



INSURANCE BROKERS
For service beyond Ubuntu



Introducing...

The Kopano Family Plan

B3 is an Authorised Financial Services Provider. FSP NO:20662

What are the Benefits?

Cover for the whole family. Choose between:

Cash payout
between
R30,000 and
R100,000

INDIVIDUAL COVER					
Benefit Level	R30,000	R40,000	R50,000	R75,000	R100,000
Age 18-35	R200	R230	R260	R320	R390
Age 36-50	R210	R240	R270	R330	R400
Age 51-65	R290	R350	R410	R560	R700
Age 66-74	R440	R550	R660	R940	R1,220

MEMBER & SPOUSE: Main Member and Spouse					
Benefit Level	R30,000	R40,000	R50,000	R75,000	R100,000
Age 18-35	R250	R290	R330	R430	R540
Age 36-50	R260	R300	R340	R450	R560
Age 51-65	R390	R480	R570	R800	R1,030
Age 66-74	R630	R800	R970	R1,400	

PARENTS COVER: Main Member and two Parents					
Benefit Level	R30,000	R40,000	R50,000	R75,000	R100,000
Age 18-35	R730	R940	R1,140	R1,650	R2,160
Age 36-50	R790	R1,020	R1,240	R1,800	R2,360
Age 51-65	R1,050	R1,360	R1,670		
Age 66-74	R1,070	R1,390	R1,710		

FAMILY COVER: Main Member, Spouse and Children (maximum of 6 Children)					
Benefit Level	R30,000	R40,000	R50,000	R75,000	R100,000
Age 18-35	R260	R310	R360	R480	R600
Age 36-50	R270	R320	R370	R490	R620
Age 51-65	R420	R520	R620	R880	R1,130
Age 66-74	R660	R840	R1,030	R1,490	

SINGLE PARENT COVER: Main Member and Children (maximum 6 Children)					
Benefit Level	R30,000	R40,000	R50,000	R75,000	R100,000
Age 18-35	R220	R250	R290	R370	R450
Age 36-50	R230	R260	R300	R380	R460
Age 51-65	R320	R390	R460	R640	R810
Age 66-74	R480	R600	R720	R1,030	R1,330

EXTENDED FAMILY MEMBERS (Maximum of 4 Members)					
Benefit Level	R30,000	R40,000	R50,000	R75,000	R100,000
Age 1-17	R190	R240	R290	R410	R530
Age 18-35	R200	R250	R300	R420	R540
Age 36-50	R210	R260	R310	R450	R580
Age 51-65	R230	R300	R360	R520	R690
Age 66-74	R380	R490	R610	R890	R1,180
Age 75-80	R550				
Age 81-85	R730				

Please note that your total premium includes a fee of R40 for mandatory Rewards Benefit. These benefits are brought to you by CBC Rewards (Pty) Ltd in partnership with Direct Rewards (Pty) Ltd.

E&OE

IMPORTANT POINTS TO REMEMBER

- All lives insured under Kopano Family Plan must be South African residents and in possession of a valid SA ID number.
- An insured life may not be covered more than twice on any Kopano Family Plan and only once as a Main Insured Life.
- Any child covered on the Kopano Family Plan will be allocated a Benefit Amount based on their age at claim event. These may be subject to legislative changes as the Benefit that can be paid to children under the age of 14 is limited by law.
- The Main Insured, Insured Dependents and Extended members are covered for death due to natural causes after 6 months.

Cover For Children

Age at claim event	Benefit irrespective of benefit amount
Up to the age of 2	R2,500
2 – 5	R5,000
6 – 13	R10,000
14 – 18	100% of Total Funeral Benefit

When Will I Not Be Covered?

- Death due to a violation of an act of law.
- Death in a waiting period due to any cause other than an accident.
- Death as a result of suicide within the first 12 months (12 paid premiums).
- Where the claim is fraudulent in any way.
- Death due to an accident where such accident occurred before policy commencement or re-sale date (whichever occurred last).

Will My Benefit And My Premium Increase?

To protect your policy against the effects of inflation the Benefit Amount will increase by 4.5% each year. The policies also have a built-in annual premium increase of 7.5%. Your Rewards Fee is also increased annually and sufficient notice will be provided for you to plan ahead.

How soon will my claim be paid?

All valid claims will be paid within 24 hours.

