OMPFUNA CATERING
SCHEME

PLAN TODAY PROTECT TOMORROW

Funeral Cover Terms & Conditions

Effective Date: 15 June 2026

- Funeral Cover ✓
- Catering Services ✓
- Events Infrastructure ✓
- Decorations & Equipments hire ✓

Build dreams you may never see,
but they'll live because of you

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Preamble

This are general terms and conditions that apply to all Ompfuna Catering Scheme plans offered to our clients. Your benefits may also include their own specific set of terms and conditions that must be read in conjunction with these general terms and conditions. If there is conflict between the benefit-specific terms and conditions and the general terms and conditions, the benefit-specific terms and conditions will prevail. All terms and conditions are there to be adhered to by all parties.

1. **Who offers this Funeral Catering Cover plans?**

The insurer , Ompfuna Catering Scheme and Kindly note that this contract is based on the written, digital and/or telephonic disclosures and information that the client have provided to us in various channel of communication used. This contract includes the policy schedule, customer agreement, general terms and conditions and all benefit-specific terms and conditions. At times we may be lenient in enforcing the terms and conditions of the contract or the rights that we have in terms of it, if it is to our client`s benefit. Such leniency will not prevent us from being able to enforce any existing or future right we have under the policy cover.

2. **Who is covered?**

The insured person/s as listed in the policy certificate, their benefits, the amount of services they are covered for, and their premiums are specified in the client`s policy certificate.

3. **What and when must i pay?**

Your premium/s as stated in your policy certificate, must be paid monthly. Partial premium will not be accepted. A client will use various means of payments such as debit order, Scode retail payments, Eft or deposit to bank Atm. Clients can also visit our website and press pay button. It is advisable to client to forward proof of payment to our office for recording purposes. It is the responsibility of the policy holder to keep policy up-to-date and to maintain the wellness of the policy in order to avoid lapsing of it.
Every December, your premium may be collected via debit on the various days and dates compared to the rest of the year, client must always check our socials or contact our office for new updates. If the payment collection date is Sunday or Public Holiday, we will collect your premium on either the business day before or after your choosen date.
You can at any time be up to 2 premiums in arrears and still receive 25% of benefits, and if you be in arrears for 3 months your policy will not be eligible for claim and will lapse, in reinstatement you will also have to go through benefit reduced waiting period again. And all arrears must be settled before any lodgement of claim.
As indicated above your policy will lapse when you are 3 premiums in arrears and we where unable to to receive your premium 30 days after the last unpaid premium. If however you manage to make payment, all 3 premiums must be paid at once. You will enjoy cover until your policy lapses. Ompfuna Catering Scheme will not refund any premium already paid to us. Should you give the bank instruction not to pay or to reverse your debit order, then we will consider this as a request to cancel your policy.

NB: Kindly note that your policy is not active until a first premium is paid and updated on our system.

4. **How will my benefits amounts and premium changes**

Your premiums and benefits amounts for your policy will be reviewed every 3 years and if changes or increases deemed to be increased that changes will be made according to the current country`s inflation or economic strength, therefore an increase will be imposed. The changes or increases may be due to the following reasons or combinations of the following, and kindly note that when paying, use policy numbers (OCP....) as reference

- Inflation-linked factors such as the consumer price index
- Age rated increases
- Fixed increase such as 0%, 5% etc

Consumer Price Index (CPI) Explained

CPI, published by Statistics South Africa, measures the yearly change in prices that consumers pay for goods (inflation). If the CPI is negative in a particular year, Your benefits amount and premiums will remain the same the following years.

Age Rated Increase

Luckly Ompfuna Catering Scheme doesnt have age rated premium increase, so your premium will not increase per your age.

Premium Guarantee

Other than your benefit increase and premium increase, we will not increase your premium for the period of the guarantee as stated on the policy certificate. After this period ends we may review the premiums we charge for portfolio of these benefits. If however its detected that our experience of this benefits is significantly worse from what was originally estimated at the start of these policies, the premiums for this policies may be adjusted and this adjustment will be communicated 31 days prior to the adjustment. If your premium is adjusted, it will also be guaranteed for a period of up to 5 years or less.

