

Terms & Conditions

Please read these terms carefully, together with your policy wording and membership certificate. By completing a membership application you agree to be bound by them.

Last updated: July 2026

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SECTION 1

Membership & Contributions

1. Maximum age at entry for Extended Family is 85 years.
2. Contributions are payable monthly in advance in full, to ensure membership for the month. Cover is afforded on a month-to-month basis.
3. This cover is provided to all members recorded on the monthly schedule.
4. No reserves are built up on these plans; therefore contributions are payable lifelong.
5. There are no surrender values when cover ceases.
6. Cover will cease automatically upon the non-payment of contribution and the membership will lapse.
7. Mentally impaired as well as permanently and totally physically disabled children are covered until their death or as long as the principal member participates in this plan.
8. Common law as well as civil marriages is recognised by the Plan.
9. Membership application forms must be fully and accurately completed, and all new applications require a valid South African ID.
10. Should it come to the attention of Three Rivers Funerals that any of the information provided in the application is not accurate, membership under that application may be cancelled and no claims under this plan will be considered for payment.

SECTION 2

Waiting Periods

1. A six (6) month waiting period will apply for members up to the age of 64. After the receipt of the seventh (7th) contribution, in the seventh (7th) month, the full benefit will apply.
2. A nine (9) month waiting period will apply for members between the ages of 65 – 74. After the receipt of the tenth (10th) contribution, in the tenth (10th) month, the full benefit will apply.
3. A twelve (12) month waiting period will apply for members above the age of 75. After the receipt of the thirteenth (13th) contribution, in the thirteenth (13th) month, the full benefit will apply.
4. A one (1) month waiting period will apply if a member dies within the standard waiting period as a result of an accident.
5. If a payment is outstanding, the membership will lapse and the applicable waiting period will start from the date that the payments resumed.

SECTION 3

Claims

1. Claims must be lodged within three (3) months of the date of death. Failure to submit the claim within this time period may render the claim null and void.
2. Valid claims will be paid within 48 hours, provided that all required documents have been received and processed.

SECTION 4

Cooling-Off Period

1. A member has the right to cancel the membership within thirty (30) days after receipt of the membership documentation. Cancellation must be in writing. All contributions are inclusive of commission and administration fees.

SECTION 5

Declaration of Understanding

1. I hereby confirm that Three Rivers Funerals has provided me with satisfactory details of its relevant experience and assisted me in completing the application form and in understanding all the terms and conditions as stipulated in this document.
2. The benefits of this membership have been explained to me in detail and I understand and desire such benefits.
3. The monthly contribution as indicated is affordable within my current monthly budget.
4. Full membership underwriting details and terms and conditions, as well as the complete commission and admin fee breakdown, are available on the membership certificate / membership acceptance letter.
5. The membership certificate / membership acceptance letter is available at the office.
6. I accept and understand the contents of this declaration.

SECTION 6

Regulatory & Underwriting

Three Rivers Funerals (Pty) Ltd is a licensed Financial Services Provider (FSP 56081), Registration No. 2026/293270/07. This membership is administered and underwritten by Emzansi Group (Pty) Ltd, FSP Number 53930. Full underwriting details and the complete commission and administration fee breakdown are available on your membership certificate / acceptance letter.

SECTION 7

Contact Us

If you have any questions about these terms or your membership, please contact us:

CALL /WHATSAPP

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