

# **The Dove Lifestyle Package**

## **Introduction**

Doves Funeral Assurance (PVT) LTD is excited to be introducing yet again, a new product in addition to the existing conventional funeral policies to cater for the high end market. The Dove Lifestyle Package comes in with holiday provision for the policy holder, top of the range caskets and executive vehicles to provide comfort at the time of bereavement. It accords the deceased to walk their life as they go to their final resting place and is packaged in three categories, ie

- (i) The Classical Vintage Plan
- (ii) The Premium Executive Plan
- (iii) The Dove Star Plan

### **1. The Product Package**

- The product has been designed to provide top of the range caskets and vehicles
- Benefits become available after six months and the policy term is twenty years
- The policy allows member to add dependants of their choice and all dependants will have a six months waiting period before they become eligible for services
- Breadwinner benefit if the policy has been in force for 10 years and above. Breadwinner benefit provides for the policy to become fully paid up in the event of the death of the policy holder. However the benefits are forfeited in the event of remarriage of the widow.
- On death of the principal member before attaining 10 years, the surviving dependants have the option to continue with the policy at a reduced premium rate of 60% of the monthly premium.(Note policy term remains the same)
- No medical underwriting is required for this product
- Access to the Compassionate Plan, for Policyholders' relatives who might not be listed on the Doves Lifestyle plan (Compassionate Plan is a specially designed credit facility).

## 2. Benefits

The product is split in two distinct categories and are defined below:

### (i) The Classical Vintage Plan

- Dove lifestyle holiday for two in Victoria Falls after 12 months, and three years thereafter to varying holiday destinations in Zimbabwe
- Provision of a casket(signature casket, monarch steel casket, leather casket)
- Courtesy vehicle
- Two Executive vehicles to carry immediate family members
- Executive bus for mourners
- Bouquet of flowers
- Memorial service fund of 1,500USD
- Use of Chapel.
- Use of Mortuary.
- Washing and dressing of the deceased.
- Removal of the Deceased (from Local Hospital/Local Residence – Up to 50Km).
- Transport for the deceased in a vintage.
- Supply of a grave tent and coffin-lowering device.
- Documentation- Burial Order, Internment Order.
- Provision of casket lowering device,
- Provision of a gravesite tent.
- Tombstone
- Water bowser
- Provision of tent and chairs

*(Courtesy vehicle use shall be limited to 100km and for two days otherwise for additional mileage a charge of 0.5USD will be charged)*

**(ii) The Premium Executive Plan**

- Dove lifestyle holiday for two in Victoria Falls after 12 months, and three years thereafter to varying holiday destinations in Zimbabwe
- Provision of a casket(animal skin of choice)
- Courtesy vehicle
- Two executive vehicles to carry immediate family members
- Executive bus for mourners
- Bouquet of flowers
- Memorial service fund of 1,000USD
- Use of Chapel.
- Use of Mortuary.
- Washing and dressing of the deceased.
- Removal of the Deceased (from Local Hospital/Local Residence – Up to 50Km).
- Transport for the deceased in a vintage.
- Supply of a grave tent and coffin-lowering device.
- Documentation- Burial Order, Internment Order.
- Provision of a gravesite tent.
- Tombstone
- Water bowser
- Provision of mourners' tent and chairs

*(Courtesy vehicle use shall be limited to 100km and for two days otherwise for additional mileage a charge of 0.5USD will be charged*

### **(iii)The Dove Star Plan**

- Dove lifestyle holiday for two in Victoria Falls after 12 months, and three years thereafter to varying holiday destinations in Zimbabwe
- Provision of a casket(as prescribed on the Executive Package Premium Table)
- Executive bus for mourners
- Use of Chapel.
- Use of Mortuary.
- Washing and dressing of the deceased.
- Removal of the Deceased (from Local Hospital/Local Residence – Up to 50Km).
- Transport for the deceased in a hearse.
- Supply of a grave tent and coffin-lowering device.
- Documentation- Burial Order, Internment Order.
- Cash pay out for groceries(optional)
- Cash pay out up to 200USD for tombstone on the Executive benefits.
- Provision of a gravesite tent.
- Tombstone
- Water bowser
- Provision of mourners tent and chairs