



# Company Profile

Bringing Life Back to Life Insurance

**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.

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# ABOUT US

## Our Purpose

Welcome to ZAZU Life, where we're on a mission to make life insurance accessible, affordable, and enjoyable for everyone. We offer Funeral Cover, Group Funeral Cover and Life Insurance.

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



Home\*  
Suite Hotels



# WHY ZAZU LIFE?



At ZAZU Life, we believe that life insurance should be easy to understand and simple to purchase.

We leverage great technology and great people in a way that values the importance of human connection. Our products are personalised with exciting benefits that cater for all personal and family needs. Our premiums are affordable with a unique range of payment options. At our core, we serve our policyholders where they want to be served in the manner they want to be served.

We bring **LIFE** back to **LIFE** insurance.

## Simplicity

No frills insurance.  
Free of medicals,  
jargon, and  
complicated forms.

## Value

Personalised policies  
at affordable  
premiums packed  
with benefits.



## Service

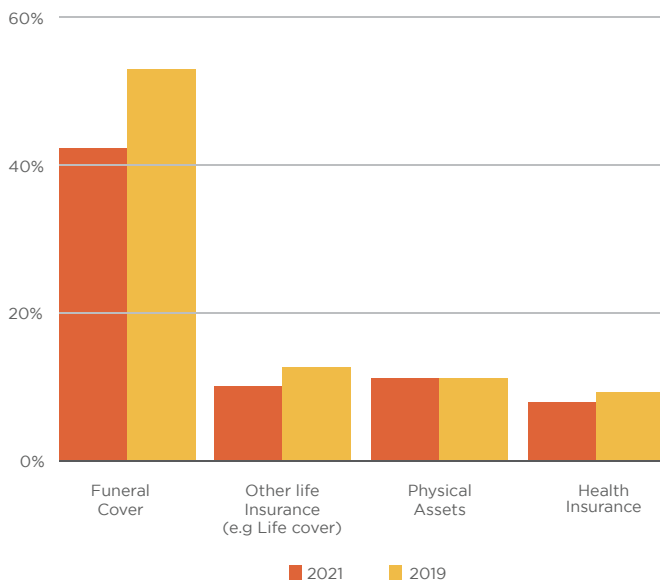
The best of technology  
and people for a  
customer experience  
when and how you  
want it.

## Culture

Insurance that  
works for  
policyholders.

# WHY FUNERAL COVER?

Think of funeral insurance like a superhero cape - it won't give you superpowers, but it can save the day when you need it most. Here are some reasons why you should have funeral cover.



