

## ECOSURE DIASPORA FREQUENTLY ASKED QUESTIONS

### **Q: WHAT IS THE ECOSURE DIASPORA FUNERAL COVER?**

**A:** It is an affordable funeral insurance policy specifically designed for Zimbabweans living in the diaspora. It gives payouts of up to US\$15,000 or repatriation of a loved one to Zimbabwe for their burial.

### **Q: WHO IS ELIGIBLE FOR THE ECOSURE DIASPORA FUNERAL COVER?**

**A:** Any Zimbabwean who is in the Diaspora can register themselves on any of the packages and they can also add their loved ones who are based in Zimbabwe.

### **Q: WHICH PACKAGES ARE AVAILABLE?**

**A:** You can choose from any of the following packages depending on your location:

	Diaspora Africa (USD)				Diaspora Global (USD)	
	Lite	Basic	Standard	Premium	Basic	Premium
Premium	3	5	6	9	12	18
Payout	2,500	3,750	5,000	7,500	10,000	15,000

*\*All packages are payable in your local currency at prevailing international exchange rate*

### **Q: IF I AM IN THE DIASPORA DO I PAY THE SAME AMOUNT AS DEPENDANTS IN ZIMBABWE WHO ARE ON MY POLICY?**

**A:** Dependents in Zimbabwe will pay premiums equivalent to the current EcoSure Zimbabwe USD Funeral Cover packages as follows:

	Zim Dependents (USD)			
	Lite	Basic	Standard	Premium
Premium	0.75	1.50	3.00	7.50
Payout	625	1,250	2,500	6,250

### **Q: HOW DO I REGISTER FOR THE ECOSURE DIASPORA COVER?**

**A:** To sign on visit [www.ecosure.co.zw/diaspora](http://www.ecosure.co.zw/diaspora) and enter all your details on the portal. We will soon have Agents in the Diaspora to also help with registration of policies

### **Q: WHAT DOCUMENTS ARE REQUIRED FOR REGISTRATION?**

**A:** You need an image of your Zimbabwe identification particulars such as National I.D. or Passport and a passport sized photo or head shot.

**Q: IS THERE ANY WAITING PERIOD BEFORE I CAN CLAIM BENEFITS?**

**A:** There is 6 months waiting period for death due to natural causes and three months waiting period for accidental death. For dependents residing in Zimbabwe who are registered on local packages, the waiting period on death due to natural causes is 3 months for Lite, Basic, Standard packages and 9 months for Premium package.

**Q: HOW DO I PAY FOR THE ECOSURE DIASPORA COVER?**

**A:** You can pay your policy monthly by logging into your account on [www.ecosure.co.zw/diaspora](http://www.ecosure.co.zw/diaspora) and then pay via your preferred payment option. We will soon have Agents in the Diaspora who will help with payment acceptance for your policies.

**Q: HOW DO I ADD DEPENDANTS TO MY ECOSURE DIASPORA COVER?**

**A:** You can add dependants on your policy by logging into your account on [www.ecosure.co.zw/diaspora](http://www.ecosure.co.zw/diaspora) and then add your dependants. We will soon have Agents in the Diaspora who will also help with this.

**Q: WHO CAN I ADD TO MY POLICY?**

**A:** You can add your spouse, biological/adopted children below 18, grandchildren below 18, parents, spouse's biological parents below the ages of 70, biological grandparents below the ages of 70

**Q: WHAT BENEFITS DOES THE ECOSURE DIASPORA PRODUCT OFFER?**

**A:** You can get a cash payout or opt to get repatriation of a deceased's body back to Zimbabwe.

**Q: WHICH COUNTRIES DOES ECOSURE PROVIDE REPATRIATION SERVICES FROM?**

**A:** EcoSure works with a wide network of partners and can facilitate repatriation services from South Africa and UK markets. We are engaging more partners and soon will be able to repatriate from more countries.

**Q: I ALREADY HAVE FUNERAL COVER WITH ANOTHER SERVICE PROVIDER. CAN I STILL JOIN ECOSURE DIASPORA COVER?**

**A:** Yes you can join EcoSure Diaspora Cover and the payout will be received as cash.

**Q: WHAT HAPPENS IF I RELOCATE TO A DIFFERENT COUNTRY?**

**A:** Verify if your new country aligns with the package you selected to ensure the benefit covers repatriation in the event of death. You can then choose to upgrade or downgrade accordingly.

**Q: CAN I UPGRADE OR DOWNGRADE MY ECOSURE DIASPORA COVER PACKAGE?**

**A:** Yes you can , log in to your account on [www.ecosure.co.zw/diaspora](http://www.ecosure.co.zw/diaspora) to upgrade or downgrade your policy. Normal NCE periods will apply for whatever package you apply for. Accidental death will be paid out according to the new package.

**Q: IN THE EVENT OF DEATH OF SOMEONE WITH AN ECOSURE DIASPORA POLICY WHAT DO I DO?**

**A:** Submit a completed claim form plus the following through our partners or email [claims@econetlife.co.zw](mailto:claims@econetlife.co.zw) ,or WhatsApp +263777222222 or via our website [www.ecosure.co.zw/claims](http://www.ecosure.co.zw/claims) :

- Fully completed EcoSure Death Claim Form available on [www.ecosure.co.zw](http://www.ecosure.co.zw)
- Certified copies of the Death Certificate or Burial Order or Order to Bury confirming the death of the deceased together with deceased's personal details.
- Postmortem Report
- Embalming Certificate
- Permit to repatriate remains
- Infectious/ Non-Infectious Diseases Certificate
- Doctor's report
- Passport/Birth certificate/NIC
- Certified ID copies of Claimant and two (2) witnesses with at least two bearing the same surname as that of the deceased or close relatives.
- Police report (for South Africa)

**Q: HOW LONG DOES IT TAKE FOR A CLAIM TO BE PROCESSED?**

**A:** Where repatriation is required, discharge of service commences immediately after claim notification. A cash claim takes within 48hours to be processed subject to availability of all relevant paperwork and supporting documents.

**Q: CAN I TRANSFER MY POLICY TO ANOTHER FAMILY MEMBER?**

**A:** You cannot transfer a policy to someone else.

**Q: WHERE CAN I GET MORE INFORMATION ON THE ECOSURE DIASPORA PACKAGES**



**A:** Visit [www.ecosure.co.zw/diaspora](http://www.ecosure.co.zw/diaspora) or [www.facebook.com/ecosurezim](http://www.facebook.com/ecosurezim) or EcoSureZW X page.