

1. GENERAL PROVISIONS

In this policy, unless otherwise stated in the policy schedule, the sum assured, premiums and any sum of money mentioned or referred to shall be in the USD.

This agreement shall be governed and construed in accordance with the laws of Zimbabwe.

This is the whole agreement between the parties and any variation of the same shall be of no force or effect unless reduced to writing and signed by both parties for endorsement.

This agreement shall be governed and construed in accordance with the laws of Zimbabwe.

2. ELIGIBILITY

Cover is extended only to the Lives Assured / specified members / family and dependents recorded in this schedule which shall be read together with its official endorsements.

3. COMMENCEMENT OF COVER

There shall be three (3) (calendar months) waiting period for commencement of cover for Funeral Services, Grocery & Bus benefits to member & immediate family and six (6) months waiting period to other dependents. Cover is immediate in the event of an accident.

There shall be six (6) months waiting period from policy commencement date for Family Welfare Benefit. Policy commencement is effective upon payment of the first premium.

4. TERM OF POLICY

As specified in the policy schedule.

5. UNDERWRITING

- a) The contract will only be valid if entered into between a legal representative of Fidelity Life Assurance Company and the Client.
- b) A proposer shall furnish not only in respect of himself but also his spouse / children/ dependents, such particulars as may be required by the Company, which shall include correct names and dates of birth, national registration numbers and medical history as required for membership.
- c) Claims are only valid when premiums have been received, are up to date and cover has commenced. Benefits are subject to waiting periods as specified by the policy conditions on Commencement Of Cover section 2.
- d) Medical examinations may be called for in the underwriting of policies at Policy commencement stage or at claims stage.
- e) **Children** are covered up to age 18 years and provision is made for children above the threshold attending school up to age 23, otherwise assurance cover falls off. They will be required to apply for their own Policies to continue with enjoying cover. Those with Children still going to School after attaining 18 years up to 23 years should provide proof to enable us extend cover in our records.

6. PREMIUMS

Premiums shall be paid monthly, quarterly, Half yearly and annually in advance for the term of the policy. Only the official receipts of the Company shall be recognized as proof of payment.

Escalation Clause

In order to preserve value on this policy, members hereby authorize their administrator/employer/bank authority responsible for remitting premiums to effect periodic premium adjustments from Fidelity Life Assurance in line with the economic environment for purposes of the said cause.

7. CLAIMS

- a) Should the death of an assured occur within Zimbabwe, the **Company** should be notified within 24 hours of death.
- b) Before a claim can be accepted under the policy, the policy document and acceptable identification of the **Assured** under the scheme should be lodged at the **Company's** offices.
- c) In the event of other arrangements for the funeral of an **Assured** or persons entitled to benefit under this scheme being made with any other Funeral Director, without prior consent of the **Company**, the Claimant should apply for cash in lieu of service.



- d) No benefits may be claimed by any person not covered under this policy. All newly born babies should be registered immediately at birth. In case of death prior to being registered, the **Company** shall require child's death certificate / notice of death, a birth certificate / maternity card and mother's or father's identity cards.
- e) Death due to suicide within 2 years from date of commencement of cover will not be covered. The Company will not offer services nor honour any such claims.

8. GRACE PERIOD

For policies that remain in arrears shall be according to Section 60 of the Insurance Act and as follows:

Grace Period Allowed	Period on which premiums have been paid
3 months	For all policies below 5 years.
6 months	5 years or over and less than 7 years
9 months	7 years or over and less than 9 years
12 months	9 years or over and less than 11 years
18 months	11 years or over and less than 14 years
24 months	14 years or over and less than 17 years
36 months	17 years or over and less than 21 years
48 months	21 years or over and less than 25 years
60 months	25 years or over

At the expiration of the grace period the policy shall lapse, and all premiums paid shall be forfeited to the Assurer without further notice being given to the policyholder.

9. POLICY REVIVAL

Notwithstanding clause 8 above, after the expiration of the grace period, the Policyholder can apply for the policy to be revived/reinstated to original terms. On acceptance, cover will resume after (3) three months waiting period for the Principal member & immediate family and (6) months waiting period for Dependents provided all arrear premiums have been settled. Application for revival can only be done within 12 months from the lapse date, failure of which the contract will be rendered null and void.

10. LOAN AND SURRENDER VALUE

The policy shall have no loan or surrender value.

11. SPECIAL CONDITIONS

- a) It is the responsibility of the assured to advise the assurer on any change in circumstances that may adversely affect the provision of the benefits mentioned herein.
- b) Where death occurs outside Zimbabwe, the Company will undertake to assist with the deceased's repatriation as a special arrangement which will need to be agreed by both parties in advance.
- c) Other Special requirements (Outside of the policy Benefits schedule) are available on other Fidelity packages &/ on cash basis. Customers are encouraged to enquire on any of our official contact numbers or email addresses for quotations.

SIGNATURE:



DATE: 10/11/2025

Managing Director