



# Funeral Advance Cover

## What is the purpose of the DPF Funeral Advance Cover?

Debswana Pension Fund introduced the funeral advance cover in order to provide some relief for families of deceased members who may find themselves in need of funds at the time of the members burial. Relatives of the deceased member may be assisted with 20% of the member's fund credit (but not exceeding P20,000) for burial costs.

## Who is covered?

All members of the fund are eligible for this benefit. However in all cases cover will be subject to availability of benefits, ie there must be a fund credit available or in the case of pensioners, a benefit entitlement to beneficiaries. It is also very important to note that the benefit does not cover family as it is not an insurance policy but an advance against pension benefits.

## Do I need to apply for cover?

By virtue of being a DPF member you automatically qualify, no forms necessary and no extra fees.

## Are there any exclusions?

Yes, the cover shall exclude pensioner members who upon retirement elected:

- Joint life option
- Life only option
- Have exceeded 5 years or 10 year guaranteed.

## What is the procedure?

In the event of death, the next of kin, spouse, parent or a child shall write a letter to Debswana Pension Fund Administrator, Mmila Fund Administrators requesting for the funds with the following attachments.

1. Proof of death must be enclosed, in the form of death notification form or death certificate.

2. An affidavit or a signed letter from the Chief or District Commissioner indicating that the family has agreed that an advance be given to the nominated family representative.

3. The affidavit should also reflect the nominated family representative's full names as per national identification documents. Upon verification, payment shall be made to the nominated person.

4. The fund shall issue an open cheque or a bank transfer to the next of kin after all investigations have been completed.

5. The Fund credit of the deceased will automatically be lessened by the money advanced to the family for burial. The remaining fund credit shall be paid in accordance with Fund rules.

6. Note that the benefit is paid only before the burial of the deceased member and if all required documents are available payments can be disbursed in less than 24 hours.

## Is it compulsory to take this cover?

No it is not, it is up to the deceased relatives (beneficiaries) to decide, however if no claim has been lodged, the deceased benefits shall be paid out to the beneficiaries as per norm. This cover is only made for those families that may need it. Members who are not in favor of this cover can make arrangement by writing a letter to the Fund while still alive, barring any such claim in the event of their death.

*For more information please contact us at;*

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