

UMCBF (Uganda Muslim Community Bereavement Fund)

Summary of the Funeral Scheme

Please note the following

1. This Funeral Plan is subject to the terms, conditions and exclusions contained in the Funeral Plan document
2. UMCBF is a charity-managed funeral plan scheme under Uganda Muslim Community in the UK
3. You have the right to cancel this Plan . For full information on this right, please refer to clause 20 (Right to Cancel)

SUMMARY OF BENEFITS

We provide You with a summary of the scheme to include payments to be made, the events in respect of which the benefits will be provided and the circumstances under which the benefits will not be provided. If You have any questions, please contact Us.

BENEFITS

Benefit	If a Members Dies	
	We will pay	<ol style="list-style-type: none">1. A Funeral Director the Amount of what would be considered as the cheapest burial cost at the time of the death of a registered Member.<ol style="list-style-type: none">1.1 All Adults aged 18 years and above, who have paid a one off sum of £75 at the time of registration. This could be under a household application or an individual application.1.2 Registered members who have made payments towards their funeral costs of up to £4800. This could be paid in instalments or as an upfront amount at a 5% discount of the total amount of cover. This is calculated at £4575 - *OPTIONAL1.3 A one off sum of £2000 to a registered member who dies outside the UK.
	When will we pay	<ol style="list-style-type: none">2. On the death of the Registered Member after 3 months from the registration Date.

	When will we not pay	<p>3. If a member is not registered with UMCBF</p> <p>3.1 Where a sum of £75 of registration fee has not been paid by those described in Clause 1.1.</p> <p>3.1.1 If a member dies within the Waiting Period of 3 months of the cover start date; however, UMCBF will pay a sum of £500 towards a members funeral cost if death of a member occurs during the 3 months cover start date.</p> <p>3.1.2 When family declines payments at the time of Funeral plan holder’s death due to having other means to fund the burial</p> <p>3.1.3 A claim where the burial principles are under other Faith or where a request to cremate a member has been made. UMCBF encourages that Legal advice is sought by anyone wanting to register but fears there will be such conflict of interests at the time of their death.</p>
	Who can Claim	<p>4. Any party with necessary documentation acting on behalf of the Funeral Plan Holder or beneficiary</p> <p>4.1 Documents required</p> <ul style="list-style-type: none"> • Certified copy of the death certificate • Certified copy of the Beneficiary’s identity document or passport • Funeral Directors Bank details • Or, Beneficiary’s banking details for payment of £500/£2000 towards the funeral costs
Monthly payment		<p>5. A monthly payment of £5.42 per head a month is required. (£65 a year)</p> <p>5.1 Your first monthly payment is payable 28 days after the signature date.</p> <p>5.2 No partial payments of £5.42 will be allowed.</p> <p>5.3 We will review the monthly payments, terms and benefits of the Funeral Plan annually and should the monthly payments not be sufficient to maintain the Funeral Plan benefits, Your payments will be increased on Your Plan’s review date, subject to Us giving You at least 30 (thirty) days written notice of such increase.</p> <p>5.4 Where monthly Payments have been missed for a period of 2 (two) Months, your registration will be</p>

		<p>reviewed and appropriate steps taken to engage you to bring your account up to date.</p> <p>5.5 Where there are unavoidable circumstances affecting a members' ability to pay their monthly payments, UMCBF will consider actions under Clause 6 and 14.</p>
Death Payments Waiver	We will	<p>6. Allow the funeral Plan to remain active for other remaining registered members on the plan for 2 (two) months, without making any monthly payments from the date of death of the Funeral Plan Holder.</p> <p>6.1 Your payments will not change if You start paying again.</p>
	When will this happen	<p>7. On the death of the Funeral Plan Holder</p> <p>7.1 If the Funeral Plan has been active for a period of at least 3 (Three) months prior to the death of the Funeral Plan Holder.</p> <p>7.2 If the relevant members have been members for at least 3 (Three) months prior to the death of the Funeral Plan Holder.</p> <p>7.3 If requested by existing registered Members.</p>
	We will not	<p>8. Allow an increase of payments or benefits while this benefit is in operation but you will be expected to pay the arrears.</p> <p>8.1 Allow additional members or changes to the Funeral Plan while this benefit is in operation.</p>
	How to Claim	<p>9. Automatically activated once a claim on the death of the Funeral Plan Holder has been submitted.</p>
Beneficiary Burial Cost Payments	We will	<p>10. Pay towards burial costs equivalent to an amount as described in Clause 1.</p>
	When will we pay	<p>11. If the required documents are provided</p> <p>11.1 Without proof of cancellation of the Funeral Plan at the time of the claim</p>
Burial Repatriation	We will cater for	<p>12. The preparation and transportation of a deceased members from the UK to Entebbe Airport.</p>

