



# The African Apostolic Church VaApostora veAfrica



THE DIVINE COMMISSION OF PAUL MWAZHA OF AFRICA

No. 8 Jefferson Road, Logan Park, Hatfield, Harare, Zimbabwe  
Tel 263-242-572426

## **FUNERAL POLICY DOCUMENT**

**ALLSAINTS (PRIVATE) LIMTIED**

**APRIL 2023**

## FUNERAL ASSISTANCE SCHEME POLICY

(Hereinafter called the "**Policy**")

**AllCents (PRIVATE) LIMITED** (hereinafter called the "**Insurance Member**") having been contracted by **AllSaints PROPRIETARY LIMITED** (hereinafter referred to as (the "**Client**") to underwrite the Funeral Assistance Scheme benefits (hereinafter referred to as the "**Scheme**"), hereby undertakes to pay the benefits as described in this Policy to the person or persons to whom the same are herein expressed to be payable, upon proof being given to the reasonable satisfaction of the Insurer of the happening of the events upon which such benefits are herein expressed to become payable, and the title of the claimant or claimants subject to the following terms and conditions:

1. All monies payable to or by the Insurer shall be paid at the Registered Office of the Insurer in the Republic of Zimbabwe in the lawful currency of the Republic of Zimbabwe and any question of law arising under this Policy shall be decided according to the law of the Republic of Zimbabwe.
2. This Policy is issued subject to the constitution of the Insurer and the Insurer alone shall be liable for any claim under this Policy. No official of the Insurer is or shall be personally liable under this Policy.
3. This edition of the Policy shall take effect from the 1<sup>st</sup> day of April 2023.
4. The Schedules, the Annexures together with any Endorsements hereto duly made shall form part of this Policy. The applications, proposals and declarations made in respect of this Policy shall be the basis of the contract made.

A reference to the Insurer or the Member in this document includes that party's successors and permitted assigns. This Policy continues in force in the event of either party's successor coming into effect. That is, the Insurer will continue to cover the Member as provided for in this Policy, and the Member will continue to pay premium to the Insurer as provided for in this Policy, provided there is no breach of any of the terms in this Policy.

SECTION	NARRATION	PAGES
Part 1	Definitions	4
Part 2	General Conditions	5 – 7
Part 3	Benefits	8 – 11
Annexure 1	Funeral Assistance Scheme Terms	12

## GROUP POLICY

### PART 1: DEFINITIONS

In this Policy where the context so permits, words signifying the singular include the plural, words indicating the masculine gender include the feminine and the following words and expressions have the following meanings:-

<b>Beneficiary</b>	The policy holder or their nominated financial dependent.
<b>Benefit</b>	Benefit refers to the amount payable in respect of the Funeral Assistance Scheme.
<b>Commencement Date</b>	The date the insurance cover commences. It is the first day of April 2023
<b>Disability</b>	The physical or mental condition that limits a persons movements, senses, or activities.
<b>Exclusions</b>	Instances where the Insurer will not be obliged to pay out a claim if the assured dies as a result of the excluded activities.
<b>Expiry</b>	The date determined on the inception of the Policy on which the total financial obligation to the Policyholder will be extinguished.
<b>Life Assured</b>	The current member of the Church who voluntarily elected the funeral assistance benefit and who is the sponsor of the policy which includes any dependents
<b>Policy</b>	The insurance contract with the Insurer, provided to the policy owner.
<b>Policy holder</b>	The financial institution that provided credit to the insured.
<b>Policy Term</b>	That period for which the assured is covered for.
<b>Premium</b>	The cost of insurance.
<b>Policy Year</b>	The First Policy Period will run from 01 April 2023 to 31 March 2024. Thereafter each Policy Year will run for a period of twelve months commencing from one Policy Anniversary and ending immediately prior to the next Policy Anniversary.
<b>Scheme</b>	This means the All Saints Proprietary Limited Funeral Fund underwritten by Cell Insurance Zimbabwe (Private) Limited.

