

# Compassionate Cover Plan

## Key Facts



- ✚ Cover commences on payment of premium.
- ✚ The Bestlife Compassionate Cover plan is intended to cover the Policyholder and their family for funeral expenses.
- ✚ In the event of the Policyholder's or a member of their close family's death, a lump amount is payable to cover funeral arrangement expenses.
- ✚ A waiting period of 3 months for nuclear family members and 6 months for extended family members will apply.
- ✚ Cover commences on payment of the first premium.
- ✚ Death from accidental causes is covered without the waiting period.
- ✚ A policyholder may include a spouse, children, parents, in-laws, siblings, and/or any other adult dependents under their custody.
- ✚ Since it is a benefit scheme, there is no need for medical examinations.
- ✚ A cash bonus payment equal to the total premiums paid in the first year of the Policy will be paid if no claims have been paid in the last 3 years.
- ✚ Evidence of death should be in the form of:
  - Letter from the chief if death occurred in the village.
  - Medical certificate of the cause of death if a person dies in a hospital/clinic.
  - Police report if it's a Brought in Dead (BID) case or Death certificate.
- ✚ Death Claims shall be made payable to the Nominated beneficiary within 48 hours.
- ✚ Any fraud, concealment, or deliberate misstatement by the insured person, Policyholder or beneficiary shall render this insurance null and void.
- ✚ The rights of the Policy may not be pledged as collateral security.

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