



## KeyClub Starter funeral cover

Main members on KeyCare Plans can get R5 000 funeral cover for only R1 a month. Choose KeyClub Starter and give your family peace of mind when they need it most.

### How to join

Select the KeyClub Starter option on your KeyCare application form or contact your human resources department to add KeyClub Starter to your KeyCare Plan if your employer pays your KeyCare premium. You may also join by calling the KeyCare call centre on 0860 102 877. The R1 is added to your monthly KeyCare contribution. If your employer pays your KeyCare premium, they will need to add this benefit on your behalf, so you will need to contact your payroll department to request it.

### Keep in mind

- You must have a KeyCare Plan to get KeyClub Starter.
- You must apply for KeyClub Starter before the age of 64 years and 11 months.
- The cover is valid until the death of the main member.
- You must earn less than R8 000 per month in order to qualify for the benefit.
- KeyClub Starter only provides funeral cover to the main member on the KeyCare Plan.
- If another member on the plan becomes the main member, they must reapply for KeyClub Starter.
- The main member must be a valid member of KeyCare and KeyClub Starter at time of death for the beneficiaries of the member to receive the benefit.
- KeyClub Starter is subject to the conditions in the KeyClub Starter Membership Certificate.
- The beneficiaries must let Discovery Life know of the death within one month.
- For three months after you join, you are only covered for accidental death.

### How to claim

Your KeyClub Starter is managed by Discovery Life Group Risk. Contact Discovery Life Group Risk within three months of the death of the main member.

You need to notify Discovery of the death within one month, but must claim within three months.

Call Discovery Life Group Risk on 0860 54 33 22, fax 011 539 7388 or email [groupfuneral@discovery.co.za](mailto:groupfuneral@discovery.co.za) with the details of the claim.

### Find out more

If you have any questions, please visit [www.discovery.co.za](http://www.discovery.co.za) or call the KeyCare call centre on 0860 102 877.