

HOSPITALITY GROUP FUNERAL INSURANCE SCHEME

Please refer to information below about the fund:

Is it compulsory?

Yes- for those who fall under the Scope and Sector of the Bargaining Council for The Restaurant, Catering & Allied Trades in terms of Clause 21B as promulgated in Government Gazette;50609 dated: 3 May 2024. The -application form is to be completed and sent to agent1@tshepong.co.za

Who is covered?

All employees **under the age of 65**, their spouse(s) and children (under the age of 21). Stillborn children from 26 weeks of pregnancy are covered.

Staff lists.

A list must be sent to us monthly and **MUST** include the member's full names, surname, gender, ID number or passport number with country of origin and date of birth, contact details such as a cell number and/or e-mail address. This is a legal requirement.

If we do not have a list and you are paying by debit order, we will continue to debit the same amount as we will be unaware of any changes, we will not know of any new staff members or if you are paying for a staff member who is no longer employed. The ID number and date of birth will assist to ensure that you are not paying for employees over the age of 65 (only covered till the end of the month in which they turn 65). Only members (under the age of 65) on the list for whom a contribution has been paid for are covered.

Are parents and siblings of the member covered?

No – neither Aunts/Uncles, nor grandparents.

What is the definition of a child in terms of the policy?

Child means an unmarried person under the age of 21 who is:

A member's natural child (born or Stillborn before or after the Member's

death); or

A member's legally adopted child.

An unmarried child who has attained the age of 21 years may continue to qualify as a child if they suffer from a defect of mind or body and are financially dependent on the member. An unmarried child who has attained the age of 21 years may continue to qualify as a child up to the day on which they turn 26 if they continue in full time education at a recognised educational institution. Once a child has stopped qualifying as a Child, they cannot qualify as a Child again at any future date.

What is the benefits payable?

Benefits payable on death:

Benefit payable on death of:	New Benefits from May 2023
Member	R 18 500 - 00
Spouse(s)	R 18 500 - 00
Children aged 14 years – 21 years	R 18 500 - 00
Children aged 6 – 13 years	R 9 000 - 00
Children aged 1 – 5 years	R 4 500 - 00
Still born to 11 months	R 4 500 - 00

Payment of Death Benefit

NB! All members MUST complete a beneficiary form.

If a member does not complete a beneficiary nomination form, the benefit must be paid into the deceased member's estate (as per the Insurance Act). The deceased member's loved ones will then not have immediate access to the funeral benefit and face a lengthy delay in the payout of the benefit.

If both nominated beneficiaries on the beneficiary nomination form are minors at the time of the members' passing, the benefit will be paid to the legal guardian of the minors. Momentum will require the guardian's details and supporting documents to proceed with the payment. If no legal guardian is appointed or available, Momentum will require the details of the late member's estate account to process the benefit accordingly.

For each Member, there is no limit on the number of claims payable for Spouses.
For each Member, there is no limit on the number of claims payable for Children.

The member may not nominate the employer but can nominate a minor child.

The death benefit can no longer be paid to the employer.

What is the cost?

A total amount of R25-00 (R12-50 employer and R12-50 employee portion) per month **even if the employees are weekly paid.**

How do I pay?

It is compulsory for all employers to ensure that payment is made monthly in advance, either via EFT to Standard Bank, Braamfontein, Code 004805, Account Number 000462136, or by debit order, in accordance with sub-clause 21B(2). Please let us know by the 20th of the month of any changes so that the debit order may be adjusted timeously. **Payments cannot be allocated without a staff list.**

What happens when an employee is on maternity leave?

It is advisable that contributions are received for an employee on maternity leave, annual leave, and sick leave to ensure that the employee is covered in case of death whilst on leave. If a contribution is not received, the member is not covered. An arrangement may be made with the employee regarding her portion whilst on maternity leave. A contribution of R12-50 during this time is not sufficient to cover the employee.

What happens when an employee leaves?

Once contributions stop, (the employee is no longer employed) the employee is not covered. There is no refund of contributions. The Benefits under this policy cannot be transferred, ceded, pledged, or assigned in any way.

Can an employee belong on his/her own once no longer employed?

No - the employer is the participating member.

How long do I have to claim?

Claims are to be forwarded as soon as possible to Extra Dimensions - LATE SUBMISSION of claims (6 months after date of death) may be repudiated. All outstanding requirements are to be submitted within 6 months of death. If a claim is submitted after 6 months, a late submission motivation regarding the reason(s) for late submission must also be included.

Exclusion

NB! No benefit will be payable for a Member if the claim is in any direct or indirect way caused by, related to, or as a result of:

- Any nuclear reaction or nuclear radiation.
- Active participation in war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war has been declared or not), civil war, military uprising, military or usurped power, martial law, insurrection, rebellion or revolution.
- Active participation in any mutiny, riot or civil commotion that assumes the proportions of or amounts to popular uprising.
- Active participation in any act of terrorism or action taken in controlling, preventing, suppressing or in any way related to any act of terrorism, even if there are other causes or events that contribute to the claim at any stage.

Terrorism means an act, the threat of an act, or any preparation for an act:

- Which may or may not involve violence or the use of force by any person or group (whether they are acting alone or on behalf of or in connection with any organisation, regime or any constitutional or practicing government); and
- That is, or appears to be, intended to intimidate, harm or influence any government, the public, or a section of the public, or to disrupt any segment of the economy; and
- That from its nature or context is or appears to be done in connection with political, social, religious, ideological or similar causes or objectives.

Feel free to contact David Wilson for assistance or information. We look forward to continuing our relationship with you. Be safe.