

TERMS AND CONDITIONS

1. Commencement of Cover

- a) Cover commences after 3 calendar months waiting period from commencement date of the policy.
- b) Cover for death as a result of road traffic accident shall be immediate subject to commencement date of the policy and all due premiums having been paid.

2. Premium Payment

- a) Premiums are paid monthly, quarterly, half-yearly or annually in advance.
- b) Fifteen (15) days grace period is allowed for late payment of premiums after which the policy shall lapse.
- c) The policy can be revived within a period of three calendar months subject to a waiting period of one month.

2. Payment of Benefits

- a) In the event of death of any of the persons stated on the policy schedule, Nyaradzo Life Assurance Company should be notified within 24 hours for the claim process to commence.
- b) The following documents will be required:
 - i) Notice of death or burial order.
 - ii) Deceased national identity card or birth certificate for children.
 - iii) Death certificate

4. Suicide

No benefit may be claimed where death is due to suicide occurring within 2 years from the date of commencement or revival of the policy.

5. General Conditions

- a) This is an annually renewable policy and premiums shall continue to be payable during the subsistence of the policy.
- b) This policy shall be governed by the Laws of Zimbabwe, and the courts herein shall have the sole jurisdiction to the exclusion of any other country.
- c) This document forms an integral part of this agreement between Nyaradzo Life Assurance Company and the policyholder.
- d) The premiums and any sum of money mentioned or referred to anywhere in this form shall be denominated in the lawful currency being used in Zimbabwe at that time.
- e) No addition to, variation from or cancellation of the resultant contract shall be of any force or effect unless in writing and signed by or on behalf of both parties by an authorized signatory.
- f) Nyaradzo Life Assurance Company shall be entitled to cancel contract and the policyholder will forfeit all benefits under this policy if any claim is considered to be fraudulent or if any fraudulent means or devices are used to obtain any benefit under this policy.
- g) This policy does not cover death resulting directly or indirectly occasioned by, through or in consequence of:
 - i) Claims as a result of suicide within 24 months of commencement of policy.
 - ii) Any act (whether on behalf of any organization, body or person, or group of persons) calculated or directed to overthrow or influence any government de jure or de facto or any provincial or local authority with force or by means of terrorism (as defined (v) below);
 - iii) Any act which calculated or directed to further any political aim, objective or cause or in protest against any government de jure or de facto or any provincial or local authority;
 - iv) An armed conflict between regions or political or ideological or religious or ethnic or tribal faction within Zimbabwe;
 - v) Any act of terrorism committed by any organisation or person or any group of persons or by any government de jure or de facto. For the purpose of this exclusion an act of terrorism means an act including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature or context is done for in connection with political, ethnic, tribal, religious, ideological or similar purposes including the intention to influence the government and/or to put the public in fear;
 - vi) Any action in controlling, preventing, suppressing or relating to any occurrence to any occurrence referred to in clauses to (i) to (v) above.

6. Membership Card

The membership card will be sent to you in a different pack, keep it in a safe place. No separate cards shall be issued to dependants as your membership card shall also be used for claiming benefits on their behalf.

Yours faithfully

Webster Chikengezha
Managing Director