

**momentum**  
corporate

**Funeral  
Assistance  
Service  
guide**

Detailed terms and conditions

# Contents

<b>Introduction</b>	3
<b>Who is included</b>	4
Introduction	4
Main member	4
Spouse	4
Children	4
Parents	4
<hr/>	
<b>Claims and administration</b>	5
Member data	5
How a beneficiary can claim	5
<hr/>	
<b>Funeral assistance services</b>	5
What is included?	5
Terms and conditions	5
<hr/>	
<b>Repatriation of mortal remains</b>	6
What is included?	6
Terms and conditions	6
<hr/>	
<b>Frequently asked questions</b>	7



# Introduction



The Funeral  
Assistance Service (FAS)  
is available 24 hours  
a day by calling  
**0861 666 111.**

The purpose of this document is to give you more information about the benefits, services, terms and conditions of the Funeral Assistance Service (FAS). The Funeral Assistance Service is a value-added service arranged for you by Momentum Corporate.

It is important to note that FAS is a service. In some cases the service has a financial value, but FAS does not provide any cash benefits. It also does not provide any refunds or reimbursements, even if the services would have been provided if the call centre had been used.

Momentum is a division of MMI Group Limited, and is part of MMI Group Limited. MMI Group Limited (registration number 1904/002186/06) is an authorised financial services provider (FSP 6406). Momentum's service provider for the Funeral Assistance Service is Europ Assistance Worldwide Services (South Africa) (Pty) Ltd (registration number 1984/009468/07).



## Who is included

### Introduction

The Funeral assistance service is available for:

- The main member
- The member's spouse or spouses
- The member's children
- The member's parents and parents in law.

The terms spouse, child, parent and parent in law have specific meanings which are explained below.

In this document we will refer to the member and their covered family members as "beneficiaries". Other people can also call the call centre on behalf of a beneficiary when they aren't able to, so we will refer to the person phoning the call centre as the "caller".

These services are not provided for any other family members or nominated people other than those specified, even if they are covered for other benefits by Momentum Corporate.

### Main member

The main member has access to the Funeral Assistance Service.

### Spouse

The member's spouses have access to the Funeral Assistance Service.

**Spouse** means a member's lawful partner in any of the following types of partnerships:

- A marriage or civil partnership
- A customary marriage
- A union recognised as a marriage by any Asiatic religion
- A permanent life partnership where Momentum receives satisfactory proof that a permanent life partnership exists. To qualify as a permanent life partnership at any particular date, it is a minimum requirement that the partners must have been living together as life partners for at least the last six continuous months before that date.

There is no limit on the number of spouses covered.

"Spouse" does not include an ex-spouse. In other words, if the member is divorced or separated (in the case of a permanent life partnership) the former spouse is not eligible for FAS. The parents of that spouse are also no longer eligible for FAS.

### Children

The member's children have access to the Funeral Assistance Service.

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

- The member's natural, biological child; or
- The member's legally adopted child.

The age limit of 21 will be extended up to and including the age of 25 if the child is in full time education. The age limit of 21 will be waived completely if the child is mentally or physically disabled and is financially dependent on the member.

Once a child stops qualifying as an eligible child, they can't re-qualify again at a later stage. For example, if the child stops studying but then later starts again, they won't qualify for the benefits again. Only the member's own children are covered. "Child" does not include step children, foster children, grandchildren, nieces, nephews, dependent children or any other kinds of children other than those specified in the definition.

### Parents

The member's parents and parents-in-law are automatically have access to the Funeral Assistance Services.

Parent means:

- The member's (or the spouse's) natural parent;
- The member's (or the spouse's) adoptive parent.
- All the member's parents and parents in law are covered for FAS, but a member can only claim for a maximum of four parents or parents in law.

# Claims and administration

## Member data

When a member or a family member phones the call centre, the call centre operator will check if the caller is eligible for the Funeral Assistance Services or not.

They will check the details provided by the caller against the membership data that we have on record. For this reason, it is important that you provide us with up to date membership details every month.

## How a beneficiary can claim

The beneficiary can call the dedicated call centre number on 0861 666 111. This number is available 24 hours a day, 365 days a year. Another person can also call on the beneficiary's behalf.

The caller will need to provide membership details so that the call centre operator can check that they are entitled to benefits. Examples of the information needed are:

- The name and surname of the main member
- The main member's identity or passport number
- The main member's employee number
- The name of the main member's employer or scheme that provides FAS
- The relationship of the caller to the main member.

For repatriation services, extra information will also be needed like:

- Date of death
- Relationship of the deceased to the main member
- Repatriation destination.

