This is a service product with a specified cash benefit payout for policy terms and conditions.

In the smooth burial of the covered life, cash payment for claim settlement. These benefits are funeral services intended to aid in the arrangement of the deceased with all due respect to the family. Immediately after the acceptance of the Policy, the client will receive a copy of this booklet which contains the details of the above services. Should you require further clarifications, please contact client services.

Please ensure that you are not entitled to any benefits under the Policy after the policy has been in force for at least three months. The information in this booklet is valid and current as of the date of publication. However, please refer to the latest version through the company’s website.

1. **Definitions**

   a. **Lapse** - is deemed to be at risk.
   b. **Premium** - means the premium payable at the time of the Policy and the Policy starts with a cash benefit limits for any additional family beneficiaries vary by age of the Policyholder.
   c. **Beneficiary** - means one of the children of the Policyholder and /or nominated spouse.
   d. **Options** - means a selection from a list of available options.
   e. **Beneficiary** - means the biological parents of the Policyholder's biological parent.
   f. **Death** - means the death of a person.
   g. **Preparation of Burial Permit** - means the preparation of a legal document to permit the burial of the deceased.
   h. **Spouse** - means the legal spouse of the Policyholder.
   i. **Parents** - means biological parents of the Policyholder or those of his/her spouse.
   j. **Siblings** - means one of the children of the Policyholder and /or nominated spouse.
   k. **Policy** - means this policy document.
   l. **Benefit Package** - means a group of services included in the Policy.
   m. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   n. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
   o. **Exclusions** - means the exceptions to the terms and conditions of the Policy.
   p. **Credit** - means the amount borrowed from the policy.
   q. **Assignment and Cancellation** - means the process by which a Policy is assigned or cancelled.

2. **General Provisions**

   a. **Measurement of Risk** - means the process by which the risk is assessed in accordance with the terms of the Policy.
   b. **Ineligibility** - means that a person is not eligible for the benefit under the terms of the Policy.
   c. **Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   d. **Payment** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   e. **Assignment** - means the process by which a Policy is assigned.
   f. **Cancellation** - means the process by which a Policy is cancelled.

3. **Provision and Benefit Update**

   a. **Filing Limitations** - means the filing limitations of the Policy.
   b. **Benefit Package** - means a group of services included in the Policy.
   c. **Beneficiary** - means one of the children of the Policyholder and /or nominated spouse.
   d. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   e. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
   f. **Exclusions** - means the exceptions to the terms and conditions of the Policy.

4. **Benefit Tables**

   a. **Death** - means the death of a person.
   b. **Beneficiary** - means one of the children of the Policyholder and /or nominated spouse.
   c. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   d. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
   e. **Exclusions** - means the exceptions to the terms and conditions of the Policy.

5. **Service Delivery and Cash Benefit**

   a. **Benefits** - means the services included in the Policy.
   b. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   c. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
   d. **Exclusions** - means the exceptions to the terms and conditions of the Policy.

6. **Table of Mindest & Maximum Ages at Entry**

   a. **Minimum Age** - means the minimum age at which a Policy can be entered.
   b. **Maximum Age** - means the maximum age at which a Policy can be entered.
   c. **Benefit Package** - means a group of services included in the Policy.
   d. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   e. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
   f. **Exclusions** - means the exceptions to the terms and conditions of the Policy.

7. **Service Requirements**

   a. **Filing Limitations** - means the filing limitations of the Policy.
   b. **Benefit Package** - means a group of services included in the Policy.
   c. **Beneficiary** - means one of the children of the Policyholder and /or nominated spouse.
   d. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   e. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
   f. **Exclusions** - means the exceptions to the terms and conditions of the Policy.

8. **Assignment and Cancellation**

   a. **Assignment** - means the process by which a Policy is assigned.
   b. **Cancellation** - means the process by which a Policy is cancelled.
   c. **Benefit Package** - means a group of services included in the Policy.
   d. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
   e. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
   f. **Exclusions** - means the exceptions to the terms and conditions of the Policy.

9. **Contact Information**

   a. **Telephone** - means the telephone number of the company.
   b. **Fax** - means the fax number of the company.
   c. **Email** - means the email address of the company.
   d. **Website** - means the website of the company.
   e. **Address** - means the address of the company.

10. **Glossary**

    **Lapse** - means the policy has lapsed.
    **Assign** - means the process by which a policy is assigned.
    **Cancel** - means the process by which a policy is cancelled.
    **Reinstatement** - means the process by which a lapsed policy is restored to full force and effect as if it had never lapsed.
    **Exclusions** - means the exceptions to the terms and conditions of the policy.

11. **Claims Settlement**

    a. **Claims** - means the process by which a claim is settled.
    b. **Assignment** - means the process by which a Policy is assigned.
    c. **Cancellation** - means the process by which a Policy is cancelled.
    d. **Benefit Package** - means a group of services included in the Policy.
    e. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
    f. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
    g. **Exclusions** - means the exceptions to the terms and conditions of the policy.

12. **Policy**

    a. **Premium** - means the premium payable at the time of the Policy.
    b. **Benefit Package** - means a group of services included in the Policy.
    c. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
    d. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
    e. **Exclusions** - means the exceptions to the terms and conditions of the policy.

13. **Benefit Limits**

    a. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
    b. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
    c. **Exclusions** - means the exceptions to the terms and conditions of the policy.

14. **Service Requirements**

    a. **Filing Limitations** - means the filing limitations of the Policy.
    b. **Benefit Package** - means a group of services included in the Policy.
    c. **Beneficiary** - means one of the children of the Policyholder and /or nominated spouse.
    d. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
    e. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
    f. **Exclusions** - means the exceptions to the terms and conditions of the policy.

15. **Assignment and Cancellation**

    a. **Assignment** - means the process by which a policy is assigned.
    b. **Cancellation** - means the process by which a policy is cancelled.
    c. **Benefit Package** - means a group of services included in the Policy.
    d. **Cash Benefit** - means the amount paid to the Policyholder in accordance with the terms of the Policy.
    e. **Reinstatement** - means the process by which a lapsed Policy is restored to full force and effect as if it had never lapsed.
    f. **Exclusions** - means the exceptions to the terms and conditions of the policy.

16. **Contact Information**

    a. **Telephone** - means the telephone number of the company.
    b. **Fax** - means the fax number of the company.
    c. **Email** - means the email address of the company.
    d. **Website** - means the website of the company.
    e. **Address** - means the address of the company.

17. **Glossary**

    **Lapse** - means the policy has lapsed.
    **Assign** - means the process by which a policy is assigned.
    **Cancel** - means the process by which a policy is cancelled.
    **Reinstatement** - means the process by which a lapsed policy is restored to full force and effect as if it had never lapsed.
    **Exclusions** - means the exceptions to the terms and conditions of the policy.
The premium payable under the Policy are as shown in the tables (1-8) below: