



Funeral Benefit FAQ

Q: What is the NAPTOSA Funeral Benefit?

A: It is a funeral benefit for your whole family.

Q: How do I apply for the benefit?

A: No application is required; the benefit is automatically included for all members.

Q: How much do I pay for the funeral benefit?

A: It is free of charge; you do not pay anything.

Q: Who is covered by the funeral benefit?

A: The funeral benefit covers the following individuals:

- The member (The policy holder)
- The member's spouse or partner (Up to 2)
- The member's children (Up to age 21)

Q: What is the value of the funeral benefit?

A: Principal member: R20 000

Spouse / Partner (Up to 2): R20 000

Child 14 - 21 years: R20 000

Child 6 - 13 years: R10 000

Child 1 - 5 years: R10 000

Child 0 - 11 months: R5 000

Stillborn: R5000

Q: How do I appoint my beneficiary?

A: Appointment of Beneficiaries are done on the application for membership to NAPTOSA.

Q: What happens if I do not appoint a beneficiary?

A: If no beneficiary is appointed, the funeral benefit will be paid into the deceased member's estate.

Q: Can I change my beneficiary?

A: Yes, you can complete a beneficiary update form once each year.

Q: Does an associate member qualify for the funeral cover?

A: Yes.

Q: How do I become an associate member?

A: Upon retirement/resignation, complete the associate membership form within 3 months of exiting service.

Q: Who is an associate member?

A: A member who exits through retirement or resignation and who has been a member for at least 24 months immediately before exiting?

Q: Is there a cut-off for associate members' funeral benefit?

A: Yes, the benefit exists until the associate member reaches the age of 70.