

## Terms and Conditions

- Cover provided for as long premiums are remitted.
- Family is comprised of main member, 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
- Each additional dependant shall pay a dependant's premium as indicated on the enrolment form
- Dependants will be any other persons other than the spouse and biological children
- Premiums are due on the first of every month.
- The policy will automatically lapse if a single premium is missed and can only be reinstated after all arrears have been cleared
- A grace period of 15 days will be applied
- 3 months waiting period on main member/immediate family lives
- 3 months waiting period for all dependants below the age of 60 years
- 6 months waiting period for all dependants aged 60 years and above
- Immediate cover on accidental deaths
- No medical tests required at policy application
- The policyholder should provide copies of ID and birth certificate within 3 months for all insured lives to ensure contribution of cover

## Age Limits

- Main 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. Preparation of deceased for burial
- v. Provision of 3 Tier Casket for immediate family and Flat Lid Casket for dependants
- vi. Use of chapel
- vii. Hearse transport to the deceased to a place of burial (anywhere in Zimbabwe)
- viii. Supply of grave equipment i.e. tents and lowering machine

## 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 of \$200.00 will be paid to the bereaved family, in the event of funeral services having been sought elsewhere. This will nullify all other benefits stipulated in the policy.

### 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