



**Zororo Phumulani**  
An Authorised Financial Services Provider FSP48558

**POLICY SCHEDULE**

Zororo Phumulani  
Underwritten by Africa Unity Life Assurance  
Policy Number  
**957550933196**

**POLICY DETAILS (A)**

First Name/s	Nozipho precia	Surname	Zakeyo/sicwebu
ID Number	DN202891	Date of Birth	1987-05-16
Residential Address	592 JULES STREET FLAT NO 2 MALVERN 2094		
Contact Numbers	0849525027		
Required Package	5.Family R15000	Monthly Premium (A) ZAR 329	
Benefits	Hearse 13 Tier Casket Chema/Inyembesi (R3000) Nhaka/Ilifa (R7500) Documentation Assistance Graveside Equipment Repatriation (13 Sitter)/ Flight Option And Bus Benefit Or R2500		

Last Prod Change			
Cover	ZAR 15000	Waiting Period	3 Months
Inception Date	2015-06-01		

**SPOUSE DETAILS (B)**

First Name/s	Damba	Surname	Zakeyo
ID Number	7610030000000	Date of Birth	1976-10-03
Cover	R 15000.0	Waiting Period	6 Months
Inception Date	2015-06-01		

**CHILDREN / DEPENDANT DETAILS (C)**

Full Name	DOB	ID	Inception	Waiting Period (Months)	Cover	ZAR
L Zakeyo	1997-07-26	9707260000000	2015-06-01	6 Months	R 15000.0	0
N Zakeyo	2000-10-20	0010200000000	2015-06-01	6 Months	R 15000.0	0
Kt Zakeyo	2004-03-04	0403040000000	2015-06-01	6 Months	R 15000.0	0
Nd Zakeyo	2013-01-14	1301140000000	2015-06-01	6 Months	R 7500.0	0
Nandipha Zakeyo	2018-09-13		2018-10-08	3 Months	R 3750.0	0

**EXTENDED FAMILY DETAILS (D)**

Full Name	DOB	ID	Inception	Waiting Period (Months)	Cover	ZAR
Fraiton Zakeyu	1938-10-31		2017-08-15	6 Months	R 2000.0	R 60.0
Farinesi Phiri	1946-12-25		2017-08-15	6 Months	R 2000.0	R 60.0

## NOMINATED BENEFICIARY / PROPOSER

Title	Full Name	Contact	Date of Birth	ID Number	Relationship
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### METHOD OF PAYMENT

Method of Payment	Debit Order	Pay@	11583000003279270457
Account Name	Zakeyo/Sicwebu	Account Type	None
Account Number	None	Name of Bank	
Branch Code	None		

### TERMS AND CONDITIONS

#### Immediate Family and Single Plan

##### General

1. Premiums are payable monthly on or before the 1st of each month
2. Main member and spouse must be between 18-65 years to join the scheme
3. The insured lives will be limited to those declared on the application form
4. Members who are not legally married but who are living together can still enjoy family benefits provided that all relevant particulars are declared on the application form
5. Unmarried children under the age of 21 are covered. Cover is extended up to, but not including age 26 if the child is unmarried fulltime student. Cover for physically or mentally disabled children are subject to the conditions contained in the Master Policy

##### Waiting Periods

1. Membership under the scheme can only commence on the 1st day of the month
2. If the 1st premium for inception of the policy is received after the 1st day of the month, the cover will only commence on the 1st of the following month.
3. Immediate cover is granted for accidental death if a member has paid the 1st premium before the accident.
4. Three (3) months waiting period for new members between 18-65 years who falls into the immediate family category
5. Six (6) months waiting period for natural causes for new members who fall into the extended family category
6. A twenty-four (24-month) waiting period for suicidal death
7. Immediate cover on receipt of the first premium for existing members who has more than six (6) months continued cover under the existing scheme. (Such proof is required should deaths occur during the first three (3) months from inception). All members still within the waiting period imposed by the previous insurer will serve out the balance of such waiting period with Zororo-Phumulani before their cover will commence.

