



## Terms and Conditions

- 2 months waiting period
- A maximum of four dependants are to be covered
- No age restriction upon entry for members
- There are no medical examinations at joining or when claiming for service at the end.
- Maximum number of children is 4 - up to 18 years or 23 years if 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

- Removal of the deceased from place of death to mortuary within a 30km radius.
- Use of Mortuary
- Wash and dress
- Provision of a 3 Tier Casket
- Documentation assistance i.e. burial order etc
- Use of Chapel
- Transport of the deceased to burial place - Anywhere in Zimbabwe
- Grocery Allowance of \$200.00 for member/ immediate family members/dependants
- Bus for mourners or cash in lieu of \$250.00
- Provision of grave mats, tents and casket lowering device

## 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.
- i. 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 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.

With Bus (Cash in lieu of services)
\$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 policy holder .

Yours Faithfully

Doves Funeral Assurance