

### AND YOU ALSO GET: [pxl.to/dreamteam](http://pxl.to/dreamteam)

- A **FREE** early cash payment of **R3 000** to the person arranging the funeral of the insured departed loved one. This early payment can be used for any expenses.
- **FREE** transport of the departed loved one within South Africa.
- You also get **R3 000** towards a tombstone\*\* or cremation or aquamation service.

To get these **FREE** funeral benefits there are just three things you need to do:

1. You must get **AVBOB** to do the funeral.

2. You must have cover for the person who died on your **AVBOB** Cashback Funeral policy for at least two years (24 months).

3. You must have paid your policy premium every month.

If your policy has been in place for less than 24 months, but more than 6 months, you can still get a discount of up to R4 000 off the funeral; and **FREE** transport within South Africa of the body of the insured person who passed away.

All these valuable **FREE** member benefits\* are in addition to your full policy value. This means that you or your loved ones can spend the full policy value on important funeral costs like paying for the grave, a more expensive casket or coffin, cremation fees, family cars, catering and other extras that will make sure the departed loved one gets the dignified funeral they deserve.

\*Terms and conditions apply. Funeral benefits only apply if **AVBOB** does the funeral.

### OTHER MEMBER BENEFITS\* INCLUDE

The premium payer qualifies for a six-month premium holiday in the event of involuntary retrenchment.

CONTACT US: [pxl.to/dreamteam](http://pxl.to/dreamteam)

If you want to join the **AVBOB** family, you can:

- Visit your local **AVBOB** branch, or
- Ask us to call > [pxl.to/dreamteam](http://pxl.to/dreamteam)
- SMS **AVBOB** to **0624321455** SMS rates apply

If you want to find out more about **AVBOB** insurance products, funeral services or our more than 320 funeral branches and offices around the country, visit [pxl.to/dreamteam](http://pxl.to/dreamteam)

If you are already an **AVBOB** policyholder and you want more details about your **FREE** Funeral Benefits\* or anything else about your policy, go to [pxl.to/dreamteam](http://pxl.to/dreamteam) and click register. Or you can call **062 432 1455**.

To have the contact details of an **AVBOB** branch sent to your cell phone, dial **0624321455** (SMS rates apply), then choose the branch you are looking for from the list. The contact details will be sent to you by SMS for **FREE**.

For 24-hour funeral support, dial **062 432 1455**

#### FOR AN APPOINTMENT PLEASE CONTACT

Names : Anga Jubase  
Whatsapp : 0624321455  
Email : [anga@ajtechnicaldr.com](mailto:anga@ajtechnicaldr.com)



**0624321455**  
Anga Jubase  
[AJTechnicaldr.com](http://AJTechnicaldr.com)

\*Terms and conditions apply. \*\*The discount on the tombstone is valid for 18 months from the date of the funeral and on condition that **AVBOB** Funeral Service provides the tombstone. **FREE** funeral benefits only apply if **AVBOB** Funeral Service conducts the funeral. **AVBOB** Mutual Assurance Society is a licensed life insurer and authorised Financial Services Provider. FSP 20656. **AVBOB** is a level 2 B-BBEE contributor.



A MEMBER OF THE ASSOCIATION FOR SAVINGS & INVESTMENT SA

**PLEASE NOTE:** We last updated this brochure in March 2025. The information in this brochure might change. Please check with an **AVBOB** sales person that this is the most up to date brochure.

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# AVBOB CASHBACK FUNERAL COVER



MUTUAL SOCIETY



It feels good to hear someone say, "take care", but it is even better when someone says, "I will take care of you". At **AVBOB**, we're here for you. For over 100 years, **AVBOB** has been taking care of the funeral insurance and funeral service needs of millions of families. That means you can trust our trained and caring team to provide the very best support and guidance at a time when you or your loved ones need it most.

Because **AVBOB** is like family... and with us, family comes first, *always*.

## DO YOU NEED MORE COVER?

**YOU CAN NOW INCREASE THE INSURED AMOUNT OF YOUR POLICY BENEFITS AFTER YOUR POLICY HAS STARTED AND THE BENEFIT WAITING PERIOD HAS EXPIRED.**

As a Mutual Assurance Society, **AVBOB** does not have shares or external owners. This means that we can give the profits we make back to our policyholders.

