

 <small>A Member of the OLD MUTUAL Group</small>	CABS Head Office Northend Close Northridge Park Highlands Harare Zimbabwe
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PRODUCT NAME	CABS FUNERAL PLAN
PRODUCT UNDERWRITER	UNDERWRITTEN BY OLD MUTUAL LIFE ASSURANCE COMPANY ZIMBABWE LIMITED

Summary of Cover

The CABS Funeral Plan is a flexible funeral benefit which provides cash to cover funeral expenses on behalf of the insured person. The product allows for people to grieve without the additional worry of a financial burden. The CABS Funeral plan is uniquely flexible. You can choose from the following benefit levels:

\$500; \$1000; \$2000; \$5000

- • There is a 3 month waiting period for insured life below the aged 65 years and below.
- • There is a 6 month waiting period for insured life aged above 65 years.

Benefits

Accidental Death Benefit

Provides immediate funeral cover on accidental death and there is no waiting period.

Cash Benefit

A cash benefit will be paid out to cover the funeral costs on the death of the insured.

Benefits will be paid out within 24 hours on submission of all the documents required to process the claim.

Premiums

One premium is due on the first of each calendar month for 10 years. If any premium is not received on the first of the month, the policy enters 30 day grace period; cover is maintained during the grace period. If a premium is received during the grace period the policy continues.

If a premium is not received by the end of the grace period, policy enters a 3 months reinstatement period. The policyholder will not be covered during this time. If a premium is received during reinstatement, the policy is revived and cover is restored immediately.

The cover levels available are given below:

Monthly Premium Instalments (all in USD) Benefits/Covers

	500	1000	2000	5000
Member Below Age 65	3.00	4.00	7.00	16.00
Member above Age 65 below 75	5.00	10.00	17.00	N/A
Child(Up to Age 21)	1.00	2.00	3.00	4.00