

# Smart Funeral Cover FAQ



## Why Choose Ours?

Funeral cover will help in the payment of expenses and will save you and your loved ones stress and money when the time comes. It is important to have one.

With Oracle's Smart Funeral Cover, you finally have the ability to Build Funeral Cover for almost anyone. No forms, No medicals. From the comfort of your home, or anywhere in the world using your phone or laptop.

Get up to E50 000 Funeral Cover for those closest to you, with immediate cover for accidental death and quick turnaround time on claims, from as little as 60c a day.

## Smart Benefits

### Add Extended Family

The unique benefit of this product is that you can add up to 9 extended family members to your policy. We refer to this as your "Build Your Cover" benefit.

### No Forms. Easy Online Application

Our application process is 100% digital, meaning you do not need to complete any forms. Just visit [www.oraclesz.com](http://www.oraclesz.com), read the terms and conditions and complete your digital application to get your answer immediately.



# Frequently Asked Questions



## What is needed to apply?

All you need is your Eswatini ID number, active cellphone number, valid bank account and an email address. Please read the terms and conditions highlighted in this document before you apply to make the application process easier for you.

**Let's get you started**

First Name	Last Name
Cell Number	Email Address (Optional)

I agree to the Tc&Cs on the website

Continue

## How do I choose my cover?

Our digital application process will offer you a maximum cover amount with a price. You can reduce the cover and price in the process to suite your needs and pocket.

**Your Cover**

Jane, we can offer you E50 000 cover for E60.73 p/m.

E5 000 E50 000

Change slider to change the cover amount

You can add additional people to this policy, such as your spouse, children, parents or in-law, on the next screen.

Continue

## How do I pay?

You will pay via a debit order and you will need to provide your bank details in the application process. Please have your bank details available when you start the application process.

**Your Bank Account Details**

Select Your Bank	Branch Code
First National Bank (Swaziland)	280164
Account Type	Account Number
Current	51412345678
Account Holder	
J Doe	

Back Continue

## What is a beneficiary?

A Beneficiary is a person who the main member has nominated to receive the funeral benefit when the main member has passed away

**Add Beneficiaries**

Who do we pay the money to in the event of your death?

Name	Relationship to Policy Holder
ID or Date of Birth	
Email	Percentage
Phone	

Add

## Which extended family members can I add?

You can add up to 9 extended family members from the following list of approved extended family members. You can also cover up to 4 parents and 2 grandparents .

- Uncles and Aunts
- Sisters and Brothers
- Nephews and Nieces
- Up to 2 Domestic Workers
- Financially Dependent Children

## What info do I need to add extended family?

You need their full names and date of birth or ID number and you do need to state their relationship from the options provided.

**Add Beneficiaries**

Who do we pay the money to in the event of your death?

Name	Relationship to Policy Holder
ID or Date of Birth	
Email	Percentage
Phone	

Add

*Cover for extended family members will be limited to a maximum amount chosen by the main member.*

## What are the waiting periods of the product?

### All Lives

No waiting period in an event and after 1st premium

- For an accidental death
- For natural death for the same life assureds and related cover amounts, if the policy is switched from a funeral policy with any other registered insurer and that policy's waiting period is over.

### Policyholder & Immediate Family

6 Months waiting period in an event and after 6 consecutive premiums

- For natural death
- For natural death for the same life assureds and related cover amounts, if the policy is switched from a funeral policy with any other registered insurer and that policy's waiting period is not over

### Extended Family Members

12 Months waiting period in an event and after 12 consecutive premiums

- For natural death
- For natural death for the same life assureds and related cover amounts, if the policy is switched from a funeral policy with any other registered insurer and that policy's waiting period is not over.

### Aged Dependants

12 Months waiting period in an event and after 12 consecutive premiums, for aged dependants (Above 65 but below 80)

- For natural death
- For natural death for the same life assureds and related cover amounts, if the policy is switched from a funeral policy with any other registered insurer and that policy's waiting period is not over

What are the maximum entry ages of the product?

The maximum entry age for Parents and Grandparents of the main policy holder and dependants is 65 years.

How will I receive my policy document?

You will receive your policy number immediately via SMS and your policy document via email or MMS.

Does the product have any exclusions?

If death is due to, or hastened by, own act (unintentional or intentionally self-inflicted injury or attempted suicide) in the first twenty four (24) months after:

- Cover Start Date
- Voluntary Cover Increase Date, but this will only apply to the increased portion of the cover
- Restart Date after an earlier lapse.

Permanent exclusion, unless specifically agreed in writing that the risk will be covered for:

- Participation in any hazardous sport or pursuit, including (but without limiting the generality of the foregoing) rock climbing, scuba diving, hang-gliding and speed contests of any kind or fighting (except in bona fide self-defence)

Participation in any form of aviation other than as a fare-paying passenger travelling between two main route registered airfields in a commercial aircraft flown by a duly licensed pilot

- Participation in war, civil commotion, insurrection, riot, usurpation of power, terrorism or acts of terrorism not relating to maintaining law and order as part of your job

## How Do I Sign Up?

The application process is fully digital, Zero paperwork!

### 1. Quick

Get a quote in minutes. Visit [www.oraclelife.co/getcovered](http://www.oraclelife.co/getcovered) and complete our secure online application.

### 2. Easy

Answer a few simple questions about yourself, lifestyle and medical information.

### 3. Covered

And you're done.



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+268 7962 8051

[www.oraclelife.co/getcovered](http://www.oraclelife.co/getcovered)

[retailife@oraclesz.com](mailto:retailife@oraclesz.com)

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