

General Rules of the CareCard 'KGA' Funeral Plan.

1. Standard waiting period for the group funeral scheme is: 4 calendar months for new members, 24 calendar months waiting period applies to suicide / attempted suicide, 1 calendar month waiting period on unnatural causes.
2. The assurance of a member commences on the 1st day of a month following the acceptance by KGA Life Ltd.
3. Cover will commence after the stipulated waiting period has expired as specified in the Master Policy and in point two.
4. Cover under the scheme will cease on the earliest of :-
 - The death of the member - The non-payment of one premium. Should the member request membership later, the member will be treated as a new member and be subject to the relevant waiting periods - The cancellation of the CareCard Funeral Plan
 - Written notice of the member's intention to cancel must be given on the 1st of a month.
5. Claims:
 - a: No valid claims will be paid if premiums are in arrears or short paid,
 - b: Only claims submitted within three (3) months of the date of death will be considered for payment,
 - c: No claims will be considered unless documentary evidence, as determined by KGA Life Ltd, has been supplied,
 - d: Claims will not be considered for payment where the relevant waiting period has not elapsed, e: KGA Life Ltd undertakes to pay all valid claims within 24 hours of receipt of all relevant claim documents.