



ABOUT US

We offer a variety of affordable funeral cover plans to our valued clients.

Our plans are tailored the African way of doing things. We offer simple and affordable individual, family, single parent, and traditional plans.

We also cater for group schemes, churches and employee benefits.

We pride ourselves on excellent customer service and strong relationship with our stakeholders.

We strongly believe that there is no Lithemba without our dignified clients.

OUR VALUES

• DIGNITY • TRUST • HONESTY

• TRANSPARENCY

POLICY HIGHLIGHTS

- Affordable premiums
- Surnames do not need to be the same
- Covers children up to the age of 24 if they are still studying fulltime
- Easy to join, you can join over WhatsApp
- Claims are paid within 48 hours
- No waiting period for accidental death, given that the first premiums is fully paid
- No waiting period If you have an active cover that has finished the prescribed waiting period with other insure
- No exclusions on pre-existing health conditions
- Cover up 14 people in one plan at no additional costs.



Traditional Plan

- Age limit Maximum entry age (84)
- The eldest dependent determines the premium
- 6 Months waiting period
- No waiting period for accidental death, given that the first premium is fully paid
- Suicidal death 12 Months waiting period
- Claims are paid within 48 hours
- Surnames do not need to be the same

MEMBER PLUS FIVE (5)

Age	R5000	R10000	R15000	R20000	R25000	R30000
18 to 64	R100	R190	R250	R310	R410	R440
65 to 74	R140	R230	R310	R395	R485	R570
75 to 84	R195	R355	R505	R650	R805	R950



MEMBER PLUS SEVEN (7)

Age	R5000	R10000	R15000	R20000	R25000	R30000
18 to 64	R140	R210	R290	R370	R450	R530
65 to 74	R160	R270	R380	R480	R590	R695
75 to 84	R240	R430	R610	R800	R990	R1170

MEMBER PLUS NINE (9)

Age	R5000	R10000	R15000	R20000	R25000	R30000
18 to 64	R140	R225	R310	R390	R475	R560
65 to 74	R170	R270	R390	R500	R650	R730
75 to 84	R250	R440	R629	R815	R1015	R1220

MEMBER PLUS THIRTEEN (13)

Age	R5000	R10000	R15000	R20000	R25000	R30000
18 to 64	R180	R300	R430	R550	R670	R795
65 to 74	R230	R390	R560	R730	R895	R1065
75 to 84	R350	R650	R940	R1235	R1530	R1830





Family plan



- Covers main policy member plus spouse
- Age limit for main member and spouse is 94
- Three children up to the age of 24 if they are still studying fulltime
- 6 Months waiting period
- No waiting period for accidental death, given that the first premiums is fully paid
- Suicidal death 12 Months waiting period
- Claims are paid within 48 hours

Age	R5000	R10000	R15000	R20000	R25000	R30000
18 to 64	R80	R100	R110	R130	R140	R200
65 to 74	R120	R190	R250	R310	R370	R430
75 to 84	R180	R310	R430	R555	R680	R805
85 to 94	R215	R375	R540	R690	R850	R1010

Member plus children

- Covers one adult
- Age limit 94
- 3 Children up to age of 24 If they are still studying fulltime
- Surnames do not need to be the same
- 6 Months waiting period
- No waiting period for accidental death, given that the first premiums is fully paid

Age	R5000	R10000	R15000	R20000	R25000	R30000
18 to 64	R80	R90	R100	R110	R120	R130
65 to 74	R90	R125	R160	R190	R220	R260
75 to 84	R130	R200	R270	R350	R410	R490
85 to 94	R165	R270	R380	R490	R590	R695



Single plan

- Covers 1 person
- Age limit 94
- 6 Months waiting period
- No waiting period for accidental death, given that the first premiums is fully paid
- Suicidal death 12 Months waiting period
- Claims are paid within 48 hours

Age	R5000	R10000	R15000	R20000	R25000	R30000
18 to 64	R45	R80	R90	R100	R110	R115
65 to 74	R65	R120	R160	R190	R220	R260
75 to 84	R100	R200	R270	R350	R420	R490
85 to 94	R165	R270	R380	R490	R590	R695



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