##### Payment of Premiums

1. Premiums shall be payable as indicated in the schedule to the insurer by the Policy Holder at the premium rate as specified in the schedule
2. Payments shall be made from the commencement date to the date of termination of this policy. Should the insured event occur before premium payment is effected, the insurer will have no liability, unless the insurer is satisfied that at the time, an insurable risk did exist and that the insured had been in good standing in terms of premium payments prior to the happening of the insured event. In the event of such a situation, the insurer's decision will be final.
3. Cover on the scheme is provided for on a month-to-month basis. No reserves are built

up under the scheme, therefore premiums are payable lifelong and there are no surrender values when cover ceases.

4. Premiums under the scheme are no guaranteed and can be adjusted by the insurer at any stage
5. Membership for new members applications will be restricted to a maximum entry age of sixty-five (65) next birthday at commencement
6. Only claims submitted within six (6) months of the date of death will be considered for payment
7. No claims will be honored if premiums are in arrears or short paid (claims with two months arrears will not be honored).
8. No claims in respect of grandchildren or foster children will be considered, unless proof of legal adoption has been supplied
9. In the event of the death of the policy holder, ownership of the policy may be switched to the surviving spouse, the spouse will then become the policyholder of the policy, subject to the payment of the premium by the spouse. Please note however, that this does not automatically happen and it is the responsibility of the remaining spouse to notify the insurer of the change.

##### Claims Options

1. You can claim cash or exchange your cash for discounted repatriation services. Repatriation services are available to Zimbabwe, Botswana, Malawi, Mozambique, Zambia, Tanzania, and DRC. The repatriation Service Provider is Zororo Phumulani Investments.
2. On top of repatriation services Zimbabweans will get additional services by Doves Zimbabwe

##### Claim Documents

- Main members ID/Passport (certified copy)
- Deceased's ID/Passport (Certified copy) or an affidavit confirming that the ID was taken by the Registrar General's office (that is if the death occurred in Zimbabwe)
- Certified copy of the death certificate or a completed and signed burial order from Zimbabwe
- Accident report form to be completed and signed by the investigating officer if the cause of death is Unnatural.
- Doctor's letter confirming the months of the pregnancy- in the case of still birth
- Notice of death -if the person passes away in South Africa
- Mother's Certified ID/Passport in case of a minor or still birth

##### Contact Details for Claims & Queries

- +27814194980
- +27113391484
- info@zororo-phumulani.co.za

##### Payouts

1. Nhaka/ilifa is paid in the event of the death by the Main Member
2. 50% discount of the sum assured will be offered to the main member

3. Ilifa/Nhaka is only obtained should the client decides to take services. No Ilifa/Nhaka can be claimed if the client opts for a cash payout of the sum assured

##### Termination of Policy

1. The Policy Holder may terminate the policy upon one (1) month notice of cancellation being given to the insurer in writing
2. If the Policy Holder fails to fulfil the obligations in terms of the Master Policy and the schedule (s), the policy shall lapse
3. The Insurer may terminate its association with the Policy Holder upon one (1) months' notice of cancellation being given to the policy holder in writing
4. Cover for policyholders and/or dependents will cease on:
  - A. The Policy Holder withdrawing from the policy for any reason whatsoever
  - B. Non-Payment of Premiums by policyholder

##### Beneficiary of the Benefit

1. The benefit that the underwriter pays to Zororo- Phumulani will always be in rand value - irrespective of the description of the product benefits laid out by the Funeral Plan.
2. Zororo-Phumulani will receive the cash value of this policy from the underwriter and is therefore the Beneficiary of the Policy.
3. In the case where the main member of the policy should pass away, and the benefit should be paid to one of his/her family members as a cash lump sum from Zororo-Phumulani or the underwriter the beneficiary will be the person nominated on the first page.

##### NOTES:

- Sums insured for Eligible Children are payable in accordance with the following table
 

14 years and older:	100%
6-13 Years:	50%
0-5 Years:	25%
- Still born is defined as the death of a baby after 28 weeks of pregnancy
- Doves Zimbabwe is the contracted funeral home that will conduct the funeral and take over the policy should the policy holder returns to Zimbabwe on a permanent basis.
- All funeral arrangements for the funeral in Zimbabwe will be conducted directly with DOVES ZIMBABWE
- If you have a complaint regarding the advice you were given, you can contact:
 

**The Ombud for Financial Services Providers**  
P O Box 74571  
Lynwood Ridge 0040
- It is hereby certified that you have been registered as a member of the SCHEME.
- The SCHEME is underwritten by UNITY LIFE LIMITED AFRICAN UNITY LIMITED (FSP:8447) and the SCHEME.