



What you need
to know about
ZB Cash Funeral Cover

The ZB Cash Funeral Plan pays out a lump-sum amount in cash on the death of a registered Member or a registered dependent. The cash is made available, within 24 hours of receiving notification of death, to cover funeral and other related expenses.

The term of the policy is perpetual.

One can register up to eight (8) dependents.

The Policy has a waiting period of three months which is not applicable on death happening through an accident.

The Policy will lapse if a premium is not paid within the grace period of one calendar month. However, the policy can be reinstated within six months from the date of lapse subject to terms and conditions.

ZB Life can assist members to obtain funeral and burial services in lieu of a cash payout. We have arrangements in place with a significant number of funeral service providers.

The Policy has a free Premium Waiver benefit for a policyholder who is retrenched or suffers disability and can no longer work, for a period not withstanding 6 months.

FAQs

1 When can I claim for my funeral cover from ZB?

You can claim where the policyholder or an immediate family member has passed on after 3 months from when the policy was issued. Immediate family member includes spouse, children, parents and parents-in-law. In the event of death of an extended family member you can claim after 6 months from the date of issue.

3 What do I need for me to claim?

The following documents are required:

- Burial order or death certificate
- Certificate of Identification of the Deceased Person (if you submit a burial order)*
- Proof of relationship
- Claimant ID
- Claim discharge form*
- Police report (accidental death)

**Available in all ZB Service centres, or on our website; www.zb.co.zw*

In cases where death occurs outside the country please provide the following:

- Letter from consulate
- Embalming certificate
- Foreign death certificate
- Local burial order

You may be requested for additional documents depending on the circumstances.

2 Where do I need to go to claim cash funeral

You can claim at the nearest Service Centre or get in touch with our International Virtual Service Centre on:

- **Econet** 08080555
- **Telone** 08004555
- **Netone** 08010555
- **Whatsapp** +263 772 442 685

4 What is the process of claiming for cash funeral cover?

You may visit the nearest service centre and lodge your claim providing all the required documentation.

5 Who is allowed to claim for cash funeral cover?

- The policy holder
- Surviving spouse
- Any one of the dependents
- Where none of the above are available, surviving children or relatives can claim as long as proof relationship is provided attached with an affidavit.

6 What does the ZB Cash Funeral cover?

The ZB Cash Funeral covers the death of a loved one. It offers a cash benefit to assist with burial arrangements.

7 Can I add supplementary benefits?

Supplementary benefits that can be added to the basic cash funeral cover policy at a premium are:

- **Memorial Cash Benefit (MCB):** assists with cash for a memorial within a period of 1 month to 3 months after the burial of an insured person
- **Tombstone Cash Benefit (TCB):** assists with cash for a tombstone including the tombstone unveiling event. It will be paid to the policy holder or other eligible beneficiary within a period of 12 months to 18 months after the burial of an insured person.
- **Grocery Benefit (GB):** to cushion surviving family after burial and paid for up to 6 months to nominated beneficiary or other eligible beneficiary on the death of the policy holder. The GB benefit is not available to dependents.
- **School Fees Benefit (SFB):** It will be paid on the death of policy holder. It provides school fees to a nominated beneficiary to assist with school fees for 2 terms and for tertiary institutions for a semester immediately after death. To qualify, policy holder must register a child dependent under 23 years old as a beneficiary.
- **Personal Accident Benefit (PAB):** will provide payment of double the basic benefit in the event of an accidental death of an insured person excluding minors. Policy holders and registered dependents will be eligible.

- **Free Premium Waiver(FPW):** cover is provided for free when a policy holder is retrenched or disabled to the extent that they will not be able to continue their work or similar occupation. Cover for policy holder and registered dependant will be maintained for 6 months without paying premiums. In event of a legitimate claim within those 6 months these will be honoured without any deductions.

Please note that the principal member and any registered dependent will be eligible for cover under the supplementary benefits on the same terms and conditions applicable to the basic benefit.

8 Age entry

The minimum age entry for a policyholder is 18 years and maximum age of 60 years. Any dependents maximum age entry is 75 years.

9 Benefits offered

- **Policyholder:** Minimum cover amount is USD500 and maximum cover amount of USD5000 up to age 60 years.
- **Immediate Family - Dependents:** Minimum cover amount is USD500 and maximum cover amount is USD5000 up to age 60. For ages above 60 years cover is limited to USD2000.
- **Extended Family:** Minimum cover amount is USD500 and maximum cover amount is USD2000 up to age 75.

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How do I get more information about my policy

Please contact our International Virtual Service Centre (IVSC) on our toll-free numbers:

- **Econet** 08080555
- **Telone** 08004555
- **Netone** 08010555
- **Whatsapp** +263 772 442 685

You can also visit any of our ZB Service Centres.

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How many dependants can I add to my policy?

A policyholder can add up to a maximum of 8 dependents.

12

Why is my policy not deducting?

This may happen if your account is not funded. For further enquiry, contact our IVSC to confirm contract details provided.

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Can I get a refund of premium paid?

There are no refunds on a fully paid cover.

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Can I get my policy certificate or schedule to confirm my details?

Yes you can, please visit your nearest ZB Service Centre to collect your policy certificate.

Contact Us

Contact the ZB Financial Holdings Head Office and Registered Office

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