



Oracle's Smart Funeral Cover

*Protecting what matters
in an ever-changing world*



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.oracleinsurance.co, 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

☐ 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.

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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	

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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 nine 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 Additional Person

Name

Surname

ID Number or Date of Birth (YYMM...

Relationship

☐ Male

☐ Female

Enter ID number or date of birth, select gender and dependant relationship

Cancel

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 of the main policy holder and dependants is eighty (80) 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:

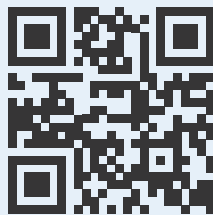
- Cover Start Date
- Voluntary Cover Increase Date, but this will only apply to the increased portion of the cover
- Restart Date after an earlier lapse.

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





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