



Your Pain is our Concern

UMGAQO SISEKO WETHU

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UREDSPEAR FUNERAL DIRECTORS Reg no 2018/312133/07.Lo mbutho usekwe eKapa kulapho akhoyo undlunkulu(Head office) wethu.Ngumbutho wabangcwabi onamacandelo amabini elokungcwaba nele insurance.Imibutho yasekuhlaleni nemibutho esakhulayo siyayinceda ngokuyifaka phantsi kwethu ibe sithi ababhatala iclaims xa kusweleka ilungu lalo mbutho(underwriting). Sikhula ngokukhawuleza kuba sinamasebe nakwiphondo leMpuma koloni ukuqinisekisa ukuba sikunika lenkonzo ikufaneleyo ngalo lonke ixesha. Asihlali zintlanganiso yonke into yenziwa kwii ofisi zethu. **U-REDSPEAR FUNERAL DIRECTORS** unentlobo ezintathu zepolicy onokukhetha kuzo

- Siyangcwaba okanye sikhuphe imali (Funeral or Cash Plan).
- Sikupha imali kuphela,(Cash Plan).
- Siyangcwaba kuphela (Funeral Package Plan).

IMIMISELO NEMIQATHANGO(TERNS & CONDITIONS)

- ❖ Ilungu lijoina ngeR200 lize libethe qho ngenyanga ipremium yalo policy liyikhethileyo.
- ❖ Xa ingumbutho ijoining fee yiR150 ilungu ngalinye lombutho.
- ❖ Intloko mayibe neminyaka eyi 18 ukuya ku100+ weminyaka kuxhokeka kwipolicy leyo iyikhethileyo
- ❖ Imbedlenge ngu0-74 years
- ❖ Ilungu alibikho covered ngalamhla lijoina ngawo, policy zethu ziqala ukubala ngomhla wokuqala wenyanga elandela le belijoina ngayo(commencement date).
- ❖ Ilungu lilinda inyanga ezintandathu[6 months] phambi kokuba lisetyenzelwe kodwa xa umntu esweleke ngengozi ulinda nyanga enye.
- ❖ Asikwazi ukukusebenzela xa uthe wasweleka ngokugula zingekapheli ezanyanga zintandathu (Natural Cause).
- ❖ Uyakwazi ufaka abantu phantsi kwakho nokuba ifani zabo azifani nale yakho.
- ❖ Luxanduva lwelungu qukuqinisekisa ukuba inkcukacha zalo na`malungu alo zichanekile
- ❖ Alisetyenzelwa ilungu xa lisemva ngenyanga ezimbini embuthweni.
- ❖ Iyacima ipolicy emveni kwenyanga ezintathu ingabhatalwa.

- ❖ Xa ilungu licinyelwe yipolicy linokuyivuselela ipolicy yalo ingaphelanga inyanga enye emveni kokuba icimile alizuqalela ekuqaleni kodwa lizakuhlulwa yonke imali elisemva ngayo liqhubeke nombutho
- ❖ Xa ithe yaphela inyanga emveni kokuba ipolicy icimile lize ilungu licele ukuhlulwa zonke inyanga elisemva ngazo ukuze ipolicy ivuseleleke lizolinda inyanga ezimbini ukuze lisetyenzelwe njenge lungu.
- ❖ Xa ilungu lithe laswelekelwa lisemva embuthweni lize licele ukusetyenzelwa ngumbutho lizozihlawulela indleko zomngcwabo umbutho uzolinika isaphulelo sika 50% wendleko zomngcwabo.
- ❖ Xa ilungu lisuka komnye umbutho liza neapplication form yalo yalambutho lisuka kuwo nesiqinisekiso sentlawulo yombutho senyanga ezintandathu (receipts)
- ❖ Xa lithe leza nazo zonke ezinkcukacha zingentla alilindi nyanga zintandathu ukuze lisetyenzelwe liya ngcwatyelwa kuphela emveni kwenyanga lijoinile.
- ❖ Xa iyicash plan yodwa lilinda inyanga ezintandathu ukuze lisetyenzelwe nokuba lisuka komnye umbutho
- ❖ Ilungu elineminyaka 85 nangaphezulu liyangcwatywa kuphela asikhuph'imali.
- ❖ Xa uthe wongeza umntu kwipolicy yakho, lo mntu uzoqala phantsi ukubala ze abelilungu elipheleleyo naye emva kwenyanga ezintandathu.
- ❖ Ukuphepha into exoxisayo ngexesha lengxaki bhatala umbutho inyanga nenyanga.
- ❖ Zonke intlawulo mazenziwe phambi komhla wesibhozo(8th) wenyanga intlawulo ezisemva kwexesha azamkelekanga.
- ❖ Xa ubhatale ebank thumela islip sakho eofisini phambi wesibhozo (8th)
- ❖ Xa icover yakho iyicombo{umngcwabo nemali} uze ungancwatywa ngulo mbutho iphulukana nenzuzo yokuncwatyelwa ufumane imali kuphela