	We will not	13. Pay any other benefits towards the funeral costs during this Burial Repatriation or when the deceased is in Uganda.
Voluntary Payment Pause	We will	14. Allow all members on the Funeral Plan to pause their Payments due to Financial hardship for up to 2 (two) Months. 14.1 Require any arrears accrued during the Funeral Plan Pause to be paid. If payments are not received after the two months break, a 30 Days' notice to terminate a member's registration will be provided.
	We will not	15. Allow an increase of payments or benefits while this benefit is in operation 15.1 Allow additional members or changes to the Plan while this benefit is in operation (Voluntary Payment Pause)
	Who can claim	16. The Funeral Plan Holder or any designated Registered Member
New Members	We will	17. Allow New-borns or other dependants below the age of 18 years to be registered under an existing cover with a £25 payment. 17.1 Expect all additional members aged 18 years and above including new Spouses to pay a sum of £75 towards the registration fee. 17.2 Accept applications from dependants who have reached the age of 18 year olds, and would wish to own their individual Funeral Plan. They will be expected to pay a registration fee of £75 and £5.44 monthly membership fee or £65 a year. 17.3 Take full payments towards burial costs from members who are terminally ill at the time of their registration.
Right to Cancel		18. Members have a right to cancel their Funeral Plan at any time. 18.1 Members will provide UMCBF 30 days Cancellation Notice. 18.2 No full refunds will be made following a members registration after a period of 3 (Three) Months from the registration date.

		<p>18.3 A 25 % reduction of total payments made by a Funeral Plan Holder will be deducted where there have been no deaths of a member within 12 (twelve) months period; or 50% reduction of the total payments made where there have been death of a member within the 12 (twelve) months.</p> <p>18.4 Where a Funeral Plan Holder terminates their membership after making a claim towards their funeral costs from UMCBF without being a member for a period of 12 (Twelve Months). UMCBF has a right to demand up to 50% refund of the funeral costs.</p> <p>18.5 All 18 year olds registered under an existing Plan can cancel their Membership where they have been a member as a child. No Refunds will be provided if the family member has benefited from the scheme. Where the family has not benefited from the scheme, refunds under clause 18.3 and 18.4 will apply.</p> <p>18.6 UMCBF may cancel your Funeral Plan by giving you 30 (thirty) days' notice.</p> <p>18.7 Any changes of circumstances within the household should be reported immediately to UMCBF.</p>
Child Membership		
	If a Child dies	
	We will pay	<p>19. The Amount of what would be considered as the cheapest burial cost at the time of the death of a registered Child in the UK.</p> <p>19.1 All children who have registered with UMCBF and paid a one off sum of £25 at the time of registration. This will be under a household application.</p> <p>19.2 A one off sum of £667 to a registered child who dies outside the UK. (This is 1/3 of £2000).</p> <p>19.3 For body repatriation of a child to UG. A registration fee of £75 and ongoing Monthly fee of £5 is required. The child will have to be a member with UMCBF for a period of 3 months.</p>

	When will we pay	20. On the death of the Registered Child after 3 months from the registration Date.
	When will we not pay	<p>21. If a Child is not registered with UMCBF</p> <p>21.1 Where a sum of £25 of registration fee has not been paid as described in Clause 19.1.</p> <p>21.1.1 If a child dies within the Waiting Period of 3 months of the cover start date; however, UMCBF will pay a sum of £500 towards a child's funeral cost if death of a child occurs during the 3 months cover start date.</p> <p>21.1.2 When family funds the child burial using other means.</p>
Monthly Payments		22. As described in clause 5 - 5.5

How to Claim

To register a claim, Write to: UMCBF, 75 Derby Road E7 8NH, Phone us on +447908800278, +447984530751, +447736701298, email Umcbf.taskforce@gmail.com

Charity Reg No. 1115442