5. **Benefits you get and their guidelines**

Ompfuna Catering Scheme provide services in time of death for all covered individuals depending on the plan choosen as;

5.1. **Bronze Plan (Prepares food for 300 people, additional to that you pay) Purchase your own groceries**

Catering/Serving Team	**Mobile Toilet**	**Water Tank**
This benefit include the following; : Transportation to & from the venue : Food preparation & cooking team : Food Serving Team : Preperation & cooking Equipments : Serving Equipments : 3 Serving Points Tables & Cloths	This benefit include the following; : Non-Flush Chemical Toilet : Transport to and from the venue : Toilet maintanance & Cleaning	This benefit includes the following; : Water Tank 1000 Litres : Water : Transport to and from the venue

5.2. Silver Plan (Prepares food for 100 people and additional to that have additional fees)

Catering/Food for 100 people This benefit include the following; : Transportation to & from the venue : Food preperation & cooking team : Food Serving Team, Juice 250ml : Preperation & cooking Equipments : Serving Equipments, Groceries : 1 Serving Points Tables & Cloths	**Frame Tent** This benefit include the following; : 7 x 12m Frame Tent : 100 Plastic Chairs & 2 Rectangular Tables and Cloths and podium : Transport to and from the venue : Tent Assembly Team	**Water Tank** This benefit includes the following; : Water Tank 1000 Litres : Water : Transport to and from the venue
Chemical Flushable Toilet This benefit includes the following; : Plastic foot flush chemical Toilet : Maintanance & Cleaning of the toilet : Transport to and from the venue	**Photographer/Videographer** This benefit include the following; : Camera man for photos : Videographer for video : Usb with both photos and videos N.B: Drone will be charged.	

5.3. Gold Plan (Prepares food for 200 people and additional to that have additional fees)

Catering/Food for 200 people This benefit include the following; : Transportation to & from the venue : Food preperation & cooking team : Food Serving Team, Juice 250ml : Preperation & cooking Equipments : Serving Equipments, Groceries : 1 Serving Points Tables & Cloths	**Frame Tent** This benefit include the following; : 9 x 18m Frame Tent : 200 Plastic Chairs & 20 Rectangular Tables and Cloths, Podium, 5 Seater couch : Transport to and from the venue : Tent Assembly Team	**Water Tank** This benefit includes the following; : Water Tank 1000 Litres : Water : Transport to and from the venue
Chemical Toilet x 2 and Freezer This benefit includes the following; : Plastic foot flush chemical Toilet : Maintanance & Cleaning of the toilet : Transport to and from the venue : Mobile Freezer and Transportation	**Photographer/Videographer** This benefit include the following; : Camera man for photos : Videographer for video : Usb with both photos and videos N.B: Drone will be charged.	**Decorations and Library** : Dripping of Tent sides : Tent full Carpeting/Red : Glass Podium : Library stores confidential information to be disclosed during the claim.

5.4. Executive Plans (Prepares food for 300 people and additional to that have additional fees)

Catering/Food for 300 people This benefit include the following; : Transportation to & from the venue : Food preperation & cooking team : Food Serving Team, Juice 250ml : Preperation & cooking Equipments : Serving Equipments, Groceries : 2 Serving Points Tables & Cloths	**Frame Tent** This benefit include the following; : 10 x 21m Frame Tent : 300 Chairs & 20 Rectangular Tables, 30 Rounds Tables and Cloths and podium : Transport to and from the venue : Tent Assembly Team & Counch	**Water Tank x 2** This benefit includes the following; : Water Tank 1000 Litres : Water : Transport to and from the venue
Chemical Toilet x 2/Freezer This benefit includes the following; : Plastic foot flush chemical Toilet : Maintanance & Cleaning of the toilet : Vip Toilet : Mobile Freezer : Transport to and from the venue	**Photographer/Video/Radio** This benefit include the following; : Camera man for photos : Videographer for video : Usb with both photos and videos : PA System with mics N.B: Drone will be charged.	**Decoration and Library** : Dripping of Tent sides and roof : Tent full Carpeting/Red : Glass Podium : Library stores confidential information to be disclosed during the claim.

