

On-Hand Benefits to assist in your time of need



Repatriation

Assistance with transportation of the deceased's mortal remains to the place of the funeral within 3 000km from where the insured passed on.



Trauma Counselling

If a member happens to be involved in a traumatic incident which has significant psychological consequences, trauma counselling sessions can be arranged. Face to face consultations are also available.



Telephonic Medical Advice

Provides members with easy access to medical resources and telephonic medical information.



Emergency Medical Line

A 24-hour dedicated line where a medically trained professional will be able to guide the member through a medical crisis.



10% Tombstone Discount

Receive a 10% discount off any tombstone from our On-Hand provider. Available at over 80 stores across SA.

These value-added benefits are not underwritten.

Calculator for the Immediate Plan & Top Up Options

Available combinations	Cover	Combined Premium
Bachelor's	R 18 000	R 129 pm
Bachelor's & Certificate	R 26 500	R 194 pm
Bachelor's & Diploma	R 29 500	R 214 pm
Master's	R 25 500	R 185 pm
Master's & Certificate	R 34 000	R 250 pm
Master's & Diploma	R 37 000	R 270 pm
Doctorate	R 32 000	R 219 pm
Doctorate & Certificate	R 40 500	R 284 pm
Doctorate & Diploma	R 43 500	R 304 pm

The purpose of this calculator is to calculate the Policyholder's possible combined cover and monthly premiums payable. Premiums will be deducted individually. Immediate and Top Up's are two separate policies.



CALL US

NHB Call Centre 0861 001 788

www.nhb.co.za | info@nhb.co.za

Visit clientzone.nhb.co.za or dial *120*245# to access

- Policy document • Claim form • Amendment form & other letters • Cover status • Government stop order form (Persal stop order)



NHB proud Administrators of the financial products for SADTU members and Assupol since 2004.

NHB Administrators (Pty) Ltd
Authorised financial service provider. FSP11314

Funeral benefits underwritten by Assupol Life Ltd
An insurer licensed to conduct insurance business. FSP53.



NHB PRESTIGE TEACHERS FUNERAL PLAN



FUNERAL PLANS DESIGNED EXCLUSIVELY FOR SADTU MEMBERS

Immediate Dependants Family Plan

One premium covers you, your spouse and up to 6 children.

Policyholder 18 - 65 years
Spouse 18 - 65 years
Children 14 - 21* years
Children 6 - 13 years
Children 0 - 5 years
Stillborn

	Bachelor's	Master's	Doctorate
	R129 _{pm}	R185 _{pm}	R219 _{pm}
Policyholder 18 - 65 years	R 18 000	R 25 500	R 32 000
Spouse 18 - 65 years	R 18 000	R 25 500	R 32 000
Children 14 - 21* years	R 18 000	R 25 500	R 32 000
Children 6 - 13 years	R 11 000	R 15 300	R 19 000
Children 0 - 5 years	R 6 350	R 6 900	R 7 500
Stillborn	R 3 600	R 5 100	R 6 350

Top Up for Immediate Dependants

A stand-alone policy to boost your existing funeral cover.

Policyholder 18 - 65 years
Spouse 18 - 65 years
Children 14 - 21* years
Children 6 - 13 years
Children 0 - 5 years
Stillborn

	Certificate	Diploma
	R65 _{pm}	R85 _{pm}
Policyholder 18 - 65 years	R 8 500	R 11 500
Spouse 18 - 65 years	R 8 500	R 11 500
Children 14 - 21* years	R 8 500	R 11 500
Children 6 - 13 years	R 5 100	R 7 000
Children 0 - 5 years	R 2 800	R 3 200
Stillborn	R 1 700	R 2 300

ALL FUNERAL PLANS INCLUDE A UNIQUE DOUBLE ACCIDENTAL DEATH BENEFIT

EXTENDED FAMILY COVER

Cover family members such as parents, siblings, grandchildren, grandparents, uncles and aunts

Save With Bundle Cover For A Maximum Of 4 Extended Dependants

One premium for up to 4 Extended Dependants

	Bundle A	Bundle B	Bundle C
0-65 years	R199 _{pm} R 7 500	R339 _{pm} R12 250	R469 _{pm} R 17 500

Extended Dependants Options

One premium per insured Extended Dependant.

0-65 years	Option 1 R60 _{pm} R 7 500	Option 2 R115 _{pm} R12 250	Option 3 R159 _{pm} R 17 500
66-75 years	Option 4 R105 _{pm} R 7 500	Option 5 R205 _{pm} R12 250	Option 6 R325 _{pm} R 17 500
76-85 years	Option 7 R210 _{pm} R 7 500	Option 8 R325 _{pm} R12 250	Option 9 R435 _{pm} R 17 500

Added Benefits & Services

X2 Double Accidental Death Benefit
This plan pays double the benefit amount if an insured passes away as a result of an accident.

6 Waiver of Premium
In the event of the death of the policyholder, cover will be provided at no premium to all remaining lives insured for a period of 6 (six) months.

Get R300 Airtime OR Checkers Voucher
Get R300 airtime with each valid claim.

OR

Get a R300 voucher that you can spend at any Checkers / Shoprite / Boxer.
SHOPRITE Checkers *The Airtime or Checkers vouchers cannot be exchanged for cash and are subject to a valid claim received.



Important to know

A 6 (six) month waiting period applies for all Immediate, Top Up and Extended Dependants in the event of natural death. Cover for natural death starts after the 6th (sixth) consecutive premium is received AND a time period of 6 (six) months from when the first premium is received.

Premiums and Cover amounts are guaranteed for 12 months and any change will be communicated at least 31 days in advance.

No waiting period for accidental death on all plans. Conditional upon the premium for the month of death being received.

No new waiting period where the policy serves as a replacement for an existing similar policy.

Death as a result of suicide is excluded for the first 12 (twelve) months of the policy after the 12 (twelve) consecutive paid premium is received.

Maximum of 1 Immediate Plan and 1 Extended Dependant Bundle per policyholder

*Child Dependants can be covered up to the age of 25 years if a registered full-time student.

Terms & Conditions apply.
For a full list of the Ts & Cs and/or policy exclusions refer to the Policy Schedule.