Summary of Solidarity Funeral Benefit
The funeral benefit plan consists of two parts:

1. The performance of the burial or cremation.
2. A **cash payment additional** to the performance of the burial or cremation.
   a. Cash payment in the case of only one spouse being a member;
   b. Cash payment in the case of both spouses being members – family benefit package.

Who qualifies for the funeral benefit?
All paid-up members in the following categories:

a) **Collective members**: Members in the service of an employer with whom Solidarity has a recognition agreement or an employer whom is collectively listed with Solidarity. Collective members qualify for the benefit, irrespective of their age;

b) **Individual members**: Members who joined before the age of 50 and who work for an employer who is not collectively listed with Solidarity;

c) **Continuation members**: Retired members who have been members of Solidarity, and retired on pension before April 1999.

Who does not qualify for the funeral benefit?

1. **Supportive members** of Solidarity, i.e. members who joined after the age of 50;
2. Members whose membership is not paid-up.

What is included in the benefit?

- Funerals are performed by **AVBOB or MARTIN’S** Funeral Services only;
- If members do not make use of one of our contractors, only a cash benefit would be paid out to qualifying members.
- The benefit covers the principal member, his/her spouse or nominated spouse and two children under the age of 21. Students studying full time and who are dependants of their parents, will qualify up to and including the age of 25.
- A dignified funeral and a choice between a certain range of coffins. **All coffins are suitable for cremations.**
• The funeral cover for a member’s dependent child(ren) is the same as that of an adult and provides for a funeral of the same quality. The same applies to the coffins offered.
• The funeral will be performed by our contractor in the magisterial district where the death occurred. If our contractor does not have a branch in the district where the death occurred, Solidarity Head Office, in conjunction with our contractor’s Head Office, will make alternative arrangements.
• At the death of the principal member, the spouse / nominated spouse may apply to remain a member.

What costs are covered?
• Removal of the deceased to our contractor’s premises. (All hours).
• Storage and tending to the remains; Provision of undertaking services.
• Registration of the death.
• Provision of undertaking services; All local calls made by our contractor.
• Provision of a coffin. You have a choice of coffins as stipulated in terms of our contract. You can also opt for a coffin which does not fall within the range of the contract. *Should the family wish to upgrade to a coffin not within the contract’s range, then the balance would be for the family’s account.
• Use of chapel when available and during office hours.
• Engraving of the coffin name plate.
• Provision of up to 100 standard funeral leaflets. Additional leaflets will be charged;
• Administrative costs; VAT at 14% on total funeral cost.
• Use of a hearse; Use of grass carpet and lowering device; Free transport for the first 80km, from our contractor’s nearest branch.

Both undertakers will also, (under agreement with Solidarity) render cremation services instead of a burial, should it be requested. Prices as negotiated with ICSA for Solidarity members. Cremations are not covered by this contract.

What costs are not covered by the Solidarity agreement?
• In the case of a conventional burial, the cost of the grave itself. (Purchase of site, digging and covering of grave) is not covered.
• In the case of a cremation, the cost of the cremation process, as well as doctor’s fees and the cost of the urn for the ashes are not covered.
• Flowers on the grave/coffin spray, and petals at the grave or cermation service.
• Funeral leaflets when more than 100 are required. Additional costs apply if extra colour and/or photos are to be included.
• The costs associated with the hiring of a church and fees for the minister and organist and the sexton.
• An additional fee will be charged for services on Sundays and public holidays.
• Bus hire for funeral-goers; car hire for family members.
• Additional transport costs for distances exceeding 80km.
• Fees for removal and tending performed by other undertakers.
• Removal of organs if the deceased is an organ donor or in the case where lungs need to be sent for analysis

* SHOULD THE SERVICES OF ANOTHER UNDERTAKER BE USED, AN AMOUNT OF ONLY R500-00 WILL BE PAYABLE SUBJECT TO TERMS & CONDITIONS

What is the difference in cost between a standard burial and a cremation?
The difference is in the cost of the cremation, as well as the doctor’s fees applicable to cremations.

1. In most areas the cost of a cremation (which is not controlled by our contractor because crematoriums are either owned by the municipality or are privately owned), is much higher than the cost of a burial.
2. Doctors’ fees as laid down by the doctor.

What must be done in the event of a death?
Do contact your:
• General practitioner;
• Minister; and/or
• Next of kin or friends for support;
• Ensure that you are in possession of a computer printed marriage certificate before the death is registered at the Department of Home Affairs.
• The nearest Solidarity Service Centre to report the death (Please don’t contact Solidarity Head Office as the service centre consultant will be the person who will be assisting you with the funeral arrangements).
• Contact the undertaker. The nearest branch of our contractor of your choice must be contacted to collect the remains – clearly state that it is a Solidarity funeral and provide them with the member’s Solidarity membership number.
• If the services of another undertaker are used, Solidarity will pay out only R500 in respect of funeral expenses (subject to terms and conditions).

What procedure is followed regarding the collection of the remains?
• Our contractor will transport the deceased’s remains to their nearest premises.
• The remains will be tended to and kept at our contractor’s premises until the funeral or cremation takes place.
• If a branch of our contractor is not located nearby, the following arrangement will apply: Our contractor will collect the remains and transport the remains back for the funeral and the deceased’s next of kin will not be liable for the transport expenses in respect of the first 80 kilometres.

/* Cash Payments on following page.*/
**Cash payments additional to the performing of the funeral / Cremation**

<table>
<thead>
<tr>
<th>Solidarity membership</th>
<th>Definition</th>
<th>Death of:</th>
<th><strong>Cash benefit</strong></th>
<th>Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal member</td>
<td>Ordinary membership</td>
<td>Principal member</td>
<td>R3000.00</td>
<td>Nominated spouse or dependant children</td>
</tr>
<tr>
<td>Principal member</td>
<td>Ordinary membership</td>
<td>Nominated spouse/spouse</td>
<td>R2000.00</td>
<td>Principal member or dependant children</td>
</tr>
<tr>
<td>Principal member</td>
<td>Ordinary membership</td>
<td>Children 0 – 14</td>
<td>R1000.00</td>
<td>Principal member</td>
</tr>
<tr>
<td>Principal member</td>
<td>Ordinary membership</td>
<td>Children 15 – 20</td>
<td>R1500.00</td>
<td>Principal member</td>
</tr>
<tr>
<td>Principal member</td>
<td>Ordinary membership</td>
<td>Physical or psychologically impaired children or students (20 yrs. +)</td>
<td>R1500.00</td>
<td>Principal member</td>
</tr>
<tr>
<td>Both spouses are members</td>
<td>Family benefit</td>
<td>Principal member</td>
<td>R8 000.00</td>
<td>Principal member or dependent children</td>
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</tr>
</tbody>
</table>

**Subject to Terms & Conditions**

The following original certified documents are accepted to confirm a marriage or nominated spouse:

- Marriage certificate
- Pension Fund nomination form (not Pension Card)
- Medical Aid nomination form (not Medical Membership Card)
- Last Joint will & testament.

What original certified documents are required for payment of the cash benefit?

- Death benefit claim form. (Available from your nearest Solidarity Branch).
- Marriage certificate, or certified proof of cohabitation; nomination from pension fund, nomination from medical aid or last joint will & testament.
- ID documents of the deceased and the spouse or nominated spouse
- Death certificate.
- Paid-up policy book / certificate as proof of paid-up membership (where applicable)
- Proof of banking details directly obtained from financial institution
Certified copies of original documents must be delivered by hand OR sent by registered mail OR courier to your nearest Solidarity office.  (NOT to Head Office).

MANAGER: ADMINISTRATION
Dawid Durie