



ABOUT US

Embrace Legacy is an authorised Financial Services Provider (FSP 53892), with underwriting manager Ongeza Life (Pty) Ltd (FSP 50004). Cover is underwritten by Guardrisk Life Ltd, an authorised Financial Services Provider (FSP 76) and licensed Life Insurer.

We provide a cash benefit to assist you or your family in the event of your death or the death of a nominated dependent offering financial stability and allowing your family to focus on the grieving process, not the finances.

CONTACT US

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WHY IT MATTERS

A funeral is one of the most costly, urgent expenses a family will ever face.



24 hrs.

Approved claims are paid within two days, when funds are needed most



11 lives

Main member, spouse, children and up to 10 extended family on one plan



No stress

Immediate cover for accidental death no waiting on your family

FUNERAL PLAN

- ✓ A dedicated cash benefit, meticulously crafted to provide financial support during life's most challenging moments.
- ✓ Covers funeral expenses in full when the insured individual passes away no receipts, no delays.
- ✓ Swift claims processing: approved claims are paid within 48 hours.
- ✓ Cover available for the main members, spouse, children, and up to 10 extended family members.
- ✓ Peace of mind for the moments that matter.



Protect your family's future today

Speak to an accredited Embrace Legacy consultant

SIGN UP TODAY

Premiums & Cover

STANDARD · DELUXE · SUPERIOR · PRESTIGE

SUM ASSURED MAIN FAMILY

Plans	Standard	Deluxe	Superior	Prestige
Main Member	R10 000	R20 000	R30 000	R50 000
Spouse	R10 000	R20 000	R30 000	R50 000
Children 14–21	R10 000	R20 000	R30 000	R50 000
Children 6–13	R5 000	R10 000	R15 000	R25 000
Children 0–5	R2 500	R5 000	R7 500	R12 500
Stillborn	R1 250	R2 500	R3 750	R6 250

PREMIUM RATES PER MAIN MEMBER, PER MONTH

MAIN MEMBER ONLY					MEMBER + SPOUSE				
Age	Std	Dlx	Sup	Pres	Age	Std	Dlx	Sup	Pres
18–65 yrs	R31,00	R62,00	R93,00	R155,00	18–65 yrs	R50,00	R99,00	R149,00	R248,00
66–75 yrs	R85,00	R170,00	R255,00	R425,00	66–75 yrs	R136,00	R272,00	R408,00	R679,00

MEMBER + UP TO 6 CHILDREN					MEMBER, SPOUSE + 6 CHILDREN				
Age	Std	Dlx	Sup	Pres	Age	Std	Dlx	Sup	Pres
18–65 yrs	R47,00	R93,00	R140,00	R232,00	18–65 yrs	R75,00	R149,00	R223,00	R371,00
66–75 yrs	R128,00	R255,00	R382,00	R637,00	66–75 yrs	R204,00	R408,00	R611,00	R1 018,00

EXTENDED FAMILY COVER & PREMIUMS

Cover per extended member: Standard R10 000 · Deluxe R15 000 · Superior R20 000 · Prestige R30 000 maximum of 10 extended family members

Age	Standard	Deluxe	Superior	Prestige
0–17 yrs	R7,00	R11,00	R14,00	R21,00
18–65 yrs	R34,00	R51,00	R68,00	R102,00
66–75 yrs	R111,00	R166,00	R221,00	R331,00
76–80 yrs	R291,00	R436,00	R581,00	N/A
81–84 yrs	R457,00	R686,00	N/A	N/A

KEY TERMS & CONDITIONS

- The benefit is provided as a cash payment, with a 31-day cooling-off period from receipt of the policy.
- Entry age: 18–75 years for principal members; 0–84 years for extended members.
- A 6-month waiting period applies for natural causes; accidental death is covered immediately.
- Claims must be reported within 6 months of the insured's death.
- Premiums are fixed for the first 12 months from commencement, subject to valid actuarial review thereafter with 31 days' notice.
- The policy lapses after failure to pay two consecutive premiums, on the death of the principal insured, or on cancellation by either party.

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