



**Cura
Administrators**

2026

CURA FUNERAL COVER



Cura Administrators (Pty) Ltd. is an Authorised Financial Services Provider (FSP 26848) underwritten by 1Life Insurance Limited (FSP 24769). 1Life Insurance Limited is a licensed life insurer and financial services provider.

Telephone: 010 021 0260 | **Email:** mail@curaadmin.co.za | **Website:** www.curaadmin.co.za





ABOUT US

Cura was founded in 1997 and now offers a wide-range of products including **Top-Up Cover, Health Insurance, Funeral Cover, Cancer Cover, Incident Assistance** and a **Non-PMB Surgery Support**. Our products are available to clients on all open medical schemes and most closed schemes, but are independently provided and are therefore transferable in the event of a change in the client's medical scheme.

We pride ourselves on being fair & transparent and always try to make our processes as simple as possible.

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FUNERAL CLAIM PROCEDURE

- All claims to be completed and submitted to 1Life for evaluation.
 - The claimant must complete all relevant documentation required by 1Life within 30 days.
 - All outstanding premiums on the policy shall be offset against the claim amount.
 - In accordance with the Policyholder Protection Rules, 1Life will within two business days after receiving all the required information in respect of a claim, assess and validate the claim. In the event of a dispute on the claim, 1Life will have an additional 14 business days to further investigate the claim.
- Claims:
 - Tel: 0800 007 700 | Fax: 086 695 6497 | Email: brokerclaims@1life.co.za

MAXIMUM ENTRY AGE (South African Citizens Only)

The maximum entry age is age up to next birthday 65 years.

Child dependants are covered until they reach the age of 18 years, with the option to continue cover as a principal insured and no new underwriting or waiting periods will apply on own new policy.

The age of 18 may be extended up to 25 years in respect of an unmarried child dependant who is a full-time student, provided proof thereof can be provided to Cura Administrators.

All newborns must be registered on this policy within 30 days after birth.

BURIAL REPATRIATION

Provides transportation of the deceased from place of death of final funeral home closest of the place of burial within the borders of South African and adhere to cultural requirements in this respect. One family member may accompany the deceased during transport and accommodation of this member is catered for where relevant. Provides assistance with the legal requirements regarding funeral and claim procedures and advice obtaining a death certificate and associated documents if necessary.

CONTACT US

Physical Address: 829 Rubenstein Drive,
Moreleta Park,
Pretoria, 0044

Tel: 010 021 0260
Email: mail@curaadmin.co.za
Website: www.curaadmin.co.za

Claims Department:
brokerclaims@1life.co.za

New Application / Updates:
newbus2@curaadmin.co.za



**Cura Accredited
Financial Adviser**



FUNERAL COVER R18 000

Entry Age

Single Cover
Family Cover

Monthly Premium

R44.00 / month
R121.00 / month

Main member Maximum Entry age up to next birthday 65 years
Spouse Maximum Entry age 74 years

One of the most traumatic events in life is the death of a loved one. Funeral costs can run into the thousands and often funds are tied up in the estate.

Our Funeral Cover policy aims to alleviate this financial burden by processing claims swiftly. We strive to make a decision on claims within two business days, ensuring timely support for even the most basic funeral arrangements.

WHAT ARE THE BENEFITS COVERED?

The table below shows the amount that will be covered by the different insured categories per policy.

Life Assured Plan – R18 000	Natural Death	Accidental Death
Principal Insured	R18 000	R36 000
Spouse	R18 000	R36 000
Child aged 14 to 21 Years	R18 000	R36 000
Child aged 6 to 13 Years	R9 000	R18 000
Child aged 1 to 5 Years	R4 500	R9 000
Child aged 0 to 11 Months	R4 500	R9 000
Stillbirth (After 28 weeks of pregnancy and not due to an elective abortion)	N/A	N/A

NB: The Policy Wording will supersede any and all Cura Administrators' digital/print marketing material and correspondence.

The total claim amount payable by the Insurer in respect of a valid claim is restricted to R50 000 per Policy Member, regardless of underlying Benefits or number of Policies that Cover such Policy Member.

Should an Insured Event occur as a result of an Accidental death, the Policy Benefit will be paid plus an additional amount equal to the Policy Benefit (double the Cover), subject to the Cover restrictions and maximum cover.

Our Funeral Policies are
underwritten by 1Life
Insurance Limited

1Life

Changing Lives



FUNERAL COVER R30 000

Entry Age

Single Cover

Family Cover

Monthly Premium

R71.00 / month

R206.00 / month

Main member Maximum Entry age up to next birthday 65 years

Spouse Maximum Entry age 74 years

WHAT ARE THE BENEFITS COVERED?

