



•BOIKANYO FINANCIAL SERVICES•



[boikanyofs.co.za](http://boikanyofs.co.za)



## **About Us**

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BFS is an Authorised  
Financial Services Provider  
FSP-50278

- ✓ No waiting period
- ✓ 24-72 hours claims
- ✓ Spouse & kids Covered
- ✓ Cover aged 18-74 years

Terms and Conditions apply

BOIKANYO FINANCIAL SERVICES is an authorised Financial Service Provider (FSP NO. 50278) offering several insurance and investment services for the working class, self-employed, and small businesses in South Africa. Boikanyo Financial Services is 100% black-owned business, based in Johannesburg, South Africa.

Boikanyo Financial Services grew its operations to include Gauteng, Qumbu, Mthatha in Eastern Cape Province and Langa, Cape Town in Western Cape.

Boikanyo Financial Services is led by directors with mastery in business administration, engineering, and accounting qualifications, coupled with an in-depth knowledge and experience of the Financial Services Industry, at senior management levels, and entrepreneurship.



Boikanyo Financial Services offers affordable funeral insurance services, with four funeral policy plans suitable for an individuals, a family, extended-family, a group, or a company, large or small. Clients can select from the product brochures, or group can request for a quote, and the team will get back to them soon with the help they need.

Boikanyo Financial Services is set to leaving no stone unturned in giving individuals and families a distinguished and honourable send-off for their loved ones through client-oriented customer service and a comprehensive and attentive product offering.

### For Individuals

Get a policy for yourself, as an individual, self-employed.

### For Families

Get a funeral policy for yourself, spouse, and children.

### For Parents

Get a Funeral Policy for your parents.

### For Groups

Get a group funeral policy for your group, stokvel, or society.

### For Companies

Get funeral policies for your employees.





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### Primary Plan

For Main Life, the entry age is 18 to 65 years. The maximum entry age for a spouse and extended family members is 74 years and not more than that. The Waiting period for natural death is six months, and there is no waiting period for groups and societies. The premium for Main Life insured, Spouse and kids is R259. There are additional amounts for extended members according to their ages.

### Plus Nine Plan

This policy serves as a secondary policy to the initial policy of BFS. This caters for all extended family members who would range from the ages. The policy is meant for nine members plus a principal member. The policy does not necessarily need to be for your family. The policy is a fixed policy, and there are no amendments.

### Parents Plan

This policy serves as a third product of initial policy. It is targeted at senior citizens of the country. After enquiries and demand, BFS has developed a product that would cover OoMazala, OoTatazala, abazali, Omakhulu, Tamhkulu, etc.

### Mphakhati Plan

Suitable for Companies, Stokvel, Burial Society, Funeral Parlour, Churches, this policy is a group product for a minimum of 10 members. This policy is a voluntary to death policy, with no waiting period, and the applicant is required to service by the seventh of each month.



Please ensure you have understood our policy plans, and you have chosen a relevant policy plan. Remember, you can also request for a quote, and we will get back to you soon with the help you need.

### **Requirements for all Products**

To sign up for any of BFS products, we require full names and ID numbers for the Main life, Spouse and Beneficiaries too. Full names and ID number/Date of Birth for extended members and the children. There must be a signature in all parts necessary as needed for an application form. The main life insured is to provide correct mobile numbers and their address.

### **Payments of Benefits**

Payments of benefits in respect to Common Law shall be made only if full details of such Dependents have been submitted to BFS on the date the Principal Member joined the scheme.

### **Gross and Net Salary**

Money they get every month and money they may have left after groceries must appear in the application form. This is to ensure a premium payer's affordability and to minimise business risks. Note this is to be filed whether a client is employed or not.

### **Verification**

BFS encourages all applicants to always verify their details, e.g. banking details, ID numbers, address etc., to avoid problems in claiming.

### **Application Check-Up**

Before sending the applications to the office, BFS team members check everything given them, to ensure a successful client onboarding.

### **Eligibility for Individuals**

All South Africans aged 18 to 84 years who possess a valid South African ID.

Foreign nationals with a permit and/or passport aged 18 to 84 years.

The policyholder may only cover immediate family on the policy.

A six months waiting period applies for natural death causes to all joining members and 24 months waiting period for suicide.

No waiting period applies for accidental death.

If covered member's death occurs during the waiting period, no payout benefit, but premiums will be refunded.

Claims to be processed and paid/delivered out within 24 to 72 hours of business.

The cover is only activated after receiving the first premium on the policy.



**Gauteng:** 130 Leeopoort Street,  
Borksburg, Borksburg, Johannesburg, 1459

**Eastern Cape:** Qumbu Town, 5180 &  
Mthatha Central, 5147

**Western Cape:** Langa Junction Shopping Centre,  
Brinton St, Langa, Cape Town, 7500

**Phone:** +27 82 052 3981

**WhatsApp:** +27 82 052 3981

**Sales Email:** [sales@boikanyofs.co.za](mailto:sales@boikanyofs.co.za)

**Website:** [www.boikanyofs.co.za](http://www.boikanyofs.co.za)