



EFFICIENT

CORPORATE SOLUTIONS



SA CANEGROWERS ASSOCIATION FAMILY FUNERAL SCHEME

Corporate Identity & Licensing Structure

Triarc (Pty) Ltd is a licensed Underwriting Management Agency (UMA) operating under a formal binder agreement with Guardrisk Life, South Africa's largest cell-captive insurer.

Guardrisk Life is part of the Momentum Metropolitan Holdings (MMH) group, providing Triarc and its clients with the stability, governance, and capital backing of one of the country's strongest financial groups.

Triarc specialises in Employee Benefits solutions for employers across South Africa, supported by national broker distribution and strong governance frameworks.

Who Triarc is

- Established in 2012 with our head office in Century City, Cape Town.
- We are a Financial Services Provider (FSP 45009) specialising in Group Life products for SME and Corporate clients.
- We distribute our products through third parties, we do not sell directly.
- We are deeply committed to client service. It is our core value.
- We call it the Triarc Transformational Client Service Experience.
- We are a safe pair of hands.

Underwritten by
Guardrisk Life Limited, an authorised financial services provider
(FSP No 76) and a licensed life insurer.



Get Funeral Cover for:

- Funeral cover for yourself (main member), 2 (two) spouses, and 6 (six) children.
- The main member must be 18 to 65 years old.
- Children are covered from birth to age 21 (24 if they are full-time students).
- Continuation option available after age 65 on Triarc individual funeral rates.

Waiting period (on joining the scheme)

- No waiting period will apply for Main Member and Immediate Family.
- A 6 (six) month waiting period will apply for Extended Family Member.

Exclusions:

- No Benefit will be paid if the Insured Event is directly or indirectly caused by or attributable to any of the following by any of the Assured Lives and/or the Policyholder:
 - Acts of Terrorism;
 - warlike operations (whether war is declared or not);
 - civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising or riot, military or usurped power;
 - illegal strikes;
 - active participation in war;
 - radioactive contamination;
 - participation in illegal activities and/or willful and material violation of any law;
 - suicide within the 12 months after the Commencement Date in respect of an Assured Life.

How to claim

- Fully completed Claim Notification Form
- Certified copy of death certificate.
- Notification of registration of death (DHA1663).
- Certified copy of the claimant's ID and the deceased ID.
- Certified proof of relationship (like a birth certificate or marriage)
 - Traditional proof such as a lobola letter or traditional ceremony confirmation
 - Customary marriage certificate issued by Home Affairs (to be confirmed before the death of the Policyholder or nominated spouse).
 - Letter from community leader, such as the Tribal Chief.
- Additional documents may be required for unnatural death claims (police reports).
- Other documents may be requested

Claim Submissions Email:

ssgfuneral@salteb.co.za

Please note:

- Claims must be submitted within 12 months of the insured person's death.
- Claims are processed by the Triarc (Pty) LTD once all information is verified.
- Approved claims are paid out within 48 hours from receipt of all documents required for claim approval.

General Enquiries Contact:

ssqfuneral@salteb.co.za

Benefit Structure

FULL FAMILY	BENEFIT
CATEGORY	
Policyholder	R16 000
Spouse	R16 000
Child 14 – 21*	R16 000
Child 6 – 13*	R8 000
Child 1 – 5*	R3 200
Child 0 – 11months*	R3 200
Stillborn (older than 26 weeks)	R3 200
Family Rate Per Month	R24.70

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