

YOU ALSO GET

- **R3 000** upfront cash benefit
- **R3 000** discount on a tombstone, cremation or aquamation**
- Transport of the departed loved one within the borders of South Africa

TO QUALIFY FOR THE **FREE** FUNERAL BENEFITS:



1. You must get **AVBOB** Funeral Service to conduct the funeral.



2. You must have cover for the person who died on your **AVBOB** Cashback Funeral Cover 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 six months, you can still get a discount of up to R4 000* off the funeral; and **FREE** transport within the borders of South Africa of the deceased loved one if they were the insured person.

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.

OTHER MEMBER **BENEFITS*** INCLUDE

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

*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 1 B-BBEE contributor.

CONTACT US

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

- Ask your Connector to send you their link
- Complete the online form with your personal details
- An **AVBOB** Call Centre Agent will call you from 079 200

If you are already an **AVBOB** policyholder and you want more details about your **FREE** funeral benefits* or anything else about your policy, visit **AJTechnicalDr.com** or call **062 4321 455**

For 24-hour funeral support, call **062 4321 455** (Standard call rates apply.)

CONNECTORS ARE ONLY ALLOWED TO EXPLAIN THE BENEFITS OF THE CASHBACK POLICY AND ARE NOT PERMITTED TO GIVE ANY ADVICE. FOR ALL ADVICE, PLEASE ASK YOUR CONNECTOR TO SEND YOU THEIR **AVBOB LINK** TO GET A CALL FROM A PROFESSIONAL



FACEBRICK WORTH R2800!
(1 line brickwork with every full tombstone)
EXCLUSIVE TO THE DREAM TEAM

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A MEMBER OF THE ASSOCIATION FOR SAVINGS & INVESTMENT SA

PLEASE NOTE: The information in this brochure is subject to change. Check with an **AVBOB** salesperson whether the information in this brochure is up to date.



AVBOB CASHBACK FUNERAL COVER



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 a century, **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*.

AJTECHNICALDR.COM

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 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 Cover 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 the insured amount that were made are included in the Cashback benefit only after being in place for the full five years.

GET YOUR FIFTH YEAR'S PREMIUMS BACK IN CASH!

HOW MUCH FUNERAL COVER CAN YOU GET?

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

There is a **waiting period of six months** on all the benefits on your policy for all insured persons, including any additional lives and for any 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 is made. The waiting period starts on the start date of the policy and applies to any insured person covered by that policy who passes away from natural causes.

If you can prove that you took out funeral cover with another insurer and that that policy lapsed or was cancelled within 31 days before the start 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.*

12 MORE BENEFITS OF AN AVBOB CASHBACK FUNERAL COVER 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*, such as 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, such as 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 instalments 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.

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 VALUED AT R14 000*

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

- Assistance obtaining required documents
- Mortuary and cooling facilities
- Funeral arrangements
- Funeral notice in a newspaper of your choice to the value of R370,66
- Preparing the departed loved one for the burial or cremation
- An ash coffin, if required
- A specified coffin
- The use of a specified hearse
- The use of a lowering device at the graveside
- A graveside tent and 20 chairs