

## Terms and Conditions

- Term to maturity of 20 years
- Principal member and immediate family, i.e spouse and children under the age of 18 years otherwise 23 years for children in full time tertiary education shall have a waiting period of three (3) months.
- Three (3) months waiting period for all dependants below the age of 60 years
- Six (6) months waiting period for all dependants aged 60 years and above
- 24 months waiting period on suicidal deaths
- Immediate cover on accidental deaths
- No medical tests required at policy inception
- Family is comprised of principal member, spouse and all the principal members' eligible biological children.
- Dependants will be any other persons other than the spouse and biological children and will include parents, in laws or anyone else appointed by the principal member. Each dependant shall pay a dependant's premium as indicated on the enrolment form.
- Premiums are due at the start of every month.
- The policy will automatically lapse if 3 premiums are missed and can only be reinstated after all arrears have been cleared.
- A grace period of 30 days shall be allowed for nonpayment after the premium becomes due.
- On reinstatement after lapse, the waiting periods will reapply.
- Premiums are reviewed in line with the cost of service provision.
- It is the duty of the policyholder to ensure premiums are paid and up to date to make these obligations enforceable at law.
- The policyholder should provide copies of ID and/or Birth Certificates within 3 months for all insured lives to ensure continuation of cover.

## Age Limits

- Principal member can only be between the ages of 18 and 65 (age next birthday) at policy inception
- Children are covered up until the age of 18 or 23 for those in full time tertiary education.

## 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. Children that are not added on the policy after a period of six months after birth

## Policy benefits

- i. Removal of deceased from place of death to mortuary. (30kms radius)
- ii. Use of mortuary
- iii. Documentation processing i.e. burial order
- iv. Washing and Dressing
- v. Embalming
- vi. Provision of Casket depending on policy type selected on the enrolment form.
- vii. Use of chapel
- viii. Hearse transport to the deceased to a place of burial (anywhere in Zimbabwe)
- ix. Supply of grave equipment i.e. tents and lowering machine
- x. Grocery allowance shall be \$250.00
- xi. Use of a bus 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\$150.00 for local transport (within 30kms) from a Doves Parlour.
  - b. US\$250.00 throughout the country



### 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.
- iii. In the event that Doves fails to carry out any or all of the service provisions, the Doves employee handling the claim and the client will agree and confirm in writing that indeed the company has failed to provide the specified benefits. On the strength of this documentation Doves will indemnify the client for service provided the client did not use any alternative funeral policy.

### Cash in lieu of funeral services

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

- Traditional \$350.00 with no bus, \$500.00 with bus
- Classical \$350.00 with no bus, \$500.00 with bus
- Executive \$350.00 with no bus, \$500.00 with bus

### 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 policy holder

Yours Faithfully

Doves Funeral Assurance