



PYRAMID

GROUP FUNERALS

THE NAME SAYS IT ALL!!!

Terms and Conditions

- Any one over the age 18 years may participate.
- All new members are subjected to a waiting period of six months before the cover commences.
- Cover under the scheme will cease if premiums are not 3 months
- Premiums are paid upfront and any member with arrears will not be able to claim.
- No Waiting period for accidental death.
- Cover under the scheme is provided on a month a month basis. No reserves are accumulated under the scheme; therefore, premiums are payable lifelong and there are no surrender values when ceases.
- Premiums under the scheme are not guaranteed and can adjusted by the insurer at any stage
- When a member increases his cover under the scheme the increased cover will be subject to the relevant waiting period before the full cover commences.
- Membership under the scheme can only commence in the first day of the month
- An application for membership, which is received during a month, will, if approved, only be accepted from the first day of the month following the receipt of the application. Cover will commence after the stipulated waiting period of 6 months.
- No benefits are payable in the event of suicide within 24 months from inception date.
- **Claim procedures:** No funeral/death benefit is payable if Pyramid is notified of the claim for the benefit later than 12 months after a deceased's date of death. Failure to do so may result in the claim being repudiated by Pyramid.
- **Claim Documents to be submitted:**
 - a. Certified ID copy of the main member;
 - b. Certified ID copy of the deceased or certified Birth Certificate if the deceased is a child;
 - c. Certified copy of an electronic death certificate;
 - d. BI 1663;
 - e. Proof of banking details not older than three (3) months;
 - f. Confirmation letter from the mortuary if service is not done by Pyramid Funeral Parlour
- No claims will be honoured if name, surname and ID number on application do not appear on the death certificate.
- Rules are subject to change at any time.
- Premiums are payable monthly in advance on or before the 7th day of each month.
- Only claims submitted within three (3) months of the end of the death will be considered for payment.
- No claims submitted by fax or emails will be accepted
- All funeral arrangement to be done through Pyramid Funeral Parlour.
- Premiums will increase by 10 % every year.
- We do not cross borders.
- 10% will be charged for all cash claims.
- We only bury within 100 km radius to our branches.
- Our Branches:
 - a. Boksburg North
 - b. Soweto
 - c. Rustenburg
 - d. Giyani
 - e. Carletonville