The table below shows the amount that will be covered by the different insured categories per policy.

Life Assured Plan – R30 000	Natural Death	Accidental Death
Principal Insured	R30 000	R50 000
Spouse	R30 000	R50 000
Child aged 14 to 21 Years	R30 000	R50 000
Child aged 6 to 13 Years	R15 000	R30 000
Child aged 1 to 5 Years	R7 500	R15 000
Child aged 0 to 11 Months	R7 500	R15 000
Stillbirth (After 28 weeks of pregnancy and not due to an elective abortion)	N/A	N/A

NB: The Policy Wording will supersede any and all Cura Administrators' digital/print marketing material and correspondence.

The total claim amount payable by the Insurer in respect of a valid claim is restricted to R50 000 per Policy Member, regardless of underlying Benefits or number of Policies that Cover such Policy Member.

Should an Insured Event occur as a result of an Accidental death, the Policy Benefit will be paid plus an additional amount equal to the Policy Benefit (double the Cover), subject to the Cover restrictions and maximum cover.

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FUNERAL COVER R50 000

Entry Age

Single Cover
Family Cover

Monthly Premium

R117.00 / month
R290.00 / month

Main member Maximum Entry age up to next birthday 65 years
Spouse Maximum Entry age 74 years

WHAT ARE THE BENEFITS COVERED?

The table below shows the amount that will be covered by the different insured categories per policy.

Life Assured Plan – R50 000	Natural Death	Accidental Death
Principal Insured	R50 000	R50 000
Spouse	R50 000	R50 000
Child aged 14 to 21 Years	R50 000	R50 000
Child aged 6 to 13 Years	R25 000	R50 000
Child aged 1 to 5 Years	R12 500	R25 000
Child aged 0 to 11 Months	R12 500	R25 000
Stillbirth (After 28 weeks of pregnancy and not due to an elective abortion)	N/A	N/A

NB: The Policy Wording will supersede any and all Cura Administrators' digital/print marketing material and correspondence.

The total claim amount payable by the Insurer in respect of a valid claim is restricted to R50 000 per Policy Member, regardless of underlying Benefits or number of Policies that Cover such Policy Member.

Should an Insured Event occur as a result of an Accidental death, the Policy Benefit will be paid plus an additional amount equal to the Policy Benefit (double the Cover), subject to the Cover restrictions and maximum cover.

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GENERAL EXCLUSIONS

- The exclusions and limitations shall be calculated with reference to commencement date in respect of an assured life as stipulated in the Policy Schedule.
- No insurance cover shall be granted or benefits paid in the event of the death of any of the assured lives resulting directly or indirectly from, or which is attributable to suicide or attempted suicide by a member, during the first 12 months and 12 premiums, from the original commencement date of cover irrespective of whether such suicide or attempted suicide is the result of temporary or permanent insanity, mental illness, the influence of drugs or intoxication of a member.
- No insurable cover shall be granted or benefits paid in the event of the death of any of the assured lives resulting directly or indirectly from, or which is attributable to the transgression of the law.
- Stillborn births will only qualify for consideration if the following criteria are met: The fetus must have attained a minimum gestational period of 26 weeks of pregnancy, plus a certificate confirming the pregnancy weeks at termination of still birth from the attending doctor or gynecologist.
- No claim will be paid: (1) For death as a result of an abortion (aborted fetuses are not covered).

WAITING PERIODS APPLICABLE

- No waiting period will apply in respect of Accidental death, provided that the Insurer received the first premium.
- The waiting period for natural death on the funeral plan is 6 months and 6 paid premiums.
- If you have had existing cover within 31 days of taking this policy, only the remaining waiting period of your existing cover will apply. Should there be no remaining waiting period left on your previous cover, then no additional waiting period will be applied to this policy.
- Where your cover is cancelled with us for a period of greater than 2 months from the last day of the last month for which we received a premium payment, and if we agree to reinstate you on the same terms, we will not extend or reinstate your waiting periods, the waiting period originally agreed or any outstanding period will be applied.
- Accidental death means death caused directly or resulting from injuries sustained due to a sudden and unforeseen event (an accident) which occurs at an identifiable place and time and has visible, violent an external cause and which results in the death of the assured life.
- Any addition of cover, benefits or members to the policy shall result in new waiting periods being applicable to the additional member(s), benefit(s) or cover.



Cura Administrators (Pty) Ltd

Contact Cura on 010 021 0260 or visit the website www.curaadmin.co.za

Cura Funeral Cover is underwritten by 1Life Insurance Limited, a licensed Life Insurer and Financial Services Provider. (Reg no. 2005/027193/06 | FSP no. 24769).

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