

vivalife[®]

live life covered

Funeral Cover

Peace of mind for you and your loved ones

Funeral Cover

Simple, affordable cover that pays out when you pass away, so your loved ones can say goodbye the way you would want, without the worry of unexpected funeral costs.

Key benefits

- Affordable cover options from R2 500 to R45 000, from as little as R29 per month
- Easy application process with no medical check ups
- No waiting periods for death caused by an accident
- Claims finalised within 2 business days of receiving all claim documents



About Viva Life

Viva Life is a South African life insurance provider founded in 2008 that focuses on delivering affordable, accessible and easy-to-understand financial protection for families. Guided by integrity and fairness, the company treats insurance as a long-term promise, combining industry expertise with exceptional customer care to help clients plan confidently for the future.



No complications

Cover that is simple to understand and easy to manage.



Quick, easy access

No hoops to jump through to get covered.



Celebrating life

Every moment is precious, so we keep insurance simple.

What you get

When you pass away, we pay your cover amount as one lump sum to the person you have chosen as your beneficiary. Your cover lasts for the rest of your life, as long as you keep paying your premiums. This policy covers only you.

Your beneficiary

You can choose one beneficiary to receive the payout. Keep their details up to date by emailing or calling us. If there is no beneficiary, or we cannot find them, we pay your estate or another person we decide is right.

Choose your cover

Cover amount	Monthly premium	Cover amount	Monthly premium
R2 500	R29	R25 000	R109
R5 000	R39	R27 500	R114
R7 500	R49	R30 000	R119
R10 000	R59	R32 500	R124
R12 500	R69	R35 000	R129
R15 000	R79	R37 500	R134
R17 500	R89	R40 000	R139
R20 000	R99	R42 500	R144
R22 500	R104	R45 000	R149

Who can apply

- You can apply if you are over 18, as long as you are not older than 65 on your next birthday.
- You need to be a South African resident (see Good to know).

Waiting period

- There is a 6-month waiting period for death from natural causes, such as illness. It starts on the date we receive your first premium. If you pass away from natural causes during this time, no payout is made.
- There is no waiting period if death is caused by an accident: a sudden, unexpected, violent and visible event from an outside cause.
- If you increase your cover, the extra amount has its own 6-month waiting period.
- **Switching from another insurer?** If you had a similar funeral policy elsewhere and finished its waiting period, we will not apply a new one. If you had not finished it, only the time that was left applies. Ask us for the details.



Paying your premium

- You pay your premium monthly in advance by debit order. Your premium includes VAT.
- Your premium may change, but we will always tell you in writing at least 31 days before it does.
- If your payment date falls on a weekend or public holiday, we will collect on a suitable business day.
- If we can't collect your premium, we will send you an SMS and may try again on another date before your next payment date. If that works, we may keep collecting on the new date.
- If you miss a payment, we will collect double the following month. If that also fails, you have 30 days to pay what you owe. If you don't, your cover will stop.
- If someone else pays your premium for you, this does not give them any right to the payout.

How to claim

Tell us within 90 days of the death: email claims@vivalife.co.za or call 086 100 8482.

Send these documents within 6 months of the death:

- the completed claim form (we will send it to you)
- a certified copy of the policyholder's ID
- a certified copy of the death certificate
- a certified copy of the notification of death (DHA-1663)
- a certified copy of the beneficiary's ID
- the beneficiary's South African bank statement
- any other document we may need

We decide on the claim within 2 business days of receiving all the documents and pay if it is valid.

When we do not pay

We do not pay if the death is caused, directly or indirectly, by:

- suicide or a self-inflicted injury within 12 months of your cover starting (or within 12 months of a cover increase, for the extra amount)
- negligence, reckless behaviour, breaking the law or knowingly putting yourself in danger
- war, invasion, rebellion, military action, martial law, terrorism, riots or civil unrest
- taking part in military or police duty (including as a reservist), riots, strikes or labour unrest
- flying, unless you are a passenger
- any race or speed test, unless it is on foot or with no motor
- dangerous activities such as rock or mountain climbing, diving deeper than 30 m or cave diving, motor racing, boxing or other contact sports, working as a mine blaster, or flying any aircraft (including parachuting)
- other risky or dangerous activities you did not tell us about
- radioactivity or a nuclear explosion
- refusing medical treatment that a registered doctor recommended
- driving under the influence of drugs (unless a doctor prescribed them) or with more alcohol in your blood than the legal limit
- living outside South Africa for more than 6 months at the time of death

Good to know

- **Who qualifies:** cover is for South African residents with a valid South African ID who live permanently in South Africa.
- **Where you are covered:** claims are paid for events that happen in South Africa.
- **Payments:** all payments are in rand, into a South African bank account.
- **Changed your mind?** You can cancel within 31 days of receiving your policy document. We will refund your premiums, less the cost of the cover you had during that time.

Complaints

We want to put things right. Please give us the chance to sort it out first:

- **Viva Life complaints:** complaints@vivalife.co.za or 086 100 8482

If we have not resolved your complaint to your satisfaction, you can contact:

- **National Financial Ombud Scheme:** info@nfosa.co.za, 0860 800 900 or WhatsApp +27 (0)76 574 8055
- **Office of the FAIS Ombud,** if your complaint is related to the financial service provided: info@faisombud.co.za or 0860 66 3274

Questions, changes or a call back

- **Call us:** 086 100 8482 (Monday to Friday, 08:00 to 17:00)
- **Email us:** support@vivalife.co.za
- **Want us to call you back?** Request a call back at www.vivalife.co.za

This brochure is a summary. The full terms and conditions are in your policy document, which we send you once your cover is in place. Ask us for a copy of your policy at any time.



Talk to us

086 100 8482

support@vivalife.co.za

Request a call back at www.vivalife.co.za

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Viva Life Insurance Limited (Reg. 2008/014840/06) is a licensed life insurer and an authorised financial services provider (FSP 39697). Viva Cover (Pty) Ltd (FSP 42787) is the intermediary.