XA ILUNGU LINGCWATYWA NGUMBUTHO SENZA OKU KULANDELAYO

- ❖ Ukuthathwa komzimba apo uswelekele khona {removal of the deceased}
- ❖ Ukugcinwa komzimba emakhazini{mortuary and cooling facility}
- ❖ Ukubhaliswa komfi eHome Affairs{death registration}

- ❖ Ibhokisi {dutch casket}
- ❖ Sigodusa intloko kuphela mahala{free repatriation for the main members only}
- ❖ Intente yasebaleni{2 poles} nezitulo eziyi 100 okanye imali engange R1500{ngaphandle kweCombo Cover}.
- ❖ Ukuhonjiswa kwentente{standard décor}
- ❖ 50 color program leaflets
- ❖ Flavoured water
- ❖ Hearse

❖ **UKULUNGISWA KWEDLAKA{grave set-up}**

Intente yasemadlakeni{grave tent}

Izitulo

Grass covers

Umatshini wokuthoba umzimba{lowering device}

IINDLELA ZOKUBHATALA{PAYMENT METHODS}

- ❖ Ungabhatala cash kwiiofisi zethu
- ❖ Ungayifaka kwibank yombutho
Nedbank cheque account
Account number 1183652844
Your reference ligama nefani yakho
- ❖ Ungasinika bank account yakho sizitsalele ngokwethu{debit order}

AMABANGO{CLAIMS} SIWAHLAWULA NGOLU HLOBO EBANTWANENI

- ❖ 0-11 months ngu20% wecover leyo
- ❖ 1-5 years ngu25% wecover leyo
- ❖ 6-13 years ngu50% wecover leyo
- ❖ 14-21 years 100% B wecover leyo

AMAPHEPHA ADINGEKAYO XA UFAKA IBANGO{CLAIM}

- ❖ Death certificate
- ❖ ID copy yalomntu oswelekile
- ❖ BI 1663
- ❖ ID copy of yalomntu claimayo
- ❖ Bank statemen
- ❖ Xa kuyingozi uza ne accident report
- ❖ Xa eswelekele endlini uza neleta kankosi(DHA 180)

XA UFUNA UKUXHUMANA NATHI NAZI NKCUKACHA ZETHU

- ❖ 021 569 4767
- ❖ 076 874 3582
- ❖ 073 423 5052
- ❖ info@redspearfunerals.co.za
- ❖ [info@redspear@gmail.com](mailto:info@redspearfunerals.co.za)
- ❖ director@redspearfunerals.co.za
- ❖ claims@redspearfunerals.co.za
- ❖ www.redspearfunerals.co.za

NAZI BRANCHES ZETHU

Cape Town

Mount Frere (Kwa Bhaca)

Willowvale

Cala

Mandileni A/A Mount Frere

Mna.....ndiyaqinisekisa ukuba ndiwufundelwe umgaqo wombutho ndayinikwa necopy yam. Ndiyayamnkela yonke imimiselo nemiqathango yalo mbutho, ndithembisa kanjalo ukuba andizuvukelana nayo. Konke endikubhalekwiapplication form kuchanekile kwaye ndayayazi okungachanekanga kungachaphazela ibango(claim) lam.

.....

Client signature

.....

Date

.....

Redspear Rep Signature

.....

Date