## WE'RE INVESTED IN YOU

When you take out an **AVBOB** Cashback Funeral policy, you get rewarded with CASH for every five years that you do not claim. That's right! Every time you do not claim for five years, we will pay you back the premiums you paid in the fifth year for those people who were covered for the full five years on your policy. Lives that were added and any increases in insured amount that were made are included in the cashback benefit only after being in place for the full five years.

**GET YOUR 5TH YEAR'S PREMIUMS BACK IN CASH!**

## HOW MUCH FUNERAL COVER CAN YOU GET?

Main insured person and spouse:	up to <b>R50 000</b>
Parents and extended family members:	up to <b>R30 000</b>
Children (depending on their age):	up to <b>R30 000</b>

There is a **waiting period of 6 months** on all the benefits on your policy for all insured persons, including any additional lives and for each increase in insured amounts. A waiting period refers to a period during the life of an active policy when no benefit will be paid if a claim event happens. The waiting period applies to any insured person who passes away from natural causes and starts on the issue date of the policy.

If you can prove that you took out funeral cover with another insurer and that policy lapsed or was cancelled within 31 days before the issue date of your new policy with us, the whole, or a part of the waiting period may be waived. If the waiting period under the previous policy had expired, no waiting period will be imposed under this policy. If the waiting period under the previous policy had not expired at the time of entering into this policy, the waiting period equal to the unexpired part of the waiting period under the previous policy will be imposed by **AVBOB**, if your new policy provides the same or a lesser amount of funeral cover relating to the same insured persons as those covered under the previous policy. Ts & Cs Apply.

## 12 MORE BENEFITS OF AN AVBOB CASHBACK FUNERAL POLICY

**You can select the insured amounts** – so you can get the cover you can afford.

**Accident benefit for the main insured person** – another amount that is equal to the insured amount of this person is payable but it is limited to R20 000 at the start of the policy, if the passing was because of unnatural causes\*, like a car accident (not suicide).

**No waiting period for accidental death cover** – if the policy has started and the first premium has been paid you can claim for the departed loved one due to an accident.

**Spouse benefit\*** – you can cover your spouse under the benefit.

**Children's benefit\*** – add your own, step- or legally adopted children and only pay one premium, no matter how many children you cover under the benefit.

**Parent benefit\*** – you can cover up to four parents.

**Extended family benefit\*** – you can add up to six other family members on the policy, like brothers, sisters, grandparents, foster children, grandchildren, in-laws, uncles, aunts, nephews, nieces, cousins and even an additional spouse and their children and parents.

**Survivor benefit\*** – **AVBOB** will pay the chosen amount on your passing or the passing of your spouse in six equal monthly installments, starting from the first of the month following the date on which the claim was accepted.

**Breadwinner benefit\*** – if you are the main insured person and the premium payer, when you pass away, your spouse, children and parents will stay covered without the need to pay any more premiums. If the policy is older than 10 years when you die, your extended family will also stay covered. Terms and conditions apply.

**Increase in insured amount** – If you need more cover during the lifetime of your policy, you can apply to increase the insured amount(s) of all or some of the insured persons under your policy up to the highest insured amount for each benefit, except the children's benefit.\*

**Special bonuses** – from time to time, **AVBOB** might declare special non-guaranteed bonuses. These could increase the value of your cover even more.

**Easy payment options** – you can pay your premium in cash at an **AVBOB** branch, by bank debit order, by stop order or at any store that makes use of the Pay@ payment system such as your local PEP, Shoprite, Ackermans, Boxer, Checkers or Pick n Pay stores.

## EVERY PERSON ON YOUR POLICY GETS A FREE BASIC FUNERAL UP TO THE VALUE OF R13 000\*

If you are an **AVBOB** Cashback Funeral policyholder, **AVBOB** will give you, and all the insured persons on your policy, a **FREE** basic funeral\* when they pass away. This includes:

- Help to get the papers you need
- Mortuary and cooling facilities
- Funeral arrangements
- A funeral notice in a newspaper of your choice to the value of R333.04
- Preparing the departed loved one for the burial or cremation
- A certain type of coffin
- The use of a certain type of hearse
- A tent and 20 chairs at the grave
- The use of a device to lower the coffin into the grave
- An ash coffin, if required
- You also get R3 000 towards a tombstone\*\* or cremation or aquamation service.