

A photograph of an elderly Black man standing in a cemetery. He is wearing a dark overcoat, a black beret, and sunglasses. He holds a single red rose in his hands. In the background, there are several tombstones and trees. The image is partially covered by a dark grey geometric overlay on the left side.

Cinagi

2026 | Funeral Cover

UNDERWRITTEN BY

 **Bryte**

FUNERAL COVER

EXPLAINED

The monetary value of funeral cover provided is determined by the employer in accordance with their required cover level and affordability. Cover options allow for cover for employees only or employees plus their immediate family or employees plus their extended family.

The group cover level is set in any multiple of R5,000 cover from R10,000 up to a maximum of R100,000 sum insured, with benefit sub-limits as shown below:

FAMILY COVERED	BENEFIT
Employee, Spouse, Parent or Child 14+	100% of Sum Insured
Child 5 - 14	50% of Sum Insured
Child 0 - 5	25% of Sum Insured
Stillborn	12.5% of Sum Insured

Monthly premiums are defined in rand terms per policy.

In the event of an employee passing, the relevant benefit is paid to the nominated beneficiary as a lump sum. In the event of a family member of an employee passing, the relevant benefit is paid to the employee as a lump sum.

THE FOLLOWING OPTIONAL BENEFITS ARE AVAILABLE:

GROCERY COVER - an additional 10% of the applicable funeral cover benefit is paid via EFT to assist their family with immediate living costs.

REPATRIATION SERVICE - This is a service that allows for the transport of the deceased member's body back to a funeral home closest to the place of burial in South Africa.

The transport is provided via road or air, from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia, or Mozambique south of the -22 degree latitude line. If the insured was deceased in South Africa, their remains must be more than 150km from the place of burial in order to qualify for the repatriation service.

This service is limited to a maximum of R20,000 per claim event.



- Referral to a pathologist if any autopsy is required.
- Referral to a reputable funeral parlor, tombstone supplier and providers of other funeral services such as catering and transport.

How is a child defined?

A child is defined as an unmarried person who is financially dependent on the employee and is described as:

- A child born of the main member.
- A dependent stepchild of the member.
- A foster child of the member.
- A child, legally adopted by the member.
- A stillborn child, being a child that has had at least 26 weeks of intra-uterine existence but showed no sign of life after complete birth. Stillborn shall exclude the intentional termination of the life of the child.
- A grandchild, being a child of the member's children, where both the child's parents are deceased, or the child is dependent on the member.

How is a spouse defined?

A spouse is defined as the person with whom the member is joined in marriage and includes:

- A marriage or union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or the Civil Union Act, 2006, or the tenets of a religion; or
- A person living with the member in the manner of a spouse, living in a relationship of mutual dependence with the member, and running and sharing a common household with the member.
- Common-law and same sex-partners are included in the definition of spouse.
- The member must nominate their spouse in writing within three months of the inception of the policy or entering the policy as a new member after the commencement date. A member can change the spouse Benefit at any time thereafter on marriage, divorce or death, but must do so in writing within three months of the marriage, divorce or death.
- If a member has more than one spouse, then the spouse that qualifies first for a benefit is the spouse the member married first, or the spouse that the member nominated.



LOYALTY SAVINGS HEALTH

Wellnicipiti is our loyalty savings programme available exclusively to Cinagi gap cover and funeral cover clients.

Designed to put extra money in your pocket with discounts on a wide range of primary healthcare providers.

Exclusive to Cinagi clients, start saving now by registering at www.wellnicipiti.co.za/savings.

For more information visit www.wellnicipiti.co.za/savings or contact us on one of our digital contact channels at www.cinagi.co.za/contact/

HOW DOES IT WORK



Once you have registered you will receive a login and password where you can view a range of primary care service providers to book a consult with, such as GP's, pharmacists, dentists, optometrists, physiotherapists, etc



Select your preferred service provider and book a suitable and available time for your consultation. You will need to make payment of the discounted fee on the online payment portal to secure your appointment.



Wellnicipiti is a separate loyalty product sold and administered by Cinagi. The cost of Wellnicipiti, which is automatically included in all Cinagi gap cover products, is included in the total monthly Cinagi benefit cost. Limits, terms and conditions apply. For more details visit www.wellnicipiti.co.za/savings



LOYALTY SAVINGS RETAIL

Wellniciti is our loyalty savings programme available exclusively to Cinagi gap cover and funeral cover clients.

Designed to put extra money in your pocket with savings on a wide range of everyday grocery items at our selected retail partners, Shoprite, Checkers and Checkers Hyper.

Exclusive to Cinagi clients, start saving now by registering at www.wellniciti.co.za/savings

For more information visit www.wellniciti.co.za/savings or contact us on one of our digital contact channels at www.cinagi.co.za/contact/

**“SAVE
HUNDREDS
EVERY
MONTH
ON YOUR
SHOPPING”**

HOW DOES IT WORK



Once you have registered, you will receive a login and password, where you can view a wide range of everyday grocery items such as food, cleaning material, toiletries and more on which you can redeem savings coupons



Select your savings coupons by adding them to your “Basket” #



Once you are finished, click “Checkout” and all your redeemed savings coupons will be added together and sent to you as a 16-digit code via SMS



Before paying, present the 16-digit code(s) to the cashier and your total saving will be deducted from your grocery bill *

- a maximum of 5 savings coupons can be redeemed per product per month

* Note that a single 16-digit code is issued for all coupons that attract the same savings value. It is possible to receive up to 4 different 16-digit codes per shopping trip.
Once codes are issued, they are valid for one calendar month.

DOUBLE UP ON SAVINGS - The above coupon savings are applied over and above any in-store promotions that may be on offer in your selected store



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Cinagi (Pty) Ltd is an authorised financial services provider (50104) and underwriting manager. Funeral cover is underwritten by Bryte Life Co Ltd, an insurer licensed to conduct life insurance business and an authorised financial services provider (17705).