

A man in a black coat and beret stands in a cemetery, holding a single red rose. He is looking down at the rose. The background shows several gravestones and trees. The image is overlaid with a large grey arrow pointing right, which contains the Cinagi logo and the text '2026 | Funeral Cover'.

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.

Wellniciti

SAVINGS

LOYALTY SAVINGS HEALTH

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

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

HOW DOES IT WORK



As from 1 January 2026, you will automatically have access via www.wellniciti.co.za/savings. Under the "Book an appointment" section, select the type of provider you are looking for and enter your address to see a list of local providers and what their availability is.



Select your preferred doctor and time to confirm the booking. Depending on the provider and consultation type (virtual or physical), you will either need to make a prepayment online or pay at the practice after the consultation.

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/





LOYALTY SAVINGS

RETAIL

Wellniciti Savings is our loyalty 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.

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/

HOW DOES IT WORK



As from 1 January 2026, you will automatically have access to the shopping portal via www.wellniciti.co.za/savings, 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 products by adding them to your "Basket" #
You can either do this on your mobile device while shopping in-store or you can do it prior to your shopping trip



Once you are finished selecting all your grocery items, click "Checkout" and all your redeemed savings coupons will be added together and sent to you as a 16-digit code via SMS or e-mail



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

- You can add as many products as you like in each shopping basket and have unlimited shopping trips per month but only one of each product is permitted per shopping basket with an overall maximum of 5 of each 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 - ensure you show all of them to the cashier.
Once codes are issued, they are valid for the rest of the calendar month in which they were issued.

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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 **Bryte**

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).