

# WHY CHOOSE OUR FUNERAL COVER?

**Cover Continuity** – Following the death of the main member and payment of a valid claim, the spouse and/or extended family (including parents) may choose to continue with the cover. A nominated premium payer can take over contributions, and cover will continue without age limits or waiting periods.

**Premium Waiver** – In the event of the main member's death, cover will continue for nominated dependents (including immediate and extended family) for a period of 12 months.

**No Age Bands** – Our Premiums are not determined by age, ensuring affordability and inclusivity for all members.

**No Waiting Period (Nuclear Family)** – Immediate cover is provided for the main member, spouse, and children, ensuring instant financial protection without any delays or qualifying periods.

**Unlimited Extended Family Cover** – Members can include an unlimited number of extended family members under the scheme, providing broad and flexible protection for loved ones without restrictive limits.

## Terms and Conditions of Nuclear Family Cover

- At the time of joining, the cover will be compulsory and restricted to contract and permanent employees of the Government of Botswana.
- Under the nuclear family, a child will be covered if under the age of 25 and is a full-time student or if mentally ill or physically disabled.

## Terms and Conditions of Adult Child Cover

- This covers adult children over the age of 21 and up to 35 years.
- Waiting period of 3 months applies

## Terms and Conditions of Parent Cover

- Parent refers to both parents and parents-in-law
- The maximum joining age for parents under this policy is 75 years

## DISCLAIMER

All funeral scheme claims must be submitted within six (6) months from the date of death notification. Any claims received after this period will be deemed invalid and will not be processed.

## TERMS AND CONDITIONS APPLY.

Additional information is available on the website at [www.bposaccos.co.bw](http://www.bposaccos.co.bw)



## CONTACTS

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Underwritten by



METROPOLITAN



**BPOSACCOS**  
G R O U P  
*Funeral Scheme*  
(COMPULSORY)



METROPOLITAN

Planning a funeral is always a difficult time for any family, that's why our funeral cover is easy to understand and even easier to apply for. The BPOSACCOS Group Funeral Scheme was designed to provide all members of the Society with funeral benefits. It is a compulsory requirement for all members to enroll in.

This policy gives every member, and by extension their families, peace of mind in the unfortunate time of death by ensuring they receive financial protection.

## TYPES OF COVERS

NO MEDICALS, AFFORDABLE PREMIUMS

### NUCLEAR FAMILY COVER

This option provides cover for the Principal Member, their spouse and children. There is no waiting period for the Principal Member and their immediate family, ensuring immediate access to benefits when needed.

### ADULT CHILD COVER

This covers children over the age of 21 up to 35 years. 3 months waiting period applies.

### PARENTS COVER

Maximum entry age for parents and parents-in-laws is 75 years. 6 months waiting period applies.

### EXTENDED FAMILY COVER

Maximum entry age is 80 years. Waiting period of 6 months applies.

## NUCLEAR FAMILY COVER

Participants	Benefit Amount	Benefit Amount	Benefit Amount	Benefit Amount	Benefit Amount
Member	P30,000.00	P40,000.00	P50,000.00	P75,000.00	P100,000.00
Spouse	P30,000.00	P40,000.00	P50,000.00	P75,000.00	P100,000.00
Children 16 years and older	P30,000.00	P40,000.00	P50,000.00	P75,000.00	P100,000.00
6 years and older but less than 16	P15,000	P20,000.00	P25,000.00	P30,000.00	P30,000.00
Younger than 6 years (including stillborn babies)	P7,500	P10,000.00	P12,500.00	P15,000	P15,000
Monthly Premium Per Member	P32.00	P42.00	P52.00	P79.00	P105.00

## MEMBER ONLY OPTIONAL COVERS

### BEAST COVER

Participants	Benefit Amount
Principal Member only	P5,000.00
Monthly Premium	P5.00

### TOMBSTONE COVER

Participants	Benefit Amount	Benefit Amount
Principal Member only	P3,000.00	P6,000.00
Monthly Premium	P3.00	P6.00

### GROCERY COVER

Participants	Benefit Amount	Benefit Amount
Principal Member only	P3,000.00	P6,000.00
Monthly Premium	P3.00	P6.00

### ADULT CHILD COVER

Participants	Benefit Amount	Benefit Amount	Benefit Amount
Children between 21 and 35 years	P40,000.00	P50,000.00	P60,000.00
Monthly Premium Per Child	P21.00	P26.00	P32.00

### PARENTS AND PARENTS-IN-LAW COVER

Participants	Benefit Amount	Benefit Amount	Benefit Amount
Parents and Parents-in-laws	P30,000.00	P40,000.00	P50,000.00
Monthly Premium Per Parent	P69.00	P92.00	P115.00

### EXTENDED FAMILY COVER

Participants	Benefit Amount	Benefit Amount	Benefit Amount
Extended Family Members	P30,000.00	P40,000.00	P50,000.00
Monthly Premium Per Child	P32.00	P42.00	P52.00