Waiting period (Applicable for all plans)

No Waiting Period (after 1 st premium)	Accidental Death
6 months	Natural Causes
12 months	Suicide

The waiting period on your Kopano Family Plan is calculated from the date of commencement of this policy. If you had another active policy (in the past 31 days) with similar benefits (i.e. benefit amount and consistent T's & C's) your waiting period will be determined from the commencement of that policy. During the waiting period you receive no cover for death due to any reason other than as a result of an accident. The waiting period will be waived for COVID-19 death claims for fully vaccinated clients.

Documents you need to send for a 24 hour payout are:

- Completed claim form
- Certified copy of the death certificate
- Certified copy of the registration of death form (BI1663)
- Certified copies of the deceased's ID
- Certified copies of the beneficiary's ID
- Police Report (unnatural death)

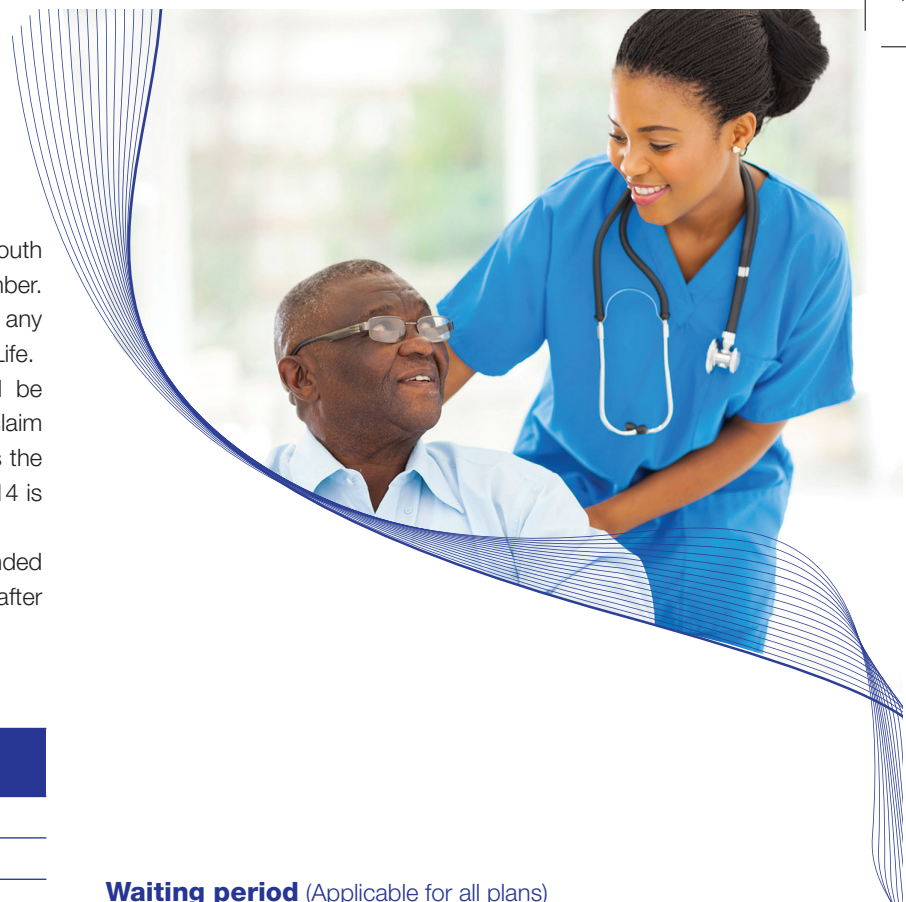
NB: For full terms and conditions, please refer to your policy schedule

We make it easy for you to submit your claim. Choose the method you are most comfortable with:

 **Contact us on 011 747 5400**

 **Visit your nearest B3 branch**

 **Email us at claims@b3.co.za**



Product Choice Summary: Kopano Family Plan

Individual Member and Spouse Parents Family Single Parent Extended

Main Insured Cover Amount B3 Representative Branch
Total Initial Monthly Payment B3 Representative Name
B3 Representative Contact Number

Application number: Agent Signature: _____



INSURANCE BROKERS
For service beyond Ubuntu

Contact us

For more information you can visit our webpage:
www.b3.co.za

Emergency Number: **082 809 4018**
SMS "COVER" 41233



Underwritten by Clientèle Life, a licensed life insurer and an authorised Financial Services Provider, FSP No.15268. E&OE

**GET
REWARDS!**



SAVE on everyday essentials such as grocery coupons, retail vouchers, discounted bus travel, car hire, fast food vouchers and soccer tickets.