

## Making Payments

Make payments via Debit order or scan the QR code to pay via ZP PAY. Cash payments can be made through Pay@ at the following outlets.

Scan the QR CODE to pay your policy



ZP PAY



## Contact Us

✉ info@zororo-phumulani.co.za

🌐 www.zororo-phumulani.co.za

📞 011 339 1484

📘 Zororo-Phumulani Funeral Plan

📞 +27 81 419 4980 (General Inquiries)

📞 +27 87 092 8203 (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,  
Auto Parts Building

**Cape Town (+27) 87 092 8203**  
Shop 1B, Mutual heights  
Building, 14 Darling Street and  
Corner Parliament Street,  
Cape Town

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

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

**Germiston (+27) 84 605 2835**  
36 Rand Road Opposite  
Crazy Cosmetics Office  
No 1 Upstairs

**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

**Lephalale (+27) 67 443 1469**  
Ngatia Building  
Office 2 Hendrik  
Street, 3 Onverwacht

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

**Musina (+27) 72 658 3501**  
Shop no 1,  
1st Floor Limpopo Building,  
National Road Erf 880

**Paarl (+27) 64 198 5519**  
Office 204 The Towers  
Building, 333 Main Road,  
Lemoenkloof, Paarl

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

**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 104,  
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

**Nelspruit (+27) 63 113 9205**  
Office no 134,  
1st Floor Promenade Center,  
Samora Machel Drive  
Nelspruit



zororophumulani

Powered by



Zimbabwe

An Authorised Financial Services Provider FSP48558

Funeral  
COVER  
FOR YOUR  
FAMILY



FOR THE ONES YOU LOVE!

# ZORORO PHUMULANI FUNERAL 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.

📞 +27 11 339 1484

📞 +27 81 419 4980

www.zororo-phumulani.co.za | info@zororo-phumulani.co.za

Visit our website



Scan the  
QR CODE

Underwritten by:



An Authorised Financial Services  
Provider FSP15980

Connector:

Contact Number:

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:

	Immediate Family	Extended Family
Accidental death	Immediate Cover After receipt of first premium	Immediate Cover After receipt of first premium
Natural Causes	3 Calendar Months	6 Calendar Months
Suicide	12 calendar Months	12 calendar Months

- 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.
- Benefits Options are not covered under the **FAIS ACT**.

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)

Single & Family Premiums Per Month

Cover Amounts	R2 000	R5 000	R10 000	R15 000	R18 000	R25 000	R30 000
Cash Options	R2 000	R5 000	R10 000	R15 000	R18 000	R25 000	R30 000
Family	R89	R129	R169	R209	R229	R279	R299
Single	R79	R119	R159	R199	R209	R259	R289
BENEFIT OPTIONS							
Caskets	1 Tier	1Tier	2Tier	3Tier	M-Dome	S-Dome	S-Dome
Hearse			Yes	Yes	Yes	Yes	Yes
Chema/Inyembezi	R400	R1000	R2 000	R3 000	R3 600	R5 000	R6 000
Nhaka/Ilifa	R1 000	R2 500	R5 000	R7 500	R9 000	R12 500	R15 000
Bus Benefit	-	-	R3 000	R3 000	R3 000	R3 000	R3 000
Tombstone	-	-	R1 000	R1 500	R1 800	R2 500	R3 000
Documentation Assistance	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Cremation	-	Yes	Yes	Yes	Yes	Yes	Yes
Graveside Equipment	-	Yes	Yes	Yes	Yes	Yes	Yes
Lowering Device	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Flight Option	-	Yes	Yes	Yes	Yes	Yes	Yes
Transportation Vehicle (seats)	6	6	13	13	13	13	13



Extended Family Premiums Per Month

Cover Amounts	R2 000	R3 000	R4 000	R5 000
Cash Option	R2 000	R3 000	R4 000	R5 000
Family	R60	R80	R110	R220
BENEFIT OPTIONS				
Caskets	1 Tier	1 Tier	2 Tier	S-Dome
Hearse	Yes	Yes	Yes	Yes
Chema/Inyembezi	R1 000	R1 500	R2 000	R2 500
Bus Benefit	-	-	-	R3 000
Documentation Assistance	Yes	Yes	Yes	Yes
Cremation	-	-	-	Yes
Graveside Equipment	Yes	Yes	Yes	Yes
Lowering Device	Yes	Yes	Yes	Yes
Flight Option	-	-	-	Yes
Transportation Vehicle	2 Seater	6 Seater	3 Seater	3 Seater