## GROUP POLICY

### PART 2: GENERAL CONDITIONS

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|------------------------------------|---|
| <b>2.1 Premiums</b>                | Premiums payable under this Policy shall consist of payments payable by the Member in terms of this Policy and shall be agreed between the Insurer and the Member.  |
| <b>2.2 Payment of premiums</b>     | Premiums shall be paid by the 5 <sup>th</sup> day of the following calendar month in which cover commences, or at such intervals as may be agreed between the Member and the Insurer in writing.  |
| <b>2.3 Application of premiums</b> | The Member shall pay to the Insurer, the required premiums. The rates applicable are in Annexure 1. Each premium shall be applied in accordance with the provisions of this Policy and applicable to the relevant classes of assurance to provide the benefits which are payable in terms of this Policy.   |
| <b>2.4 Particulars</b>             | <p>The Member shall at their expense furnish to the Insurer any particulars the Insurer may require in connection with the Scheme and the payment of benefits hereunder.</p> <p>2.4.1 The particulars so furnished may be accepted by the Insurer as conclusive and the Insurer shall not be liable for the consequences of any error in the information so furnished.</p> <p>2.4.2 If the age of a debtor or dependent shall have been incorrectly stated to the Insurer, the relevant benefit or the corresponding premium will be adjusted appropriately. It is a condition precedent that proof of age satisfactory to the Insurer, must be furnished before payment is made hereunder.</p> |
| <b>2.5 Payment of Benefits</b>     | <p>2.5.1 The Funeral Assistance Benefit and Optional Benefits are paid to the Life Assured or nominated financial beneficiary directly or via the Funeral Service Provider upon:</p> <ul style="list-style-type: none"><li>• Death of the Life Assured, as certified by a burial order and a death certificate (or official written letter from the Registrar of Deaths in lieu of a death certificate).</li><li>• Disability (Total and Permanent, Partial and/or Total and Temporary) of the Life Assured as certified by a registered medical practitioner</li></ul>   |

2.5.2 No Life Assurance shall be paid unless all premiums payable in terms of Clause 2.2, have been received by the Insurer. Notwithstanding, Life Assurance cover commences on the same day as the commencement date of the Policy.

2.5.3 Claims must be notified by the Member to the Insurer within six months of the occurrence of the claim event, even pending submission of a formal claim.

2.5.4 The Insurer must settle all claims to the Member within one working day of submission of all requested claims documents.

## **2.6 Amendment of Policy**

The Insurer reserves the right to amend, on giving at least:-

2.6.1 three calendar month's written notice to the Member, or their duly appointed intermediary provisions of this Policy in whole or in part other than the provisions of 2.6.2 below three calendar month's written notice to the Member, or their duly appointed intermediary in respect of the Insurer's scales of rates used in determining the cost of the life assurance benefits in terms of Part 3 any time but after the expiry of the First Policy Period.

2.6.2 It is specifically provided that the Member shall have the right to request the Insurer to amend, on giving three month's written notice to the Insurer, the provisions of this Policy in whole or in part.

2.6.3 No amendment to this Policy may be affected unless the amendment has been approved by the Insurance and Pensions Commissioner.

## **2.7 Surrender Value**

2.7.1 This Policy shall have no surrender value.

2.7.2 In the event of the termination of the Life Assurance Benefit of a debtor at the discontinuance of this Policy, there shall be no refund in respect of the premiums paid.

## **2.8 Returns**

The Member shall furnish the Insurer with such information regarding its clients as the Insurer may reasonably require for the administration of the Scheme.

## **2.9 Communications**

Every notice or communication to be given or made under this Policy shall be in writing and in the case of notice to the Insurer shall be delivered or sent by post to the Registered Office of the Insurer in Zimbabwe.

## GROUP POLICY

### PART 3: CONDITIONS APPLICABLE TO FUNERAL ASSISTANCE BENEFITS

- 3.1 Class of assurance** Group Life assurance.
- 3.2 Benefits** Upon death, disability of the Life Assured or dependent of the covered under the Scheme, the selected Funeral Assistance Benefit is paid to the nominated beneficiary directly or via the Member.
- 3.3 Notification of Claims**
- 3.3.1 The policy holder, dependent and/or Member or its duly appointed intermediary shall be required to notify the Insurer of the death in writing of the actual date of the event of the policy holder or dependent. Such notification shall, among other details, contain the following:-
- 3.3.1.1 The full names of the policy holder and also the dependent covered under the Scheme if the claim relates to the latter;
- 3.3.1.2 The date of birth and sex of the deceased policy holder or financial dependent covered under the Scheme;
- 3.3.1.3 The date of the event;
- 3.3.1.4 All claims shall be paid at any AllSaints Life Office and in the event of death of the person(s) entitled to benefit, the following documents are required for claim settlement.
- a. Approved policy application form.
- b. Burial order
- c. Death certificate (or official letter from the Registrar of Deaths in lieu of a death certificate)
- d. Police report where death is as a result of accident
- 3.4 Life Assurance Premiums**
- 3.4.1 The life assurance premiums payable to the Insurer in each Policy Year under this Policy shall be such amount as per the premium rates indicated in Annexure 1 in respect of each policy holder and each dependent's benefits agreed under this Policy. The amount necessary shall be calculated in accordance with the applicable life assurance premium rates stated in Annexure 1.