5.5. BENEFITS STRUCTURE/BREAKDOWN

PLANS	BREAKDOWN IN %	ARREARS PERIOD	BENEFITS AFFECTED STATUS
BRONZE PLAN	50% CATERING & 50% INFRASTRUCTURE	1 Months in arrears 2 Months in arrears 3 Months in Arrears	All Infrastructure Items 50% Catering & All Infrastrcuture No Claim
SILVER PLAN	50% CATERING & 50% INFRASTRUCTURE	1 Months in arrears 2 Months in arrears 3 Months in Arrears	All Infrastructure Items 50% Catering & All Infrastrcuture No Claim
GOLD PLAN	50% CATERING & 50% INFRASTRUCTURE	1 Months in arrears 2 Months in arrears 3 Months in Arrears	All Infrastructure Items 50% Catering & All Infrastrcuture No Claim
Executive Plan	50% CATERING & 50% INFRASTRUCTURE	1 Months in arrears 2 Months in arrears 3 Months in Arrears	All Infrastructure Items 50% Catering & All Infrastrcuture No Claim

5.5.1. Items Categories

- Catering : Cooking and serving Team, Cooking Equipments, Groceries
- Infrastructure : Toilets, Water Tank & refills, Tents, Chairs, Covers, Photographer, Podium, Freezer, Deco, Radio, Tables.

5.5.1. How to reinstate your benefits after being affected

AFFECTED STATUS	STEP 1 TO TAKE	REINSTATEMENT PROCESS
All Infrastructure Items	Pay full amount of arrears	After step 1 your benefits are reinstated
50% Catering & All Infrastructure	Pay full amount of arrears	After step 1 your benefits are reinstated
No Claim	Pay full amount of arrears	After step 1 the following steps follows; 1st Months no claim 2nd Months 50% Catering Service only 3rd Months Full catering services 4th Months back to normal

N.B: NO REINSTATEMENT PROCESS WILL TAKE PLACE DURING CLAIM PERIOD.

5.6. FOOD GUIDELINES

: All ingridients used in preparing food is SABS approved products.
: Only Ompfuna Catering team is allowed to be part and parcel of purchasing of all ingredients and groceries.
: Ompfuna Catering will only be responsible for food prepared by them and will only use items listed on the grocery list issued.
: Client must provide 1 family member who will be a liason officer between our team and family members, only instructions given by the appointed person will be obeyed.
: It is the responsibility of the client to make sure that counting of drinks and takeaways is adhered to.
: Groceries brought by Ompfuna Catering is the product of Ompfuna Catering not for a client.
: Only Ompfuna Catering will be the only team preparing food for our client`s funerals to avoid food poisoning scenarios unless agreed otherwise.
: Catering team will only be responsible for last day service only unless communicated otherwise.
: Family/Client must be responsible for Gas filling and fire woods.
: Shortages of food to additional attendence members is the responsibility of clients not of Ompfuna Catering.

5.7. INFRASRUCTURE GUIDELINES

: It is a client`s responsiblity to safe guard our infrastructure items delivered to them.
: Any damage caused will be the resposibility of our clients and will be covered for, otherwise it will affect the policy.
: A delivery note must be signed by all parties for all items delivered on the day.
: Items damaged by natural causes will not be the responsibility of a clients.
: Items not delivered will be replaced by other things in agreement with the client.
: 1 Toilet, chairs and a tent will be delivered for during the week if claimed late some benefits delivery will be affected.
: Mobile freezer will be based where food is being prepared and loosing of USB will be replaced with costs.
: No alteration, decoration or modification of our infrastructure without our permission by other parties.

