

All NFMW Members & their family members qualify for a 25% discount if they bury or cremate with Kgatso Funerals. Even if the NFMW member does not have Kgatso Voluntary Burial Scheme.

Terms and Conditions

There is no waiting period for all NFMW members. However there is a 3 months waiting period for their immediate family members plus their member dependants if they are under 65 years old. Adult member dependants above 65 years old will have a 6 months waiting periods. There is a 24 months waiting period for suicide. Repatriation benefit will only apply within the South African borders. The plans do not entertain any paid up loan or surrender.

Cover will cease automatically upon non-payment of full monthly premium due. If the benefits are re-instated after payment of all arrear premiums, cover will be subject to 6 months waiting period. If a premium is not paid on time and premiums remains unpaid for 3 months, the policy is cancelled and lapsed automatically. Claims expires in 3 months.

The maximum entry age for all burial plans for main members is 65 years old and for extended or adult dependant members is 85 years old. All burial plans covers 5 adults including the main member and 5 children under 21 year's old. The dependants can be any family relatives of the main member and their surnames doesn't have to be similar to the main member's surname. Adult dependants will enjoy continued cover after exceeding 85 years of age provided that the policy premiums are up to date and policy has not lapsed. The under 21 years old children will also not be rejected from the policies should they reach 21 years and older provided that the policy is active, paid regularly and not lapsed. R400 will be charged for doctors notice of death documentation should the deceased pass away at home. A bus will be paid up to R1000 and if there is a difference balance then that will be paid by the main member or his/her family. Children under 7 years old will only get coffin or casket, hearse, death certificate, basic mortuary service, coffin/casket trolley, screen at home and grave side decoration only.

Should the deceased family choose another undertaker to perform a burial then this burial policy will pay out cash as follows. See the table below for payment amounts.

Indemnity statement: Although NFMW is supporting Kgatso Funerals by providing them with a platform to market their products and services, NFMW does not accept liability for any loss, damage or expense that may be incurred as a result or consequences of reliance upon the information in this document.

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KGATSO

VOLUNTARY BURIAL SCHEME



Preparation
of death certificate



Assistance
with grave bookings



Grave Side
decoration
& refreshments



PA System with
music &
microphone



Hearse, 3
family cars & 1 bus



Underwritten by Constantia Insurance Company Ltd - FSP 3111
Administered by Tansafrica - FSP 21200



Underwritten by Constantia Insurance Company Ltd- FSP 3111.
Administered by Transafrica - FSP 21200

KGATSO BURIAL SCHEME PLANS

PLAN 1: Silver Plan- Flat Coffin. Family of 10= R150 per month

Standard coffin with a coffin fresh spray flower, preparation of death certificate, assistance with grave bookings, basic mortuary services, coffin stand & coffin screen, grave side decoration & refreshments at the graveside, hearse & one family car, one bus, 100 black & white programs, grave marker, 10x5 meters tent at home, 50 chairs, 3 tables, 1 standard toilet & 3 plates gas stove with empty gas bottle.



PLAN 2: Gold Plan- Flat Casket. Family of 10= R200 per month

Standard half view casket with a casket fresh spray flower, preparation of death certificate, assistance with grave bookings, basic mortuary services, casket trolley & casket screen, grave side decoration & refreshments at the graveside, hearse & 2 family cars, 1 bus, 100 colour programs, grave marker, 10x5 meters tent at home, 100 chairs, 5 tables, 1 standard toilet & 3 plates gas stove with filled gas bottle.



PLAN 3: Platinum Plan- Dome Casket. Family of 10= R250 pm

Dome casket with a casket fresh spray flower, preparation of death certificate, assistance with grave bookings, basic mortuary services, casket trolley & casket screen, grave side decoration & refreshments at the graveside, hearse & 3 family cars, 1 bus, 200 colour programs, grave marker, PA System with music & microphone, two 10x5 meters or 7x12 meters tent at home, 150 chairs, 7 tables, 1 double VIP mobile toilet at home & two 3 plates gas stove with filled gas bottles.



Plan	Silver	Gold	Platinum
Policy Holder- Under 65	R4000	R8000	R12000
Spouse- Under 65	R4000	R8000	R12000
Adult Dependant 14-75	R4000	R8000	R8000
Children 14-21 years	R4000	R8000	R8000
Children 6-13 years	R2500	R5500	R5500
Stillborn to 5 years	R1750	R2500	R2500



FREE repatriation (body transportation) benefit within South Africa.



Burials conducted in all 9 South African Provinces.

“Comforting you in difficulties”

No joining fees applicable