

NOTES FOR FUNERAL COVER

Subscription fee for membership is 1% of Basic Salary. **(Capped from P39.90 to P100.00)** Compulsory funeral cover @ P39.50 for member and immediate family (spouse and children) with a **12-month's premium waiver**. Benefit for member and spouse is P60 000.00 and children's benefits are illustrated on the first page.

A member is an employee of the Government of the Republic of Botswana or any organization where government has financial interest who has not attained age of 65 years.

Spouse is a legal or common law husband /wife of the member who has resided with member for a continuous period of at least six (6) months.

A child by birth to the member (inclusive of a child born out of wedlock) is an unmarried child under the age of 21 and this age will be extended to 25 years if the child is still on full study. Still born child who had at least 24 weeks of intra-uterine existence but showed no sign of life after complete birth. There is no age limit for the child who is physically or mentally handicapped and proof of condition is required should you wish to nominate such child. The adult child cover ceases at 35 years, therefore the onus are on the parent to change cover to extended family cover.

Member who is not with 5 (five years) of his/her attainment of age 60 (sixty) may nominate parents (under the age of 85) at time of joining. One level of cover must be selected for all the parents nominated.

Member who is not within 5 (five years) of his/her attainment of age 60 (sixty) may nominate extended family (under the age of 85), which are their dependents, brothers, sisters, uncles, nephews, nieces, grandparents, grandchildren, second spouse, daughters in law, brothers in law, sisters in law, cousins and aunt. There will be a waiting period of 6 months. **Separate application form for this option are available.**

Claims should be submitted at BOPEU branches namely: **Francistown, Kang, Palapye and Maun**. For **Gaborone** branch and surrounding areas, claims should be submitted at **Babereki Insurance Brokers Head Office**

To process a claim against the scheme, submit the following:

- Claim form, which will be completed at Babereki Insurance Brokers Head Office.
- Certified death certificate and certified birth certificate for minors claim.
- Certified copy of claimant's identity (Oman) and proof age is required before any benefit is paid.
- Marriage certificate for spouse's claim police report for accidental death occurred before waiting period elapses.
- Police report for accidental death occurred before waiting period elapses.
- Proof of relationship where surname differs.
- An affidavit where necessary.

Further information or more documents with proof of deceased's relation to member may also be the requested by Metropolitan.

Upon receipt of all documentation requested, claim will be paid within 48 hours. Claims must be submitted within six months from time of death and no claim shall be admitted by Metropolitan Botswana unless a written notice was received within 6 (six) months after the date of death or 3 (three) months after and inquest.

Death benefit and refund of any kind shall cease on the day that:

- Member Terminates
- The funeral premiums are not paid
- Member passes away (death)
- Termination of the scheme

The onus rests on me as a member to ensure that my premium is credited to Babereki Insurance Brokers on a monthly basis.

The scheme is underwritten by Metropolitan Botswana and more information is contained on BOPEU Group Funeral Scheme Policy Document held at Babereki Insurance Brokers.