6. ENTRY AGE AND WAITING PERIODS

6.1. WHAT IS AN ENTRY AGE?

Entry age in insurance refers to the age range—minimum and maximum—at which a person is eligible to purchase or be covered by a policy at the time of commencement. Everyone above 84 years in entry will fall under bronze plan.

COVER PLANS	ENTRY AGE MAIN MEMBER	ENTRY AGE FOR COVERED PERSONS
Bronze Plan	Up to 74 Years	No age limit
Silver Plan	Up to 74 Years	Up to 84 Years
Gold Plan	Up to 74 Years	Up to 84 Years
Executive Plan	Up to 74 Years	Up to 84 Years

6.2. Waiting Periods

6.2.1. What is waiting Periods?

A waiting period is the time during which no claim can be made on a policy, but premiums must be paid for the policy to remain in force. Waiting periods are usually for the first 6 or 12 months of the policy. When the waiting period is completed, and all due premiums are paid, the waiting period ends, and all valid claims can be delivered.

6.2.2. Your policy and waiting periods

You can find details of waiting periods that apply to your policy in your policy certificate. You can get your policy certificate by contacting our office. Your policy consultant can also explain any waiting periods that apply to your policy.

6.2.3. Ompfuna Catering Scheme active waiting periods

: 12 Months waiting period for all covered individuals ranged from 64 years and above.
: 6 Months waiting period for all covered individuals ranged until 64 years of age.

6.3. What happens if death occurs before the end of waiting period?

: No claim will be accepted.
: Only paid-for services will be delivered.
: Additional services will be provided only if client used our paid-for services
: Client must request quotations of the paid-for services.

N.B: KINDLY NOTE THAT ADDITIONAL SERVICES IS ONLY DETERMINED BY OUR OFFICE PER YOUR PAID-FOR SERVICE

7. CLAIMS

7.1. WHAT IS CLAIM

A funeral claim is the formal process of requesting service delivery of benefits from an insurance policy or funeral plan after a person's death. It is submitted by a designated beneficiary or family member for arrangements of burials or cremation, usually requiring documents must be submitted.

7.2. REQUIRED DOCUMENTS (FAILURE TO MEET THIS REQUIREMENT WILL LEAD TO CLAIM BEING REJECTED)

1. Completed claim form found in our office or sent to the client for print out.
2. Certified death certificate
3. Certified Id copy of deceased and claimants/beneficiary.
4. **BI-1663/DHA-1663 Form:** Known as the Notice of Death or Notification of Death, usually completed by a doctor or undertaker.

7.3. WHEN DO ONE NOTIFY OMPFUNA CATERING ABOUT DEATHS OCCURED.

1. It is advisable that our client need to report deaths within 24 hour for advising and preperations, failure to do so can result in affecting some benefits.
2. Clients is advised to involve Ompfuna Catering in deciding the date of funeral to avoid complicated arrangements

8. ADDITIONAL SERVICES

1. It is within clients rights to add services depending on the attendance status.
2. All added services will be paid-for and quotation will be issued for required services.
3. With additional fees client can add menu items to be prepared by Ompfuna Catering.
4. Serving points will only be added at an additional fees.
5. No additional services will be done by other parties to our products and services except of Ompfuna Catering.

9. MAIN MEMBERS AND COVERED MEMBERS

1. All members of the policy will be covered until deaths.
2. Main members are to provide their Id numbers and of all covered members, failure to do so will result in claim rejection.
3. Main members are eligible to cover up to 6 people without any additional fees, added members will be charged additional fees.
4. It is the duty of the client to verify the registered information with us, failure to do so will affect the claim if information provided is not similar to Department of Home Affairs.
5. All information of the members must be exacly as it is registered with Department of Home Affairs, if it doesnt correspond it will lead to claim rejection.
6. Any member covered under our policy plans will undergo a waiting period as indicated under section 6.2.
7. Passing on of the main member can be replaced by any family member as a policy holder if agreed.
8. Any new added member will go through a waiting period phase as indicated on section 6.2 .
9. Every policy holder must have a beneficiary who will claim on their behalf in time of death.
10. It is the duty of the policy holders to make sure that their premiums are up-to-date.