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

ASISA survey 2022



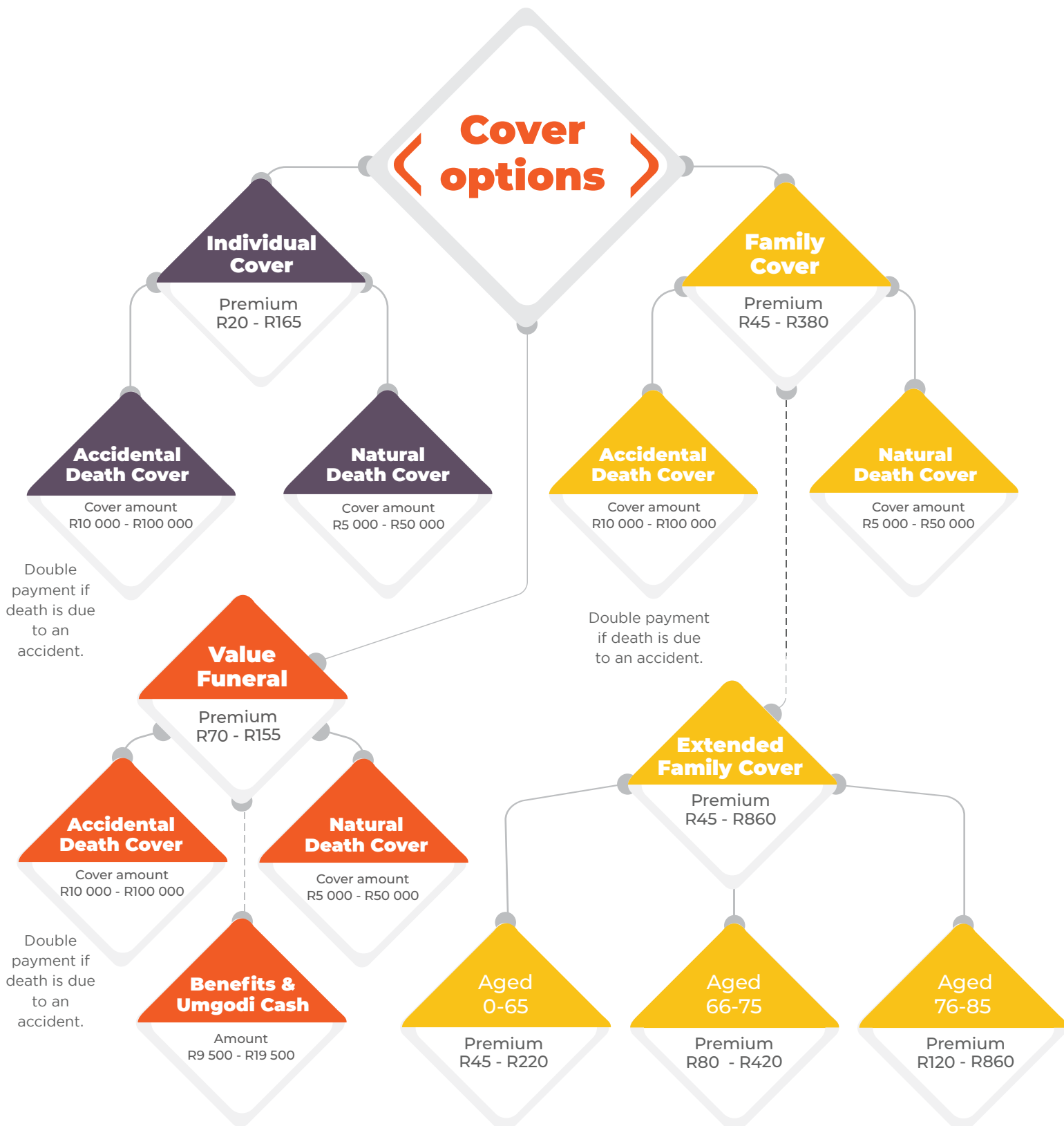
Increase of funeral costs year on year in South Africa due to food and fuel increases.

\*Sneaker Shack Survey 2022



# OUR PRODUCT SUITE

Life is full of surprises, but with our range of funeral insurance products, you can take control of the unexpected.



# OUR PRODUCT OFFERING

## Traditional Funeral Insurance.

A breakdown of our offerings.

### Member Only

Cover for the Main Member.

	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

Cover for the whole immediate family, including 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

Cover for the extended family, including grandparents, siblings, uncles, aunts and other relatives.

	Extended Cover		
Cover Amount per member	0 - 65	66 - 75	76 - 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



**ZAZU**<sup>LIFE</sup>

**ON-HAND**

## 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.



Living benefits for you to enjoy.

All ZAZU policyholders get unlimited access to these free to use services.

## 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.



## 10% TOMBSTONE DISCOUNT

Receive a 10% discount off any tombstone from our On-Hand provider. Available at over 80 stores across SA.



All benefits excluding the repatriation benefit can be accessed immediately and at any time. There are no waiting periods.

These Value Added Benefits do not form part of the insurance policy underwritten by Guardrisk Life. These Value Added Benefits are offered separately by ZAZU Life (Pty) Ltd and are not underwritten. The On-Hand Benefits are not regulated in terms of the FAIS Act and therefore, you are not afforded the same protections which apply in respect of financial products or services which are regulated in terms of the FAIS Act.

## GET R300 AIRTIME OR CHECKERS VOUCHER\*

R300 airtime will be allocated immediately to the nominated person. This is in the event of death of a member.

**OR**

Get a R300 voucher that you can spend at any Checkers / Shoprite when you claim.



**OR**

**SHOPRITE  
CHECKERS**

\*Non-underwritten. The airtime or Checkers voucher cannot be exchanged for cash.



# OUR INNOVATIVE VALUE FUNERAL PLAN

Introducing the ZAZU Value Funeral Plan, a first-of-its-kind insurance offering that gives you the flexibility to customise your funeral benefit.

From lump sum cash to car hire, grocery, and electricity vouchers, choose the benefits that you want for your policy.



