

## UMCBF FUNERAL PLAN SCHEME

### TERMS AND CONDITIONS

#### 1. DEFINITIONS

1.1. 'Death' It is a sudden, unexpected event that happens at a place and time that someone loses their life.

1.2. 'Child/children' This is Your child or Your spouse's child. A child must:

1.2.1. not be married

1.2.2. be a biological child, legally adopted child, stepchild or child where You (or Your spouse) are the legal guardian

1.2.3. This relationship must be in place at the cover start date

1.3. '**Cover**' A lump sum payment of the funeral amount in case of the death of a member as shown on Your Funeral Scheme schedule

1.4. '**Cover Start Date**' This is the date after a waiting period of 3 months.

1.5. '**Cover End Date**' This is the date after which You or the beneficiary will cease to be registered Members to UMCBF as stipulated in section 4.

1.6. '**Extended Family Member**' We consider an extended family member to be:

##### 1.6.1. Relationships to You:

1.6.1.1. Spouse as defined. Where You have more than 1 (one) spouse, then the additional spouses can be covered as extended family members

1.6.1.2. Parent as defined. Where You have more than 4 (four) parents, then the additional parents can be covered as extended family members

1.6.1.3. Child as defined. Where You have more than 8 (eight) children, the additional children can be covered as extended family members

1.6.1.4. Great-grandparent who is Your parents' grandparent

1.6.1.5. Great-grandparent-in-law who is the grandparent of Your spouse's parents

1.6.1.6. Grandparent who is Your parents' parent

1.6.1.7. Grandparent-in-law who is the parent of Your spouse's parents

1.6.1.8. Parent-in-law who is the parent of Your spouse

1.6.1.9. Aunt who is the sister of Your father or mother, or Your uncle's female spouse

1.6.1.10. Uncle who is the brother of Your father or mother, or Your aunt's male spouse

1.6.1.11. Brother who is Your parents' male child

1.6.1.12. Sister who is Your parents' female child

1.6.1.13. Brother-in-law who is the male person married to the child of Your parents

1.6.1.14. Sister-in-law who is the female person married to the child of Your parents

1.6.1.15. First cousin who is the child of Your aunt or uncle as defined above

1.6.1.16. Son-in-law who is the male person married to Your child

1.6.1.17. Daughter-in-law who is the female person married to Your child

1.6.1.18. Nephew who is the male child of Your brother or sister

1.6.1.19. Niece who is the female child of Your brother or sister

1.6.1.20. First cousin's child who is the child of Your first cousin

1.6.1.21. Grandchild who is Your child's child; or

1.6.1.22. Great-grandchild who is Your grandchild's child

1.6.2. Relationships to Your spouse:

- 1.6.2.1. Aunt who is the sister of Your spouse's father or mother, or Your uncle's female spouse
- 1.6.2.2. Uncle who is the brother of Your spouse's father or mother, or Your aunt's male spouse
- 1.6.2.3. Brother who is Your spouse's parents' male child
- 1.6.2.4. Sister who is Your spouse's parents' female child
- 1.6.2.5. Brother-in-law who is the male person married to the child of Your spouse's parents
- 1.6.2.6. Sister-in-law who is the female person married to the child of Your spouse's parents
- 1.6.2.7. First cousin who is the child of Your spouse's aunt or uncle as defined above
- 1.6.2.8. Son-in-law who is the male person married to Your spouse's child
- 1.6.2.9. Daughter-in-law who is the female person married to Your spouse's child
- 1.6.2.10. Nephew who is the male child of Your brother or sister
- 1.6.2.11. Niece who is the female child of Your brother or sister
- 1.6.2.12. Grandchild who is Your spouse's child's child
- 1.6.2.13. First cousin's child who is the child of Your spouse's first cousin; or
- 1.6.2.14. Great-grandchild who is Your spouse's grandchild's child
- 1.7. **'A Registered Member'** This is any person listed on the Funeral Scheme schedule as being covered by this Funeral Scheme. These lives must meet the definitions of a Funeral Plan Holder, spouse, child, parent or extended family member in this Funeral Scheme. These relationships must be in place when cover is applied for
- 1.8. **'Married or Marriage'**, for purposes of this contract, is when 2 (two) people are:

- 1.8.1. married according to the laws of any sovereign country
- 1.8.2. married according to customary or tribal law
- 1.8.3. married under Islamic religion.
- 1.8.4. living together and financially dependent on one another; or
- 1.8.5. party to a civil partnerships in terms of UK
- 1.9. **'Parent(s)'** Means the persons who are the biological parents, parents-in-law, legal guardians of an adopted child, and stepparents, of the Funeral Plan Holder. This relationship must be in place when cover is applied for
- 1.10. **'Funeral Plan Holder'** The Funeral Plan Holder is the owner of the Funeral Scheme. The Funeral Plan Holder on this Funeral Scheme must be a natural person. You are the only person who is allowed to make changes to the Funeral Scheme
- 1.11. **'Funeral Plan Scheme'** shows the 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.
- 1.12. **'The Plan Payer'** The Plan Payer must be You (the Funeral Plan Holder)
- 1.13. **'Monthly Fee'** is your membership fee that is paid for the duration of your contract with UMCBF.
- 1.14. **'Signature Date'** Signature date is the date on which You signed Your Registration form with UMCBF.
- 1.15. **'Spouse(s)'** A spouse is someone You are married to (see clause 1.8)
- 1.16. **'Stillborn'** This means a baby being born dead after the 24th week of pregnancy. The stillborn child must have been born to either the Funeral Plan Holder or the spouse of the Funeral Plan Holder. The mother of the

stillborn baby must be a member on the Funeral Scheme

1.17. 'UMCBF', 'We' and 'Us' means Uganda Muslim Community Bereavement Fund

1.18. 'You/Your' "You" and "Your" means the Funeral Plan Holder

## **2. YOUR FUNERAL SCHEME**

2.1. **The Funeral Scheme** terms and conditions is a part of the contract between the Funeral Plan Holder (You / Your) and UMCBF (We / Us). The contract includes the Funeral Scheme Schedule.

2.2. UMCBF will only engage with You as a Funeral Plan Holder if you have a contract with UMCBF.

2.3. In this contract the Funeral Plan Holder is also the person who makes ongoing payments towards the scheme. All amounts are in Pound Sterling. All refunds will be paid to You as the Funeral Plan Holder and if You die, to Your nominated beneficiary or Next of Kin.

2.4. The definitions section is included in the beginning of this document.

## **3. HOW YOUR FUNERAL SCHEME WORKS**

3.1. You have selected the UMCBF Funeral Plan Scheme. All the benefits explained in section 7 are automatically included

3.2. Only the members listed in the Funeral Scheme schedule will benefit from this Funeral Scheme. You must make sure that all the family members You wanted to benefit from this scheme are listed correctly on the Funeral Scheme schedule and fall within our definitions of people that can be covered, see section 1. You can request to add or remove family members or change the cover amount for the members. These changes will be done by agreement. The payments will change as described in the Funeral Plan.

3.3. If it is found that You have committed fraud, We may cancel the Funeral Scheme with immediate effect, and any other

agreement that exists between Us. We will discuss your refund following any fraud claim. Such as making double claims for the same funeral.

## **4. COVER START DATE AND COVER END DATE**

Our Funeral Scheme contract starts on the signature date, and will continue until one of the following events happen:

4.1. You cancel Your Funeral Scheme by giving Us notice in the manner set out in section 20

4.2. all the members have died

4.3. when You fail to pay 2 (two) consecutive Monthly Payments or if Your total outstanding balance is equivalent to 2 (two) months' pay.

## **5. ENTRY AGES**

Entry age is the member's actual age on signature date. Payments and benefits will only change when You update Your Funeral Scheme, when a **'Beneficiary'** turns 18 years old , or when UMCBF advises you of any price changes towards burial costs.