## Funeral assistance services

When a loved one passes away, the funeral arrangements and administration can be traumatic, stressful and overwhelming for the family left behind. In times like these, the funeral assistance service (FAS) will provide members and their families with invaluable guidance and support.

When members or their families contact the call centre, a case manager will help them with all the arrangements that need to be made.

## What is included?

- Establishing the exact location of the deceased if this isn't known.
- Where the next of kin is required to identify the deceased's body more than 100km away, one night's accommodation is arranged and paid for, up to a total value of R1 000 per deceased. Only accommodation arranged by the call centre will be paid for. Transport costs are not included.
- Arranging overnight accommodation for the immediate family to attend the funeral. Accommodation costs are not included.
- Arranging for the repatriation of mortal remains (see the repatriation section for limits and amounts).
- Advice regarding funeral and travel arrangements and referrals to service providers like undertakers. No funeral arrangement costs are included, but discounts from certain funeral and transport service providers may be available. These discounts and the service providers that offer them will change from time to time so the caller can get the details of what is available from the call centre.
- Advice on how to apply for a death certificate and other required documents.
- Telephonic assistance regarding understanding legal documents like funeral policies, and the processes to be followed.
- Assistance with referrals where an unnatural death has occurred, or in any circumstances where a post mortem is required. No costs are included.
- Referral to bereavement counselling services for beneficiaries. No costs are included.

## Terms and conditions

Funeral assistance services are provided in South Africa only.

Some of the services and discounts above can only be arranged during normal business hours, because of the operating times of the service providers.





## Repatriation of mortal remains

This service helps members and their families by arranging the repatriation of mortal remains (returning the body) to a funeral home closest to where the deceased lived or will be buried.

The service is available on the death of the member and any of the member's beneficiaries.

### What is included?

- The repatriation of mortal remains service includes:
- If the deceased's body is more than 100km away from where they normally lived, the call centre will arrange for the transport of the remains to a funeral home where the deceased normally lived or where they will be buried. This includes the cost of transporting the body.
- The call centre will assist with documentation and co-ordination with authorities to arrange the repatriation of the remains. Please keep in mind that extra documents needed for international repatriations can sometimes cause delays.
- If the body is cremated, the transfer of ashes to normal place of residence or memorial can be arranged. The cost of transporting the ashes is included.
- Where the next of kin wants to accompany the deceased's body to the final funeral home closest to the place of burial, one night's accommodation to the value of up to R1 000 per event is arranged and paid for. Only accommodation arranged by the call centre will be paid for. Transport costs are not included.
- If the repatriation takes place across the South African border, the cost of embalming is also included.

### Terms and conditions

The repatriation of mortal remains is provided within the borders of the Republic of South Africa as well as between the Republic of South Africa and one of the following countries:

- Angola;
- Botswana;
- Democratic Republic of Congo;
- Lesotho;
- Malawi;
- Mozambique;
- Namibia;
- Eswatini;
- United Republic of Tanzania;
- Zambia;
- Zimbabwe.

This means that the body must be transported either:

- within South Africa, or
- from South Africa to one of the listed countries, or
- from one of the listed countries to South Africa.

Repatriation of mortal remains will only be provided if the distance to be covered is more than 100km.

The service provider will decide whether to transport the body by road or by air.

This service does not include the cost of transporting family members who wish to accompany the body. No refunds are provided to any party who pays all or part of the repatriation costs instead of using the call centre to arrange and pay for the costs.

These services are provided by EuropAssistance, a contracted third party.

## Frequently asked questions

### Membership

**Q: If a member leaves the company or the scheme, can they still get the Funeral Assistance Service?**

**A:** No, eligibility is linked to scheme membership. Once the member leaves the company or scheme that provides FAS, they will no longer have access to the services.

### Information and documents

**Q: Is there a brochure I can give to the members?**

**A:** Yes. Please speak to your Momentum consultant to get a copy of the latest version.

**Q: Why does my policy document have so little information about FAS in it?**

**A:** FAS is an add-on service that we give clients access to, but it is not an insured benefit. The terms and conditions and other details of FAS are not part of the insurance contract, so we only include a reference to FAS in the policy for record keeping purposes, if at all.

### Repatriation of mortal remains

**Q: If the employer or the beneficiary pays some of the repatriation costs themselves, can they claim the amounts back later?**

**A:** No.

**Q: Can a person still be repatriated if they died while they were away on holiday?**

**A:** Yes, as long as they are in one of the listed countries.


**Q: Can the body be repatriated to a country other than South Africa?**

**A:** Yes, the body can be sent to any of the listed countries, but only if it is being sent from South Africa. The body must be repatriated either from South Africa, to South Africa or within South Africa.

To use this benefit call:  
**0861 666 111**  
Available 24 hours,  
7 days a week.

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