

Double Accidental Benefit

In the event of a principal member's death due to an accident, death benefit is (E64, 000 00).

Exclusions:

Self-inflicted injuries within the first twenty-four (24) months following the commencement date.

DOCUMENTS NEEDED FOR JOINING AND CLAIMING

The following documents are needed upon joining:

- Member's ID
- Certificates linking Member to dependents (spouse, children, parents, in-laws, extended family)

The following certified copies shall be required when there is need for a claim:

- Death certificate
- Member's ID
- Dependent / claimant's ID
- Link document (Marriage / birth certificates)
- Doctors report / Umphakatsi letter / municipality letter
- Police report in case of accident
- Mortuary confirmation letter
- Claimant's bank statement

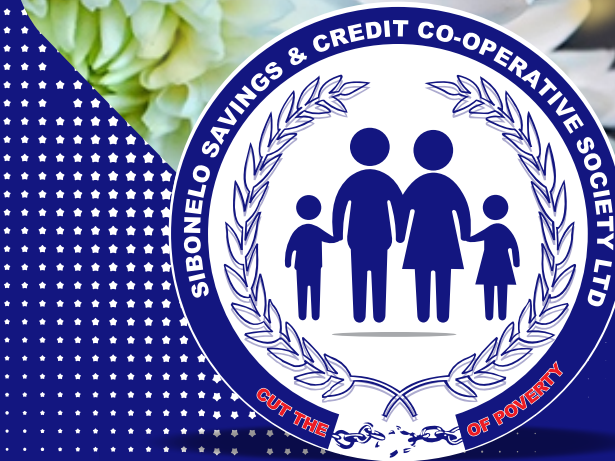
NB: Members are advised to submit these documents at the time of joining or as soon as these documents are available in order to avoid delays and inconveniences when a claim is made. These documents must be kept by Sibonelo office for record purposes.

Contact Us

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FUNERAL SCHEME COVER

KNOW MORE ABOUT IT!

- ☐ How to join the scheme? | ☐ Who is covered?
- ☐ How much is needed for the cover?

HOW TO JOIN THE SCHEME?

By virtue of being a member of Sibonelo Savings and Credit Cooperative Society Ltd (SACCO) you qualify to be a member.

WHO IS COVERED?

The member's family is covered and by family, this scheme means 8 members being:

- Spouse
- Maximum of six (6) children below 21 years old

Children who are 21 and are full time students with proof are covered until age 25 years. Disabled children are covered under parents until parent's cover ceases.

Parents / in-laws and any other adult dependent benefit at an additional premium per individual; maximum entry ages are as follows:

☐ Member	- 64 years old
☐ Spouse	- 65 years old
☐ Children	- 18 years old
☐ Extended family members	- 75 years old
☐ Parents	- 85 years old

HOW MUCH IS NEEDED FOR THE COVER?

Currently, there are two types of covers; a premium of E72/E101 per month is required in order to cover the member and his/her family. Parents and In-laws are covered at E64.00 / parent monthly.

The scheme allows a member to join for extended family (incl. additional spouse and children – maximum 6 people).

AGE	PREMIUM
< = 30	8.46
31-40	22.58
41-50	27.22
51-60	33.53
61-65	43.54
66-70	52.47
71-75	78.99
76-80	110.65
81-84	172.82
>84	304.36

WHEN DOES A MEMBER BENEFIT?

- Six (6) months waiting period for new members, dependants and parents below 75 years old.
- Twelve (12) months waiting period for parents 75 years and above but below 85 years.

WHAT ARE THE BENEFITS?

Funeral Claim

In the event of death, benefits are paid as follows:

	E72.00 Premium	E101.00 Premium
Member	44,000.00	54,000.00
Spouse	34,000.00	44,000.00
Children		
14 – 21 years old	23,000.00	28,000.00
6 – 13 years old	13,000.00	15,000.00
1 – 5 years old	7,500.00	8,500.00
< 1	3,050.00	3,250.00
Parents	20,000.00	20,000.00
Extended family Members	20,000.00	20,000.00