## **6. Membership fees**

6.1. This is Your monthly financial duty to our contract. Your first membership fee is payable 28 days after the signature date. No partial monthly payments will be allowed on this Funeral Scheme. Any outstanding/arrears will need to be paid within 30 days of termination Notice.

6.2. We will review the Membership fees, terms and benefits of the Funeral Scheme annually and should the monthly payments not be sufficient to maintain the Funeral Scheme benefits, Your Membership fees will be increased on Your Funeral Scheme's review date, subject to Us giving You at least 30 (thirty) days written notice of such increase

## **7. FUNERAL SCHEME BENEFITS**

7.1. This benefit pays the burial costs when a member dies. The member's burial costs will

be covered as long as We receive monthly or yearly membership fees for that member

7.2. A member is expected to pay their Membership fees until their death.

7.3. Burial Repatriation This benefit covers the repatriation of a deceased member to Entebbe Airport, Uganda, East Africa.

7.4. **Voluntary Payment Pause** This benefit will allow You as the Funeral Plan Holder to keep the Funeral Scheme active for up to 2(two) months without making any monthly payments due to financial difficulties.

7.4.1. You can start paying Your monthly dues again at any time during the 2 (two) months. When You start paying again, the cover terms will be the same. You will be required to pay any arrears incurred within the 2 months Period of the payment pause

7.4.2. No changes can be made to the Funeral Scheme when this benefit is being used

#### 7.5. **Death Payments Waiver**

7.5.1 This benefit provides that We will waive payment towards the Funeral Scheme, for a period of 2 (two) months from the date of death of the Funeral Plan Holder, if:

7.5.1.1. the Funeral Scheme has been active prior to the death of the Funeral Plan Holder

7.5.1.2. requested by the remaining members on the Funeral Scheme

7.5.1.3 No changes can be made to the Funeral Scheme when this benefit is being used

#### 7.6. **Newborns**

This benefit will allow You to add a newborn to your Funeral Scheme Plan.

### 8. **WAITING PERIODS**

8.1. A waiting period refers to a window of time during the life of an active Funeral Scheme when payments must be paid, but no benefit will be paid if a claim event happens.

It is a mechanism to help UMCBF collect enough funds to pay towards a registered Members Death.

8.2. The duration of the waiting period is set at 3 Months during which no Claims can be made but a lump sum of £500 towards a members' funeral cost will be made.

### 9. **EXCLUSION FOR ALL BENEFITS**

We will not pay a claim if registration fee has not been made.

### 10. **BURIAL COSTS**

10.1. This is an amount we will pay to the Funeral Directors if a member on the Funeral Scheme schedule dies. UMCBF will make payments towards the cheapest cost at the time of death. This Amount excludes any other costs towards the funeral such as feeding

10.2. Where there is an increase to Burial Costs in general, UMCBF will increase Members Monthly fees to be able to meet the change in prices. Members will be notified of such changes.

### 12. **CLAIMS**

- Benefits under this Funeral Scheme can only be claimed if the claim event occurred while the Funeral Scheme is active
- We will pay Funeral Directors with relatively reasonable burial costs.
- The information provided by You at the time of registration or when a change is made to Your funeral plan, will be used to assess the validity of a claim. Should there be a discrepancy between the information provided by You at the time of your registration, or any subsequent change, and the information on the claims document provided, We will at our sole discretion determine the validity of the claim

- We have the right not to pay a claim on any member if the death happened before they were fully registered.
- If any information that You have provided on any member is incorrect, any benefit that becomes due may be recalculated or declined
- All claims that conflict with Islamic way of burial i.e Claims towards cremation of a member or for burials under other Faiths, will be declined and necessary refunds made.

