



GOVERNMENT SCHEMES

Air Force Coughlan Government Pensions SSB War Veterans ZNA

Policyholder Personal Details		STOP ORDER DETAILS	Contact Details	
Surname		EC/FORCE NUMBER	Address	
First Name(s)				
ID Number			Tel No	
			Email	

PLAN	Bus Benefit	Immediate Family	Dependant
Traditional	No Bus	75.00	30.00
Classical	Bus Cash Allowance	90.00	30.00
Executive	Bus Benefit	120.00	30.00

*Bus benefit only for immediate family. Dependants have no bus benefit.

	Surname	Forename(s)	Date of Birth	I. D. Number/ Birth Certificate	Premium
Policyholder					
Spouse					
1st Child					
2nd Child					
3rd Child					
4th Child					
Dependent 1					
Dependent 2					
Dependent 3					
Dependant 4					
Dependent 5					
TOTAL PREMIUM					

DECLARATION

I, the applicant, hereby agree that this application and declaration together with any other statements and/or declaration made by me shall be the basis and form part of the contract between me and Doves. I apply for and agree to accept membership in the form and containing the provisions ordinarily adopted by the Insurer for the benefits stated in this application. All answers to questions concerning me and the above named dependants in this application and/or by any other relevant statements made by me, whether in my handwriting or not, are true and correct and no material information has been withheld, misstated or concealed by me.

APPLICANT'S FULL NAMES _____

DATE _____

APPLICANT'S SIGNATURE-----

FOR USE BY OFFICIALS ONLY

Agent Name: _____

Agent Code: _____

Signature: _____

Date: _____

Checked By: _____

Signature: _____

Date: _____

TERMS AND CONDITIONS

- **Term to maturity of 20 years**
- All lives assured shall have a **waiting period of 3 months**.
- 24 months waiting period on suicidal deaths
- No medical tests required at inception
- 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.
- Dependants added after policy inception shall pay premiums for the full 20 years.
- 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 non-payment 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 64 at policy inception
- Children are covered up until the age of 18 or 23 for those in full time tertiary education.
- Maximum age limit for dependants is 75 years at policy inception.

Standard Policy Benefits

- Provision of a 3 Tier Casket
- Removal of deceased from place of death to mortuary.
- Use of mortuary
- Documentation processing i.e. burial order
- Washing and Dressing
- Embalming
- Provision of Casket depending on policy type selected on the enrolment form.
- Use of chapel
- Hearse transport to the deceased to a place of burial (anywhere in Zimbabwe)
- Supply of grave equipment i.e. tents and lowering machine
- Grocery allowance shall be **\$1,500** for immediate family and **\$500** for dependants

Bus Benefit

- **The bus benefit shall only be for the Immediate family.**

POLICY TYPES	Transport Allowance for immediate family only (\$1,500)	Bus for Immediate Family Only
Traditional	x	X
Classical	✓	X
Executive	x	✓

Claims Procedure

- 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.
- 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.
- 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.
- A cash in lieu of service(s) 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 except for the cash in lieu of services.

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 policyholder

Yours Faithfully

**Managing Director
Doves Life Assurance**