



Terms and Conditions

- The cover is immediate for the immediate family, upon receipt of the first premium
- 3 months waiting period for dependants.
- No age restriction upon entry for both members and dependants
- There are no medical examinations at joining or when claiming for service at the end.
- Members can also add other dependants of their choice
- Transport cover is throughout Zimbabwe.
- The family composition is made up of one spouse and a maximum of 5 children up to 18 years or up to 25 years if they are going to tertiary college
- Term to maturity is 20 years

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
- Documentation assistance i.e. burial order etc
- Wash and dress
- Embalming / body presentation
- Provision of a coffin/casket
- Use of Chapel
- Transport to burial place - Anywhere in Zimbabwe
- Provision grave mats, tents and caskets lowering device
- Bus for mourners or Cash in lieu of \$250.00
- Grocery cash of \$750.00 for immediate family members and \$200.00 for dependants

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.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.

Policy Type	With Bus (Cash in lieu of services)
Classical	\$200.00

Policy Type	With Bus (Cash in lieu of services)
Executive	\$250.00

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