




Dignity
GROUP SCHEMES

**PROTECT YOUR
BUSINESS' GREATEST ASSET.**

www.dignity.co.za | 086 111 2654 | sales@dignity.co.za



EMPLOYER BENEFITS OF GROUP SCHEME

Offering your employees this funeral benefit

- Will remove the financial stress from the company in the form of employee loans or salary advances as the cash benefit is available within 24 hours.
- It will help strengthen the company morale and in turn employee loyalty to reduce staff turnover within the company. (Staff turnover and re-training is currently listed as the biggest expense within the South African business sector and for that reason the re-employment was designed)
- Should a death occur on duty our benefit will help shorten the grieving process of co-workers in the company and it will also bring relieve to the family of the employee.

Re-employment benefit to the Employer

In the event that an employee dies, an amount of five thousand rand (R5000.00) will be paid to the Employer for training fees. The benefit premium needs to be paid by the employer.

Retrenchment premium waiver benefit for permanent employees

Premiums will be paid for a period of six (6) months if the permanent employee is forcibly retrenched.

Accidental benefit

- **Single plan:** Standard cover amount will be paid plus R12500.00 should the employee die as a result of an accident. Should the employee die while using public transport standard cover amount will be paid plus R25000.00
- **Family plan:** Standard cover amount will be paid plus R12500.00 should the employee or spouse, die as a result of an accident and R5000.00 for children on the plan. Should the employee or spouse die while using public transport the standard cover amount will be paid plus R25000.00 and R10000.00 for children on the plan. Maximum of R75000.00 per family incident.

Premium bridging benefit

- On the death of a main member of a family plan, the cover for the spouse and children will continue for twenty four (24) months.
Repatriation
- Employees and the family members on the policy will have free repatriation for the deceased within South Africa and all our neighbouring countries should the employee be a foreign national or traveling, we will move them free of charge.
- We only pay out to the company, main member or the beneficiary on the policy we will never pay directly to the funeral home or undertakers, we however will only pay out in South African currency into a South African bank account.

PROTECTION employee benefit		
	Family plan	Single plan
Main member (18-65 years)	R 7 950.00	R 7 950.00
Spouse (18-65 years)	R 7 950.00	
Children (Add up to 5)		
14-21 years	R 7 950.00	
06-13 years	R 5 500.00	
01-05 years	R 4 020.00	
Stillborn - 11 months	R 2 430.00	
Premium Waiver - Retrenchment	✓	✓
Employee Forceably Retrenched: 6 Months		
Premium Bridging at death	✓	
Death of Main Member: 24 Months		
Re-Employment Benefit	✓	✓
Employee dies - Employer paid the premium: R 5 000.00 to Employer		
Accidental Benefit	✓	✓
Main Member & Spouse: R 12 500.00 each		
Public Transport: Double insured amount		
Monthly premium	R 94.00	R 81.00
Waiting period		
Natural	0-06 months 0% of sum insured	
Unnatural	0 month (after receipt of 1st premium)	
Suicide	12 months	

PRIMARY employee benefit		
	Family plan	Single plan
Main member (18-65 years)	R 11 230.00	R 11 230.00
Spouse (18-65 years)	R 11 230.00	
Children (Add up to 5)		
14-21 years	R 11 230.00	
06-13 years	R 8 480.00	
01-05 years	R 5 600.00	
Stillborn - 11 months	R 3 390.00	
Premium Waiver - Retrenchment	✓	✓
Employee Forceably Retrenched: 6 Months		
Premium Bridging at death	✓	
Death of Main Member: 24 Months		
Re-Employment Benefit	✓	✓
Employee dies - Employer paid the premium: R 5 000.00 to Employer		
Accidental Benefit	✓	✓
Main Member & Spouse: R 12 500.00 each		
Public Transport: Double insured amount		
Monthly premium	R 113.00	R 88.00
Waiting period		
Natural	0-06 months 0% of sum insured	
Unnatural	0 month (after receipt of 1st premium)	
Suicide	12 months	

