

Terms and Conditions

- Policy will mature in the following ways:
 - o Breadwinners Benefit: For the immediate family when the principal member has passed on after paying premiums for at least 36 months,
 - o Term to maturity for revived policy is 10 years
 - o Term to maturity for new policy is 20 years
- Cover is immediate to the principal member and immediate family i.e. spouse and all biological children who are single and who are under the age of 18 or 23 years if under tertiary education including still births on commencement of policy.
- Awaiting period of three months is applicable to all other dependants.
- Other dependents under this scheme are specified as parents, in-laws and or anyone as appointed by the principal member.
- Policies may be converted into other packages for the remaining years to maturity using terms and conditions under the government pension scheme or individual policy, whichever the policyholder prefers
- Premium is due on the first of each month and is paid in advance, commencing on the 1st day of each month.
- A grace period of 30 days shall be allowed for non -payment of premiums, thereafter the policy will lapse and all premiums already paid shall be forfeited.
- Premiums are reviewed in line with the cost of service provision and claims experience.
- The first three dependants under Classical Plan are covered for free. Any additional dependants (up to three) will attract an additional premium
- Under Executive Plan there are no dependants on free cover.
- It is the duty of the policyholder to ensure premiums are paid and up to date in order to make these obligations enforceable at law.
- It is the duty of the policyholder to provide ID numbers and Dates of Birth within 3 months in order to ensure continuation of cover.

This policy does not cover

Death resulting directly or indirectly occasioned by through or in consequence of:

- a. Suicide within a period of 2 years after having taken a policy.
- b. Post funeral stabilisation fund will not apply to Children under the age of 12 years
- c. Children that are not added on the policy after a period of six months after birth.

Policy benefits

- i. Hearse to transport the deceased to a place of burial. (Anywhere in Zimbabwe)
- ii. Use of a bus to transport mourners to a place of burial anywhere within Zimbabwe where applicable (for those covered under schemes with bus). Where a member opts for cash in lieu of bus service, the amount would be:
 - a. US\$200.00 for local transport
 - b. US\$250.00 throughout the country
- iii. Removal of the deceased from place of death to mortuary within a 30km radius.
- iv. Use of chapel where applicable.
- v. Preparation of deceased for burial
- vi. Supply of gravesite equipment i.e. tents and lowering machine
- vii. Documentation processing i.e. burial order
- viii. Provision of Casket depending on policy type chosen
- ix. Grocery allowance of \$250.00
- x. Post funeral stabilisation fund of US\$750.00 payable within 10 working days, applicable to the immediate family only.
- xi. International cover for the immediate family. Cash in lieu of US\$1000.00.
- xii. Basic cover for still birth without bus and grocery.



Claims Procedure

- i. In the event of death of a person or persons entitled to benefit, occurring within Zimbabwe, Doves shall be notified within 48 hours but notified in writing within 14 working days for international cover.
- ii. Doves reserves the right to make enquiries in order to satisfy itself that the deceased person was covered under the policy and shall also be entitled to call for any documents it may deem necessary. These may include any authentic documentation confirming the death of the member which may include letter from the chief or headman, Deceased national identity card / birth certificate for children.

Cash in lieu of funeral services or of Casket

A cash in lieu of service will be paid to the bereaved family (as per table below) in the event of funeral services having been sought elsewhere. This will nullify all other benefits stipulated in the policy with the exception of the amounts below:

Cash in lieu of casket due to religion shall be as shown on the table below: Note that the casket cash in lieu shall be payable when Doves has conducted the funeral service.

Policy Type	With Bus (Cash in lieu of services)	Without Bus (Cash in lieu of services)	Cash in lieu of casket.
Classical	\$300.00	150.00	\$150.00
Executive	\$350.00	200.00	\$200.00

General Conditions

- This policy shall be governed by the Laws of Zimbabwe and the courts therein shall have the sole jurisdiction to the exclusion of any other country.
- This document constitutes the sole record of the agreement between Doves Funeral Assurance and the policyholder.

Yours Faithfully

Doves Funeral Assurance