



Terms and Conditions

- Policy will mature in the following ways:
 - Breadwinners benefit: - For the immediate family when the principal member has passed on after paying premiums for at least 36 month.
 - Term to maturity for revived policy is 10 years.
 - Term to maturity policy is 20 years.
- Cover is immediate to the principal member and immediate family i.e. spouse and all children who are single and who are under the age of 23 including still births on commencement of policy.
- A waiting period is applicable to all other dependants.
- Other dependants on this scheme are specified as parents, in-laws 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 policy holder prefers.
- Premium is due on the first of each month and is paid in advance, commencing of the first 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 policy under classical cover shall have four other stipulated dependants whose premiums are incorporated in options available. Other stipulated dependants are not incorporated on the executive cover. Other additional dependants will attract additional premiums.
- It is the duty of the policy holder to ensure premiums are paid and are up to date in order to make these obligations enforceable at law.
- It is the duty of the policyholder to provide ID numbers and Date of Births 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 the children under the age of 12 years
- c. Children that are not added to the policy after a period of 3 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 elsewhere within Zimbabwe where applicable (for the covered under schemes with bus). Where a member opts or cash in lieu of bus service, the amount would be
 - a) USD200.00 for local transport
 - b) USD250.00 throughout the country
- III. Removal of the deceased from place of death to mortuary-where applicable.
- IV. Use of chapel
- V. Preparation of the deceased for burial
- VI. Supply of grave 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 USD250.00
- X. Post funeral stabilisation fund of USD750.00 payable within 10 working days (applicable to immediate family only)
- XI. International cover for the immediate family. Cash in lieu USD1000.00



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 member which may include letter from chief or head man. Deceased national identity card/ birth certificate for children.

Cash in lieu of funeral services or of casket

A cash in lieu of services 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 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	USD300.00	USD150.00	USD150.00
Executive	USD350.00	USD200.00	USD200.00

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 agreement between Doves Funeral Assurance and the policy holder

Yours faithfully

Doves Funeral Assurance