



BM INNOVATIVE SOLUTIONS
ARE YOU READY TO ACCELERATE YOUR BUSINESS

BM Innovative Solutions is a Juristic Representative of BrokerBuddy Life (Pty) Ltd, an Authorised Financial Service Provider: FSP 47806



BuddyCare Funeral Product


Cover up to **R30,000**

From only **R49** per member per month

For more information please contact us on on

 068 294 2290

 www.bminnovativesolutions.co.za

 Email address: insure@bminnovativesolutions.co.za

WHAT ARE THE ADDED BENEFITS?

 **Cover up to
23 People**

With one Premium.

No Medical Tests



Cash Available
within 48 hours

*Subject to all required documents being received by the Insurer.



Accidental Death

cover for Motor Vehicle & Public Transport accidents

 **Mental Health & Mediation Services**

Save a life from suicide and assist people in their darkest moments – we provide professional help.



Emergency Medical Services

Access to telephonic advice PLUS ambulance services (by air or road), including Emergency Pre-Arrival instructions provided by agents in case of an emergency.



Repatriation

Transportation of the deceased within the borders of SA and neighbouring countries PLUS Bereavement Counselling PLUS 1-night accommodation to the value of R1000 is arranged and paid for family member accompanying the body.

Insured benefit underwritten by King Price Life Insurance Limited, a licensed insurer in terms of the Insurance Act, 2017. Registration Number 1948/029011/06 (Authorised FSP: No 47235).
BrokerBuddy Life (Pty) Ltd is an Authorised Financial Services Provider: FSP 47806, a binder holder of the Insurer.

Cover Options

Entry Ages between	Single	Member & Children	Member & Spouse	Family	Extended
Cover of R30 000					
0 - 17					R54.00
18 - 39	R103.00	R138.00	R149.00	R178.00	R81.00
40 - 49	R124.00	R166.00	R173.00	R204.00	R108.00
50 - 59	R154.00	R227.00	R250.00	R290.00	R180.00
60 - 69	R262.00	R367.00	R467.00	R512.00	R327.00
70 - 74	R408.00	R482.00	R729.00	R769.00	R507.00
75 - 79	R582.00	R645.00	R1,017.00	R1,074.00	R690.00

Entry Ages between	Single	Member & Children	Member & Spouse	Family	Extended
Cover of R20 000					
0 - 17					R36.00
18 - 39	R79.00	R92.00	R103.00	R119.00	R54.00
40 - 49	R95.00	R111.00	R115.00	R136.00	R72.00
50 - 59	R127.00	R151.00	R162.00	R193.00	R120.00
60 - 69	R186.00	R245.00	R312.00	R341.00	R218.00
70 - 74	R272.00	R321.00	R471.00	R513.00	R338.00
75 - 79	R384.00	R439.00	R678.00	R729.00	R460.00

Entry Ages between	Single	Member & Children	Member & Spouse	Family	Extended
Cover of R15 000					
0 - 17					R28.00
18 - 39	R65.00	R72.00	R78.00	R82.00	R43.00
40 - 49	R75.00	R84.00	R90.00	R94.00	R55.00
50 - 59	R100.00	R110.00	R127.00	R127.00	R82.00
60 - 69	R150.00	R168.00	R225.00	R222.00	R166.00
70 - 74	R230.00	R222.00	R349.00	R347.00	R248.00
75 - 79	R290.00	R319.00	R484.00	R489.00	R335.00

Cover Options

Entry Ages between	Single	Member & Children	Member & Spouse	Family	Extended	Commuter
Cover of R10 000						
0 - 17					R20.00	R18.00
18 - 39	R49.00	R59.00	R64.00	R74.00	R30.00	R18.00
40 - 49	R59.00	R69.00	R72.00	R82.00	R40.00	R18.00
50 - 59	R79.00	R89.00	R98.00	R104.00	R60.00	R18.00
60 - 69	R109.00	R129.00	R164.00	R174.00	R110.00	R18.00
70 - 74	R151.00	R164.00	R248.00	R259.00	R169.00	R18.00
75 - 79	R194.00	R239.00	R339.00	R359.00	R230.00	R18.00

Various Payment Options



- Keep your policy schedule and terms and conditions safe as you will need to quote your policy number or payment reference number when making your monthly payment
- You can pay via:
 - o Debit Order
 - o Pay@
 - o Cash (only if approved for a specific Funeral Parlour)
- Pay@ is acceptable at any Money Market counters of Shoprite, Checkers, Checkers Hyper, Usave, House&Home, Pep Stores, Ackermans, SPAR, Pick and Pay, Boxer and many others. Visit their website for more information: <https://payat.co.za/for-consumers/>

BuddyCare

Funeral Product

- Cover Amounts will be paid out to the nominated beneficiary.
- Cover restrictions applicable to this Policy:
 - Children aged 6 – 13 years: 50% of Cover Amount of the Main Member to a max of R50,000
 - Children aged 0 – 5 years: 25% of Cover Amount of the Main Member to a max of R20,000
 - Stillborn: 25% of Cover Amount of the Main Member to a maximum of R20,000
- The nominated Beneficiary has to be 18 years or older unless a trust or any other legal entity was nominated by the Policyholder, and has a valid South African bank account.
- Maximum members allowed on a Family Plan are:
 - 1 Main Member
 - 1 Spouse
 - 6 Children
 - 15 Extended Family Members are allowed, but each one will pay a separate premium based on their age.
- The following waiting periods apply before members will be entitled to any benefits:
 - Natural Death – 6 months
 - Accidental / unnatural death – no waiting periods, provided the first premium has been received by the insurer
 - Suicide – 12 months
- The Cover Start Date is the first day of the calendar month following the date that Premiums are received by the Insurer in respect of the Main Member for the first time. This is the date that the waiting period commences.
- The entry age which determines the premiums of a family plan will be determined by the oldest member covered under the family plan.
- Premiums are due in advance on the 1st of each month.
- Should one premium not be received on the premium due date, which is the 1st of the month, such policy will be regarded as in arrears and, in case of a claim, the value of the outstanding premium will be deducted from the claim amount.
- Should a second premium not be received on the subsequent premium due date, which is the 1st of the following month, such policy will lapse and cover will cease after a grace period of 15 days in terms of Rule 15A.1(a) of the PPR. The effective lapse date will be the 15th of the second month.
- The policy will be issued on receipt of your first premium. We will distribute your policy schedule and terms and conditions to you electronically via your preferred communication method, including how to claim.