## Value Funeral Plan

	Immediate Dependant Cover			Extended Dependant Cover			
	Main Member, Spouse and 6 Kids			1 - 4 Family Members		5 - 8 Family Members	
	Marimba Plan	Ngoma Plan	Djembe Plan	Bundle A	Bundle B	Bundle A	Bundle B
	R70 <sub>pm</sub>	R115 <sub>pm</sub>	R155 <sub>pm</sub>	R105 <sub>pm</sub>	R170 <sub>pm</sub>	R195 <sub>pm</sub>	R310 <sub>pm</sub>
Airtime	R300	R300	R300	-	R250	-	R250
Electricity	R750	R750	R750	R500	R500	R500	R500
Drinks	R1 000	R1 000	R1 000	-	-	-	-
Grocery	R1 200	R1 200	R1 200	R500	R500	R500	R500
Meat	R3 000	R3 000	R3 000	R1 500	R1 500	R1 500	R1 500
Car	R3 250	R3 250	R3 250	-	R3 250	-	R3 250
Umgodhi Cash	-	R5 000	R10 000	R3 500	R3 500	R3 500	R3 500
	Total cash value R9 500	Total cash value R14 500	Total cash value R19 500	Total cash value R6 000	Total cash value R9 500	Total cash value R6 000	Total cash value R9 500

\*Maximum age limit of 85 years old at inception of the policy.

# VALUE FUNERAL PLAN BENEFIT OPTIONS

## Car Hire

Transport is covered with 3 days rental, no deposit payable, full fuel tank, and unlimited mileage.



## Meat Vouchers

We provide access to meat products with a voucher or facility at a nominated butchery.



## Prepaid Electricity

Keep the lights on with a pre-paid electricity voucher.



## Grocery Vouchers

We provide continued support and much needed groceries with a Shoprite or Checkers voucher.



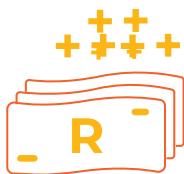
## Airtime Vouchers

Stay connected with airtime from any South African cellular service provider.



## Drinks Vouchers

Provide for funeral guests with a Blue Bottle Liquor or Shoprite Liquor voucher.



## Introducing Our Unique Umgodi Cash Benefit

Additional cash benefit to support loved ones with funeral expenses. (Not included with Marimba Immediate Dependant Value Funeral Plan).



# SERVICE THE WAY YOU WANT IT

**Simple and Quick**

Living life the way you want to rather than the way others think you should. At ZAZU Life we believe that interactions should be on your terms when you want and how you want it.

That's why we have created our online **ClientZone**, which allows you to control your policy from the comfort of your couch. From viewing documents, updating policies, making a claim or simply just wanting to check in.





# MEET OUR TEAM

**With a team of  
150 Superstars**

The brain child of an Aeronautical Engineer and a Master's in Finance duo - our Co-founders, Michael and Jordin, are not your ordinary insurance entrepreneurs. Instead of building spaceships and stock portfolios, they combined forces to create a financial services provider how it should be; simple, adaptable and affordable



We combine our human values with leading-edge technology to create a culture of care, trust, and innovation. Together, our diverse team of over 150 Superstars, strive to exceed our policyholder's expectations and drive success for those who trust us.



# OUR TECHNOLOGY

We believe that our policyholders should be in control of their insurance experience to make sure that it is seamless and meets their needs.

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

One point of contact policy to cover you and your family.



Speak to a human when you want, you have a direct line to our people to go over your policy on the phone.



Use the USSD code to gain access to all your documentation straight from your phone 24/7.



Access our ClientZone where you can update, manage, claim or view your policy anytime.



# PAYMENT OPTIONS FOR YOUR POLICY



Deduct your monthly payment directly from your Salary with PERSAL.



Create a monthly debit order that seamlessly comes off your account every month.



You can pay with cash or credit/debit card at any Pay@ participating retailers.



Or have your company pay for you via a debit order or direct deposit.

## Pay your account at any of these retailers

**ACKERMANS**

**SHOPRITE**

**Checkers**

**game**

**BOXER**





## LETS CHAT!



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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.



## Legal Notes:

- Waiting periods of only 4 months applies to all lives under a Member Only policy or an Immediate Dependents Policy - in the event of natural death - cover starts after the fourth (4th) consecutive premium is received.
- Waiting periods from only 6 months applies for all Extended Dependents 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 - cover starts 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 [www.zazulife.co.za](http://www.zazulife.co.za)