- 3.4.2 The Insurer reserves the right to revise the rates notified to the Member from time to time upon giving to the Member three calendar months' notice in writing, after expiry of the First Policy Period.
- 3.4.3 Life assurance premiums under this Policy shall be calculated with effect from the day the Policy is insured by the Insurer.
- 3.5 Evidence of Health**
- 3.5.1 The Insurer shall grant cover to a policy holder or dependent free of evidence of health upon admission into Scheme membership in terms of this Policy up to the relevant health limits as specified and notified in writing by the Insurer to the Member, or its duly appointed intermediary, from time to time.
- 3.5.2. Any cover in excess of the said limits in terms of Clause 3.5.1 above shall only be granted upon the policy holder submitting to the Insurer such evidence of good health and insurability satisfactory to the Insurer as the Insurer shall specify and notify in writing to the policy holder, from time to time.
- 3.5.3. Subsequent increases in a policy holder or dependent's cover shall be granted by the Insurer in accordance with and subject to such limits, terms and conditions as the Insurer shall specify and notify in writing to the Member, or its duly appointed intermediary, from time to time.
- 3.5.4. It is specifically provided that where premiums have not been paid to the Insurer and the Insurer suspends cover in terms of this Policy, cover shall only be reinstated on the resumption of payment of premiums subject to such terms and conditions as may be imposed and notified in writing by the Insurer to the Member, or its duly appointed intermediary, from time to time.
- 3.6 Insurer's Liability**
- 3.6.1 Subject to the provisions of this Policy, the Insurer's liability under this Policy at any point in time shall be the provision of life assurance benefits in terms of this Policy, in respect of which the relevant life assurance premiums have already been received by the Insurer.
- 3.7 Termination of Life Assurance**
- 3.7.1. A policy holder or dependent's participation in the Life Assurance Benefit shall terminate on the earliest of:-
- 3.7.1.1 the date he/she ceases to be a policy holder;
- 3.7.1.2 the date of his/her withdrawal from service;
- 3.7.1.3 the date of his death;



- 3.7.1.4 the date of discontinuance of this Policy; or
- 3.7.1.5 such other date as may be provided for in this Policy.

**3.8 Conversion Option**

Notwithstanding anything to the contrary contained in this Policy, no conversion option shall be offered under this Policy.

**3.9 Stamp Duty**

3.9.1 If at any time Stamp Duty is payable for the benefits under this Policy it will be paid by the Insurer.

3.9.2 The revenue stamps will be affixed to a Stamp Duty Schedule forming part of this Policy and kept by the Insurer at its Registered Office.

**3.10 Termination of Policy**

The Policy may be terminated by either the Member, or the Insurer in accordance with the following provisions:-

The Member shall have the right to terminate payment of premiums at any time having given the Insurer three calendar months' prior written notice to this effect always provided that by agreement between the Insurer and the Member the period of notice may be waived or reduced.

The Insurer shall have the right to give the Member, or its duly appointed intermediary three calendar months' written notice that it declines to accept any further premiums from the Member if the Member fails to pay any premiums due or to fulfil any of its other obligations under this Policy: provided that the Insurer shall not have the right to terminate the Policy prior to the expiry of the twelve-month period following the Commencement Date unless, in the opinion of the Insurer, the Member has failed to comply with the provisions of this Policy.

This Policy shall be terminated automatically when the Scheme has no further liabilities in terms of this Policy.

On discontinuance of payment of premiums under this Policy the assurance of all benefits under this Policy shall terminate without a surrender value.

**3.11 Partial Termination**

The provisions of Clause 3.10 shall apply, *mutatis mutandis*, to an individual Member and the policy holders in its service.