

Terms and Conditions

1. Immediate cover for unnatural death (premiums must be up to date). 90 days probation for (Funeral) and 6months for Beef/Cash back policy, new members and dependents and 180 days waiting period for Cash Plan. 12 Months' probation for suicide. No medical examination is required to become a member.
2. Only one spouse may be covered per policy. A spouse is a person married to the principal member by law or tribal custom.
3. Only the policy holder may amend the policy, to be done in writing. New additional member will go through waiting period. We don't replace old member with a new member during death.
4. Monthly premium must be paid on or before the 15th of each month. Failure to pay premiums for a period of two months and two weeks will see applicant liable to pay a fine if death occurs or have a claim.
5. Your policy will lapse if you fail to make three consecutive premiums and no refund, you can reinstate the policy and that may result with probation.
6. Home diseased there will be Doctors fee for the confirmation of death by the doctor.
7. Onah Funerals will not be responsible for payments of graves, but we can assist with arrangements.
8. All copies of Identity Documents of all the members to be submitted and details of new born babies to be submitted within six weeks from date of birth.
9. Foreign nationals legally leaving in South Africa will be accepted on the same terms and conditions and rates as South Africans. All their premiums and Funeral benefits must be paid in South African currency.
10. Clients from other funeral chapel will not be placed on a waiting period and this will only apply when the clients were up to date with their payments from their previous funeral chapel. Proof will be required.
11. The rates do not include repatriation. Though free body removal available. If the person passed on out of free KM range there will be charges. Free storage.
12. If any fraud or misconduct is detected, the policy with ONAH FUNERALS will lapse immediately and no claim will be paid.
13. Claims shall be paid within 48 hours following submission of all relevant documents.
14. Children between the ages of 0 to 5 years qualify for 25% of the maim members cover and children of ages 6 to 13 years qualify for 50% of the main members cover.
15. Clients are not allowed to bring their own coffins. Should they do so Onah Funerals will not progress with the funeral/ burial.
16. You can cancel your policy. You will lose of your benefits if you cancel the policy. You must give Onah Funerals one month notice before effective date of the cancellation. No refund.
17. There will be charges and free storage won't apply if the client/ family decide to take the diseased to another funeral mortuary to continue with the funeral if we did the removal. If we do registration of death we will charge you for transport.
18. Premium rates will be reviewed regularly. A notice will be given.
19. After the death of the policy holder, you may continue with the policy by honoring monthly premiums.

