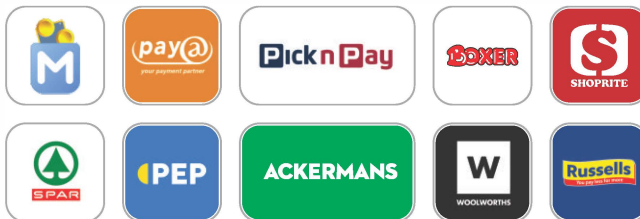




## Making Payments

Pay your policy with a Debit Order or Poket Money Merchants or through Pay-At at the following outlets



## Contact Us

- info@zororo-phumulani.co.za
- www.zororo-phumulani.co.za
- 011 339 1484
- Zororo-Phumulani Funeral Plan
- 081 419 4980 (General Inquiries)
- 011 339 1484 (Self Service)



## Our Branches

**Head Office (+27) 11 339 1484**  
28 Melle Street, 1st Floor Nzunza House, Braamfontein, Johannesburg

**Bellville (+27) 84 233 8351**  
1st Floor, Office A, 11 Robert Sobukwe Rd, Leisuresland Caravans Building

**Cape Town (+27) 87 654 9047**  
2 Riebeeck St, Foreshore Place, 25th Floor, Office 2502, Cape Town

**Durban (+27) 31 301 1851**  
320 Smith St, Mercury Building, Office 802B, 8th Floor, Durban

**East London (+27) 62 991 5836**  
Cnr Terminus & Buffalo St, Deals House, 4th Floor, Office 410

**Germiston (+27) 84 605 2835**  
36 Rand Road, Office 11 Germiston

**Kempton Park (+27) 84 759 7735**  
2nd Floor, Office 305 11 Monument Rd, Kempton Park

**Kimberley (+27) 61 395 4692**  
18-20 Market Square Str, Office 2, Kimberley

**Middelburg (+27) 84 458 6497**  
Office 2 Steve Dickenson Building 22 Bhimy Damane Street

**Paarl (+27) 64 198 5519**  
Office 301 The Towers 333 Main, Lemoenkloof

**Polokwane (+27) 15 001 1138**  
42 Schoeman Street, Unit 1, Ground Floor, Polokwane

**Port Elizabeth (+27) 41 001 3052**  
124 Cape Road Mill Park Port Elizabeth 6001

**Pretoria (+27) 84 759 5743**  
85 Steve Biko Road, Ancore Center, 1st Floor, Office 105, Sunnyside

**Randburg (+27) 10 109 9010**  
No 1 Cnr Bordeaux & Jean Ave, Randburg, Johannesburg

**Rustenburg (+27) 84 669 4037**  
214 Beyers Naude Drive, Regus Management, Office G06, N West

**Springs (+27) 61 851 9595**  
Office 209 & 210, 1st Floor, 56 - 4th Street, Bophelong Centre

**Vredenburg (+27) 64 108 0953**  
10 School Street Vredenburg

**Witbank (+27) 64 118 9508**  
1st floor, Derset Wind Property 36 Mandela St. Emalahleni

**Wynberg (+27) 84 287 8993**  
48 Church St, No 201 Medical Mews, Wynberg, Cape Town



**FUNERAL COVER**  
For Your Family  
From As Little As  
**R89/Month**

FOR THE ONES YOU LOVE!

# ZORORO PHUMULANI Funeral & Repatriation Plan

Zororo Phumulani is an Authorised Financial Services Provider FSP48558. Policies are Underwritten by KGA Life Limited, a licensed Insurer and an Authorised Financial Services Provider FSP15980.

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**+27 81 419 4980**

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The bus benefit is subject to availability of buses in Zimbabwe. Please note that the bus will be dispatched from the nearest Doves Branch to the burial place. If the bus is not available or can not be provided, cash in lieu for the bus will be claimable.

Read More about our Terms and Conditions  
[www.zororo-phumulani.co.za/terms-and-conditions.php](http://www.zororo-phumulani.co.za/terms-and-conditions.php)



## Terms & Conditions

- The main member and spouse must be between **18-65 years** to join the Scheme.
- You may only cover yourself, your spouse, 6 children and 6 extended family members.
- Extended family members must be **below the age of 85** to join the scheme.