10. WISH LIBRARY

10.1. WHAT IS A WISH LIBRARY

Wish library is an organized, curated collection of informational guidances by the deceased to the family members, the information can be used in various aspects before, during or after funeral arrangements depending on the kind of information recorded, the recorded information is kept confidential until death occurs.

10.2. WHO IS ELIGIBLE TO USE LIBRARY.

10.2.1. POLICY HOLDERS/MAIN MEMBERS

i. Main members automatically qualifies to store infomation in our library section without any additional fees.
ii. Library Interviews will be done in our offices, if client request a home visit it will be done with additional fees.
iii. Policy Holders will only store information after lapsing of a waiting period, and will therefore store information related to only them not other people.
iv. Policy holder to appoint 5 beneficiaries who our library will disclose stored information to in time of deaths.

10.2.2. COVERED MEMBERS

i. For all covered members a once-off capturing fee will be charged.
ii. Information will only be capture after lapsing of waiting period.
iii. Member to appoint 5 beneficiaries who our library will disclose stored information to in time of deaths.

10.2.3. MEMBERS OF PUBLIC

i. For all public members a fee will be charged.
ii. Member to appoint 5 beneficiaries who our library will disclose stored information to in time of deaths.

10.3. WHAT KIND OF INFORMATION IS STORED BY OUR LIBRARY?

10.3.1. ADVISES

i. Can be used to advise family members on how they must conduct your last day on earths if anything happens.
ii. Advising on who your legal representative is and where must people claim your policies if anything happens.
iii. Anything that cannot cause conflicts within family members

10.3.2. CONFIDENTIAL DOCUMENTS (COPIES)

i. Copies of updated will
ii. Policy certificates
iii. Investiments certificates etc

10.3.3. PERSONAL INFORMATION

10.3.4. FAMILY INFORMATION FOR FUTURE REFERALS

11. HOW TO JOIN OMPFUNA CATERING SCHEME

11.1. COMPLETION OF APPLICATION FORMS

- A client can complete an application form received from our office via email or whatsapp and send it back via any of our recommended channel of communication.
- Completed forms can be sent to accounts@ompfunacatering.co.za.
- Using of this channel regarded as automatically acceptance of general terms and conditions.

11.2. ONLINE APPLICATION.

- By visiting our website www.ompfunacatering.co.za, you can also join our policy there.
- Our sales division will therefore contact you after capturing your details for accepting nor rejecting your application.
- Using of this channel regarded as automatically acceptance of general terms and conditions.

11.3. TELEPHONICALLY

- Our sales division can also call you using our recording landline number and capture your application.
- Using of this channel regarded as automatically acceptance of general terms and conditions

11.4. VIA WHATSAPP

- You can also send details via whatsapp to any sales agents contact and be captured at the spot, a screenshot will be attached to your application form and used as a signature or acceptance.
- Using of this channel regarded as automatically acceptance of general terms and conditions.

12. ITEMS OFFERED AT A FEE

- BACKDROP
- FRESH AND ARTIFICIAL FLOWERS
- CUTTLERY
- ADDITIONALS SERVING POINTS
- PICTURES OR POSTERS
- WELCOMING BOARDS AND STANDS
- DIFFERENT TYPES OF CHAIRS
- VARIOUS DRIPPING COLOURS
- BLACK CARPETS OR WHITE ABS
- ECT

9. BRANCHES AND CONTACT DETAILS

MAIN BRANCH

OFFICE 12
2ND FLOOR
LIMDEV BUILDING
THOHOYANDOU
0950
015 556 1210

BRANCH 01

OFFICE 03 ELIM
CONFLUENCE COMPLEX
NEXT TO HOBYANE MALL
ELIM
0960
015 556 1049

DEPARTMENTS

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