid premium is received.
- Premiums are guaranteed for the first 12 months and are subject to change with a 31 day notification period from the insurer.
- Entry age is 18 - 65 years for Member Only and Immediate policies, and up to 85 years for Extended policies.
- Terms and conditions apply. For a full list of Ts & Cs and/or exclusions refer to [zazulife.co.za](http://zazulife.co.za)





## OUR CONTACT DETAILS

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Underwritten by

**GUARDRISK**  
TAILORED RISK SOLUTIONS

ZAZU Life (Pty) Ltd. FSP 5070.

Guardrisk Life Limited, A Licensed Life Insurer and an authorised FSP No 76 Registration No: 1999/013922/06.