The following waiting periods will apply:

<b>Accidental Death</b>	<b>Immediate Cover</b> , After Receipt of First Premium.
<b>Natural Causes</b>	<b>3 Calendar Months</b> for the Member & Immediate Family. <b>6 Calendar Months</b> for Extended Family.
<b>Suicide</b>	<b>12 Calendar Months</b>

- Nhaka/Ilifa only applies to the death of the Main Member.
- If the client opts for a **Cash Option**, Nhaka/Ilifa will not be paid.
- Repatriation by Air will cater for the **deceased only** and the deceased's family will pay duties, customs and clearing at the receiving airport.
- Premiums must be paid on or before the 1st of each month.
- A member has a grace period of **60 days** to pay premiums in arrears, after which the policy will lapse.
- No claims will be honoured if premiums are in arrears.
- A cooling period of **30 days** applies where a member terminates their policy. The insurer or the client can terminate this policy with a written notice of a **30 day** period.
- The notification period for an increase of premiums is **1 calendar month**, issued with a written notification.
- Only claims submitted within **6 calendar months** after the date of death will be considered for payment.
- Claims will only be paid to the beneficiary as indicated on the Policy Document.
- Should the client opt to receive a cash payment when they claim, the sum to be paid to them is equivalent to the **Cash Option** for their given plan.
- Membership can only commence on the **1st of the month** after receipt of the 1st premium.
- Expect your policy documents within **24 hours** of registration via Email or Whatsapp. Should you not receive them, please contact us to make alternative arrangements.

## Single & Family Premiums Per Month

<b>Cover Amounts (R)</b>	2 000	5 000	10 000	15 000	18 000	25 000	30 000
<b>Cash Option (R)</b>	2 000	5 000	10 000	15 000	18 000	25 000	30 000
<b>Family (R)</b>	89	129	169	209	229	279	299
<b>Single (R)</b>	79	119	159	199	209	259	289

### SERVICE OPTIONS

<b>Caskets</b>	1 Tier	1 Tier	2 Tier	3 Tier	M-Dome	S-Dome	S-Dome
<b>Hearse</b>	-	-	Yes	Yes	Yes	Yes	Yes
<b>Chema/Inyembezi (R)</b>	400	1 000	2 000	3 000	3 600	5 000	6 000
<b>Nhaka/ilifa (R)</b>	1 000	2 500	5 000	7 500	9 000	12 500	15 000
<b>Bus Benefit (R)</b>	-	-	3 000	3 000	3 000	3 000	3 000
<b>Tombstone (R)</b>	-	-	1 000	1 500	1 800	2 500	3 000
<b>Documentation Assistance</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Cremation</b>	-	Yes	Yes	Yes	Yes	Yes	Yes
<b>Graveside Equipment</b>	-	Yes	Yes	Yes	Yes	Yes	Yes
<b>Lowering Device</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Flight Option</b>	-	Yes	Yes	Yes	Yes	Yes	Yes
<b>Repatriation Vehicle (seats)</b>	6	6	13	13	13	13	13

## Extended Family Premiums Per Month

<b>Cover Amount</b>	R2 000	R3 000	R4 000	R5 000
<b>Cash Option</b>	R2 000	R3 000	R4 000	R5 000
<b>Family</b>	R60	R80	R110	R220

### SERVICE OPTIONS

<b>Caskets</b>	1 Tier	1 Tier	2 Tier	S-Dome
<b>Hearse</b>	Yes	Yes	Yes	Yes
<b>Chema/Inyembezi</b>	R1 000	R1 500	R2 000	R2 500
<b>Nhaka/ilifa</b>	-	-	-	-
<b>Bus Benefit</b>	-	-	-	R3 000
<b>Tombstone</b>	-	-	-	-
<b>Documentation Assistance</b>	Yes	Yes	Yes	Yes
<b>Cremation</b>	-	-	-	Yes
<b>Graveside Equipment</b>	Yes	Yes	Yes	Yes
<b>Lowering Device</b>	Yes	Yes	Yes	Yes
<b>Flight Option</b>	-	-	-	Yes
<b>Repatriation Vehicle</b>	2 Seater	6 Seater	13 Seater	13 Seater



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