

## NEW APOSTOLIC CHURCH BURIAL FUND

### FAQ's – FREQUENTLY ASKED QUESTIONS

Q: What happens to young children if both parents, who are members of the Fund, die simultaneously?

A: The children will be made beneficiaries on the policy until they reach the age of 21. Each child will be given a policy until they turn 21 and thereafter they will be responsible for their own premium.

Q: When the main member dies first how do I make sure the policy is transferred either to the remaining spouse or children?

A: It is therefore important that the details of the next of kin be filled in on the Funeral Arrangement Form. That person will then become the main policy holder.

Q: What happens when an unmarried girl has a baby? Is the baby also covered under the grandparents' policy?

A: The unmarried mother will remain a dependant on her parents' policy but the baby will not be covered under the same policy. It will therefore be necessary for the mother to take out a policy to cover her child. The child may also be covered under the father's policy if he happens to be a NAC burial fund policy holder.

Q: If someone has a policy in force and moves out of the region where they are covered, is that person still covered?

A: The policy will remain in force for the balance of the premium year, should there be a claim in that year, the Fund will only cover the cost of a funeral to the value of the contract for that specific year. Should there be a shortfall due to the different rates of undertakers outside of the region of cover, the family will have to pay the difference. Should the family wish to have the body transferred back home for a funeral the family will also have to bear the cost of the repatriation.

Q: When a person only joins the New Apostolic Church at the age of 61, can that person also join the Burial?

A: No, the age limit for new application is 60. However, a person over the age of 60 can purchase a prepaid policy at a cash price as determined by the actuary from time to time. This is a once-off premium.

Q: After paying the premiums for a number of years, does the policy ever become a 'paid up' policy.

A: No, the last time policies that were made 'paid up' was in December 1995. Due to the rising cost of funerals and the affordable premiums paid, the Fund can not afford to make any policies 'paid up'.

Q: Can a member choose any undertaker?

A: No, the NAC Burial Fund appoints undertakers from time to time and the members are informed via a newsletter of the details of the undertakers. Members may choose any undertaker on the list provided that the undertaker is within a 50km radius from the member's home.

Q: What happens if there is no undertaker within a 50km radius of a member's home?

A: This may happen occasionally in the smaller towns. The member may then use a local undertaker, provided that the Fund approves the cost of the funeral with the undertaker beforehand.

Q: When a member resigns from the Church, will they still be covered?

A: The member will still be covered for the duration of the premium year as per the conditions of the Fund.

Q: What happens if a member is sent to a hospital for treatment outside his region of cover?

A: The Fund will look sympathetically at such an incident and pay for the transport of the body back to the members' home. However, if a member is on holiday outside of his home, this will not apply and the family has to pay for repatriation.

Q: Does the Fund cover a spouse or eligible children who are dependants, but who are not New Apostolic?

A: Yes the Fund covers such dependants.

Q: What benefits are included?

A: The standard benefits included are:  
Removal of the body (within 50km radius of parlour)  
Preservation up to 7 days  
Cremation Fees or Public Grave & digging fees  
Undertaker's services  
Fund coffin  
Coffin spray  
Hearse  
Doctor's fees  
Urn for ash  
Death notice in local press  
Administration services

Q: Explain the automatic entry of 21 year olds

A: This applies to unmarried children turning 21. Children turning 21 will be automatically entered onto the system in the year that they turn 21. Because the burial year does not coincide with the calendar year the child enjoys free cover from the period between their 21<sup>st</sup> birthday and the following 30<sup>th</sup> June, when new premiums become payable.  
Note: It does not mean that the child has free cover for full year; it depends on the date of the child's 21<sup>st</sup> birthday.

Q: If someone is adopted into the faith, when can they join the Burial Fund ?

A: Immediately, however there is a 3 (three) month waiting period from the date of entry. Date of entry is the first day of the first month of the quarter in which the subscriber has joined the Fund.

Q: When is a membership number allocated to a new subscriber, in the case of adoption?

A: When the member is sealed.

- Q: What is the definition of a Dependent ?
- A: A dependant is defined as the spouse of the principal member (New Apostolic or non New Apostolic) provided he/she is under the age of 60 years as well as the unmarried children of such member provided they are under the age of 21 years (child = naturally or legally adopted).
- Q: What is the status of a non-member spouse, whose NAC husband/wife passes on first?
- A: The status quo remains in place for the spouse and children of the non-member, as long as the annual premium is paid.
- Q: What happens when a couple are divorced and there is a non-member spouse involved?
- A: Because a legal separation has taken place by law, the non-member spouse will be removed as a dependent of the Burial Fund.
- Q: What happens to the membership status of a married couple (who are both members) when they are divorced ?
- A: The main member will remain on the Burial Fund and the ex-spouse will have to apply for membership to the Burial Fund (in this instance the 3 month waiting period will be waived).
- Q: What is the membership status if two policy holders marry each other ?
- A: The membership of one is to be cancelled.
- Q: What if grandchildren are in the care of their grandparents ?
- A: The grandparents cannot cover their grandchildren unless in their legal custody.
- Q: Should a subscriber leave the Cape Apostle District (includes overseas), what is their status ?
- A: Membership may continue. Premiums are to be paid direct to the registered office of the fund, quoting the membership/policy number. The benefits of the Burial Fund do not cover repatriation. No funeral costs can be claimed in the country where member passes away. A cash amount which is determined annually by the Fund will be payable to a nominated beneficiary in South Africa.