PROMINENT employee benefit		
	Family plan	Single plan
Main member (18-65 years)	R 16 900.00	R 16 900.00
Spouse (18-65 years)	R 16 900.00	
Children (Add up to 5)		
14-21 years	R 16 900.00	
06-13 years	R 11 800.00	
01-05 years	R 8 480.00	
Stillborn - 11 months	R 5 080.00	
Premium Waiver - Retrenchment	✓	✓
Employee Forceably Retrenched: 6 Months		
Premium Bridging at death	✓	
Death of Main Member: 24 Months		
Re-Employment Benefit	✓	✓
Employee dies - Employer paid the premium: R 5 000.00 to Employer		
Accidental Benefit	✓	✓
Main Member & Spouse: R 12 500.00 each		
Public Transport: Double insured amount		
Monthly premium	R 137.00	R 100.00
Waiting period		
Natural	0-06 months 0% of sum insured	
Unnatural	0 month (after receipt of 1st premium)	
Suicide	12 months	

PRESTIGE employee benefit		
	Family plan	Single plan
Main member (18-65 years)	R 20 240.00	R 20 240.00
Spouse (18-65 years)	R 20 240.00	
Children (Add up to 5)		
14-21 years	R 20 240.00	
06-13 years	R 14 200.00	
01-05 years	R 10 170.00	
Stillborn - 11 months	R 6 140.00	
Premium Waiver - Retrenchment	✓	✓
Employee Forceably Retrenched: 6 Months		
Premium Bridging at death	✓	
Death of Main Member: 24 Months		
Re-Employment Benefit	✓	✓
Employee dies - Employer paid the premium: R 5 000.00 to Employer		
Accidental Benefit	✓	✓
Main Member & Spouse: R 12 500.00 each		
Public Transport: Double insured amount		
Monthly premium	R 154.00	R 114.00
Waiting period		
Natural	0-06 months 0% of sum insured	
Unnatural	0 month (after receipt of 1st premium)	
Suicide	12 months	

WHY Dignity

GROUP SCHEMES

- Dignity Funeral Scheme™ was established in 2000, therefore we have more than 21 years of experience in the funeral insurance industry.
- Underwritten by **Assupol Life**.
- Dedicated Assist Line **086 111 2654**
- Easy to understand products.
- Simplified claim procedures – pay-outs within 24 hrs on approved claims.
- Membership is guaranteed, no exclusions on “pre-existing” conditions or “specified illnesses” like HIV/Aids.
- Repatriation of mortal remains included.
- Re-employment benefit is optional and linked to the employer paying the total premium



CONTACT US

ON OUR ASSIST LINE

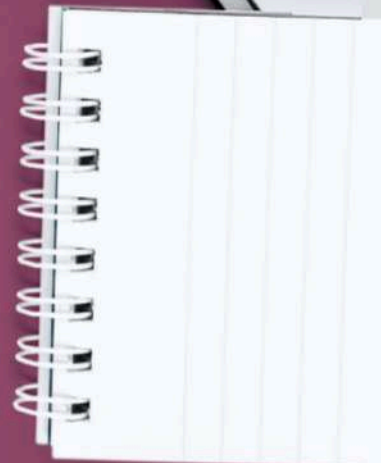
086 111 2654

www.dignity.co.za

Email sales@dignity.co.za



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A FAMILY A BUSINESS



Dignity Life Administrators

Twoline Trading 112(Pty) Ltd | Registered Financial Services Provider
(Reg. No. 2602)
518 Generaal De Wet Str. Pretoria North

FSP License Category

Long Term Insurance | Category 1A (Funeral Cover) & 4
Email admin@dignity.co.za

Dignity is proudly underwritten by Assupol
Assupol Life Limited Reg No. 2010/025083/06



Authorised Financial Services Provider

Summit Place Office Park, Building 6
221 Garsfontein Road, Menlyn, Pretoria 0181
PO Box 35900, Menlo Park, 0102



Breakdown of Premium:

Assupol - 60%,
Binder fee - 7.5%,
Commission - 32.5%

Annual increase:

Premium - 10% and
Funeral Cover - 6%



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