Registration Number :2026/057524/07
Tax number :9337896246
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Limpopo
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VHUAWELO FUNERAL PARLOURS

FUNERAL GROCERY PLAN AND FUNERAL PLAN– TERMS & CONDITIONS

Membership

Membership is subject to completion of the required application and registration process.
The main member is responsible for providing accurate information for all dependants.
Only registered members and dependants listed on the policy will qualify for benefits.
Monthly Contributions

Monthly contributions must be paid on or before the agreed payment date.
Membership must remain active and contributions up to date to qualify for benefits.
Failure to pay contributions may result in suspension or termination of membership.
Waiting Period

A 3-month waiting period applies from the date of joining.
No grocery benefit will be payable during the waiting period, except where specifically agreed in writing by Vhuawelo Funeral Parlours.

The waiting period may apply separately to newly added dependants.
Age Requirements - The applicable age limits are determined by the selected plan.
Where a plan states “No Age Limit,” eligibility remains subject to the scheme's applicable rules and legal requirements.
Dependants-Dependants must be declared and registered with Vhuawelo Funeral Parlours.
The maximum number of persons covered depends on the selected plan.
Proof of relationship or other supporting documentation may be requested.

Funeral Benefits- Benefits are limited to those specifically listed under the member's selected plan.
Benefits are not transferable between plans or members.
A cash alternative will not automatically be provided where a listed funeral service or benefit is not used.
Death Claims -The nominated family representative or claimant must notify Vhuawelo Funeral Parlours as soon as reasonably possible after a death.
The following documents may be required:

Death certificate or official death notification
Identification of the deceased
Identification of the main member/claimant
Membership or policy details
Any other documents reasonably required to process the claim.
False Information and Fraud- Providing false, misleading or fraudulent information may result in cancellation of membership and/or rejection of a claim, subject to applicable law.

Vhuawelo Funeral Parlours reserves the right to verify information supplied by members and claimants.
Cancellation / Termination -A member may request cancellation of membership in accordance with the applicable cancellation procedure.
Membership may lapse where contributions remain unpaid beyond the applicable grace period.
Re-joining after cancellation or lapse may require a new application and a new waiting period.
Changes to Membership - Members must notify Vhuawelo Funeral Parlours of changes to their contact details, dependants or other relevant information.
Requests to add or remove dependants are subject to the scheme rules.
Funeral Arrangements -Funeral arrangements must be coordinated with Vhuawelo Funeral Parlours to ensure that the benefits included in the selected plan can be provided

Qualifying Event
Grocery benefits are only available following the death of a registered member or dependant who qualifies under the selected plan.
The deceased person must have been properly registered and covered at the time of death.
Grocery Benefit
The grocery package provided will be based on the selected plan and its listed benefits.
Grocery items are subject to availability and may, where necessary, be replaced with items of similar value.

Cash alternatives will not be provided unless expressly approved by Vhuawelo Funeral Parlours.
Dependants
The maximum number of people covered depends on the selected plan.
Any person not properly registered as a dependant will not qualify for the grocery benefit.
Lapsed Membership

If contributions are not paid as required, the membership may lapse.
Reinstatement may be subject to new waiting periods and/or other conditions determined by Vhuawelo Funeral Parlours.
False Information
Providing false, misleading or fraudulent information may result in cancellation of membership and forfeiture of benefits.
Changes to Benefits
Vhuawelo Funeral Parlours reserves the right to amend package contents, prices or conditions where necessary.
Members will be informed of material changes where applicable.
Claim Requirements
A claim must be reported to Vhuawelo Funeral Parlours as soon as reasonably possible.
Supporting documentation may be required before the grocery benefit is released.
Non-Transferable Benefit
Grocery benefits are not transferable to another person and may only be used for the qualifying funeral.
General
By joining the Funeral Grocery Plan or Funeral Cover Plan, the member confirms that they have read, understood and accepted these terms and conditions.
These terms and conditions should be read together with the member's application form and selected plan benefits.
Vhuawelo Funeral Parlours reserves the right to investigate any claim before providing the grocery benefit or Burial Plan
Contact: 082 407 8740
Email: Info@vhuawelo.co.za

Main Member Name_____

Id Number/Policy No_____

Monthly Contribution _____

Signature _____Date _____