

# Liberty Corporate

Family Benefits





# Contents

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How do Family  
Benefits Work?

Body Repatriation

Additional Services

Exclusions, Terms  
and Conditions

# Family Benefits

The days following bereavement are very often the most trying for a family. Family Benefits provide a lump sum on the death of the member or their immediate family. This helps the family deal with urgent costs associated with funeral expenses.

## How do Family Benefits Work?

- The family benefit pays a cash lump sum on the death of the member or their immediate (spouse and children) family.
- Cover is provided for the member, one spouse and children up to the age of 21 years.
- Mentally or physically disabled children of the main member who are totally and completely dependent on the main member will be covered as long as the main member is eligible for benefits.
- A claim can be submitted up to 12 months after the death of the scheme member or family member.

The benefit amount is based on the following scale:

## Maximum cover

The cover may not exceed:

- 40 times the standard scale; or
- R40,000 for the principal member.

MEMBER	AMOUNTS
Member	R1 000
Spouse	R1 000
Child > 13 Years	R1 000
Child > 6 - 13 Years	R500
Child < 6 Years	R250

This also includes an unborn child or a stillbirth. However, the pregnancy must have progressed beyond 26 weeks before the foetus is regarded as a legal person. The stillbirth must have been registered and appropriate documentation should be submitted as proof. No claims will be paid where there is a voluntary termination of the pregnancy.

## Termination of cover

Cover will end on the earliest of the following dates:

- Discontinuance of the member's membership of the scheme; or
- The member reaching the scheme's retirement age; or
- The member attaining age 65; or
- Death of the member.

Where Family Benefits are selected on either a Corporate Selection or Corporate Insured Series scheme, the following services are offered by an external vendor contracted by Liberty:

## Body Repatriation

Where Family Benefits are selected on either a Corporate Selection or Corporate Insured Series scheme, body repatriation is offered. This service will cover transportation of the deceased's body within South Africa or to/from any one of the following territories:

- Lesotho
- Swaziland
- Botswana
- Namibia
- Zimbabwe
- Mozambique

The above service is available to the member, spouse and dependents (up to a maximum of 4 dependents) and as long as the body needs to be transported more than 100 kilometers.

## Additional Services

Additional services offered when Family Benefits are selected on either a Corporate Selection or Corporate Insured Series include:

- Assistance in obtaining death certificates
- Assistance with referrals for autopsy/pathology
- Consideration of religious customs
- Recommendation of undertaker/mortuaries
- Death related legal assistance
- Bereavement and trauma counseling
- Claim administration assistance
- A 24 hour client and claims assistance service

The above services are aimed at simplifying and supporting a member's family as they deal with the death and burial offered via a call centre, available 24 hours a day, 7 days a week.

## Exclusions

Please consult the table of exclusions listed as part of the Benefit Parameters brochure.

## Terms and Conditions

Please refer to the Benefit Parameters brochure for terms and conditions relating to the payment of Family Benefits.

*Family Benefits will only be authorised if Liberty Corporate accepts the claim as valid.*

# Disclaimer

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Should you require any additional information, please contact Liberty directly on 0860 456 789 or visit our head office at the Liberty Life Centre, 1 Ameshoff Street, Braamfontein, Johannesburg.

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RF 01-12