

HOSPITALITY GROUP FUNERAL INSURANCE SCHEME

Frequently Asked Questions

Who is covered?

All employees **under the age of 65**, their spouse(s) and children (under the age of 21). Stillborn children from 26 weeks of pregnancy are covered.

Are parents and siblings of the member covered?

No – neither Aunts/Uncles, nor grandparents.

What is the definition of a child in terms of the policy?

Child means an unmarried person under the age of 21 who is a Member's natural Child (born or stillborn before or after the Member's death; or a Member's legally adopted Child.

Is a child over 21 covered?

A married child or a child who has attained the age of 21 years may continue to qualify as a child if he/she suffers from a defect of mind or body and is financially dependent on the Member. A married child or a child who has attained the age of 21 years may continue to qualify as a child up to the day on which he/she turns 26 if he/she continues in full time education. Proof will be required.

What are the benefits payable?

Benefits payable on death:

Benefit payable on death of:	New Benefits from 01 November 2018
Member	R 15 000 -00
Spouse	R 15 000 -00
Children aged 14 years – 21 years	R 15 000 -00
Children aged 6 – 13 years	R 7 500 -00
Children aged 1 – 5 years	R 3 750 -00
Still born to 11 months	R 3 750 -00

What is the cost?

A total amount of R25-00 (R12-50 employer and R12-50 employee portion) per month **even if the employees are weekly paid.**

Is it compulsory?

Yes for parties to the Bargaining Council for The Fast Food, Restaurant, Catering and Allied Trades.

Why must the employer send monthly staff lists?

Please note that it is a policy requirement that MMI Group Limited **MUST** have an updated monthly staff list for verification purposes to confirm the number of employees that are covered by the Hospitality Group Funeral Insurance Scheme, as well as prior to a claim being processed.

It is very important that the staff list is kept up to date **including date of birth** of employees, especially if there is a passport number instead of a SA ID number.

How do I pay?

It is compulsory for all employers to ensure that payment is made monthly in advance, either via EFT to Standard Bank, Braamfontein, Code 004805, Account Number 000462136, or by debit order, in accordance with sub-clause 21B(2). Please let us know by the 20th of the month of any changes so that the debit order may be adjusted timeously.

What happens when an employee is on maternity leave?

It is advisable that contributions are received for an employee on maternity leave, annual leave and sick leave to ensure that the employee is covered in case of death whilst on leave. If a contribution is not received, the member is not covered? An arrangement may be made with the employee regarding her portion whilst on maternity leave. A contribution of R12-50 during this time is not sufficient to cover the employee.

What happens when an employee leaves?

Once contributions stop, (the employee is no longer employed) the employee is not covered. There is no refund of contributions. The Benefits under this policy cannot be transferred, ceded, pledged or assigned in any way

Can an employee belong on his/her own once no longer employed?

No - the employer is the participating member.

How long do I have to claim?

Claims are to be forwarded as soon as possible to Extra Dimensions - LATE SUBMISSION of claims (6 months after date of death) may be repudiated. All outstanding requirements are to be submitted within 6 months of death. If a claim is submitted after 6 months, a late submission motivation regarding the reason(s) for late submission must also be included.

Please contact us for death claim forms and requirements.

Exclusion

NB! No benefit will be payable for a Member if the claim is in any direct or indirect way caused by, related to, or as a result of:

- Any nuclear reaction or nuclear radiation;
- Active participation in war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, military uprising, military or usurped power, martial law, insurrection, rebellion or revolution;
- Active participation in any mutiny, riot or civil commotion that assumes the proportions of or amounts to popular uprising;
- Active participation in any act of terrorism or action taken in controlling, preventing, suppressing or in any way related to any act of terrorism, even if there are other causes or events that contribute to the claim at any stage.

Terrorism means an act, the threat of an act, or any preparation for an act:

- Which may or may not involve violence or the use of force by any person or group (whether they are acting alone or on behalf of or in connection with any organisation, regime or any constitutional or practicing government); and
- That is, or appears to be, intended to intimidate, harm or influence any government, the public, or a section of the public, or to disrupt any segment of the economy; and
- That from its nature or context is or appears to be done in connection with political, social, religious, ideological or similar causes or objectives.

Feel free to contact David Wilson on 011 472 3028 for assistance or information.