### **12.1 How to claim**

12.1.1. You may submit a claim to:

UMCBF via UMC UK office at:

75 Derby Road

E7 8NH

TEL:

Mob: +447908800278, +447984530751,  
+447736701298

Email: [Umcdf.taskforce@gmail.com](mailto:Umcdf.taskforce@gmail.com)

### **12.2 Supporting documents required**

The following supporting documents must be provided when You submit a claim:

12.2.1. All claims

12.2.1.1. Original or certified copy of the claimant's ID

12.2.1.2. Original or certified copy of the beneficiary's ID

12.2.1.3. Original or certified copy of the death certificate

12.2.1.4. Any other documents/reports which We need to assess the validity of the claim

### **13. BENEFICIARY**

13.1. In the event of Your death We will pay your beneficiary burial costs to a Registered Funeral Director.

13.2 We will contact your family or Next of Kin for any instructions regarding a beneficiary's death

13.3. When registering Your Next of Kin, please ensure that You have provided Us with: Surname, ID number and Contact number.

### **14. UNCLAIMED BENEFITS**

14.1 An unclaimed benefit is when We have a claim to be paid to You (or Your beneficiary), but We cannot find You (or Your beneficiary) to process your claim

14.2 We will take steps to trace You or Your Beneficiary

### **15. DISPUTED CLAIMS**

16.1 Claims not in line with Islamic Funeral Principles such as Claim to Cremate or for burial under other Faith.

16.2 We will provide You with notice within a reasonable period after receipt of such claim, advising You or Your nominated beneficiary about the disputes in your claim. The notice will contain the reasons for the dispute or rejection

16.3 You or Your nominated beneficiary is granted 7 days from the date of rejection to provide Us with written reasons why the claim should be paid. We will respond to Your written reasons within 10 (ten) days of receipt of Your written reasons. Should We re-confirm the decision to reject or dispute the claim, You or Your nominated beneficiary can refer the complaint to UMC UK.

### **17. LEGISLATION**

17.1 This Scheme is operated under a Charity Model. It is guided by UMC UK and its principles are laid upon Islamic and charitable values.

### **18. CESSIONS AND LOANS**

The rights and obligations of this funeral plan cannot be transferred to someone else. The funeral plan cannot be used to secure a loan

## **19. RESIDENCE, TRAVEL AND OCCUPATION**

19.1 No cover will be provided to any member where the member lives permanently outside the United Kingdom.

19.2 The Funeral Scheme provides cover to Ugandan Muslims in the United Kingdom or spouses of those married to a Ugandan Muslim that can provide:

19.2.1 Proof of residency

19.2.2 Proof of citizenship or copy of ID

19.2.3 If any member leaves the United Kingdom on a permanent basis, it is Your responsibility to request, in writing, to end the cover.

## **20. RIGHT TO CANCEL**

20.1 Members have a right to cancel their Funeral Plan at any time.

20.2 Members will provide UMCBF 30 days Cancellation Notice.

20.3 No full refunds will be made following a members registration after a period of 3 (Three) Months from the cover date.

20.4 A 25 % reduction of total payments made by a Funeral Plan Holder will be deducted where there have been no deaths of an assured member within 12 (twelve) months; or 50% reduction of total payments made where there have been death of an assured member within 12 (twelve) months.

20.5 Where a Funeral Plan Holder terminates their Funeral Scheme or membership after making a claim towards their funeral costs from UMCBF, UMCBF has a right to demand up to 50% refund of the funeral costs.

1.1 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 20.4 and 20.5 will apply.

20.6 UMCBF may cancel your Funeral Scheme by giving you 31 (thirty-one) days.

20.7 Any changes of circumstances within the household should be reported immediately to UMCBF.

## **21. COMMUNICATION**

21.1 We will only accept communication as having been submitted by You if done via one of the following channels:

1. Write to: UMCBF, 75 Derby Road E7 8NH

2. Phone: Rashid Kayira 07908800278; Moshen Kimbugwe 07984530751; Naima Kayira 07736701298.

or 3. An email: [Umcbf.taskforce@gmail.com](mailto:Umcbf.taskforce@gmail.com)

## **22. REVIEW OF TERMS AND CONDITIONS**

22.1 These Terms and Conditions are subject to review by the UMCBF Team.

22.2 Members will be informed of any changes.