Funeral Cash Plan – Policy Summary

Pays cash to your family when you or a covered family member dies, to help with funeral costs.

This is a microinsurance product of ShildShare Microinsurance (Private) Limited, registered with the Insurance and Pensions Commission (IPEC). This summary is not the full contract; the full Terms and Conditions apply.

Packages and prices

Package	Cover per person	Price per person, per month
Bronze Shield	$500	$1
Silver Shield	$1,000	$2
Gold Shield	$1,500	$3
Platinum Shield	$2,000	$4

What you get

- Cash paid to the person you choose, a funeral company or your burial society.
- Cover your spouse, children, grandchildren, parents, grandparents and your spouse's parents and grandparents.
- Same price per person, whatever their age.
- Burial societies can join as a group.
- Optional add-on: Hospital Cash Back for $2 per person a month.

Good to know

- Main member aged 18 to 65.
- Accidental death is covered from day one. Natural death is covered after 3 months.
- Pay by the 1st of each month. You have 15 days' grace; after that, cover stops until you pay again.

What is not covered

- Natural death in the first 3 months.
- Suicide.
- War, riots or civil unrest.
- Epidemics declared by the World Health Organisation.
- False or dishonest claims.

How to claim

Claim within 180 days of the death. Send the Funeral Cash Plan claim form, the burial order or death certificate, and ID copies by WhatsApp, email, at our office or through an agent.

We decide within 7 working days of getting all your documents, and pay within 3 working days of approval.

Important to know

- Your cover runs month to month and continues each time you pay. If you miss a payment you have 15 days' grace; after that your cover stops.
- Tell us the truth on your form. Wrong or missing information can mean your claim is not paid.
- We will SMS you at least 60 days before any price change, and only after IPEC approves it.
- You may buy through a ShildShare agent or a partner such as your lender. ShildShare is always your insurer, and you claim or complain to ShildShare.
- Changed your mind? Cancel within 7 days of buying for a full refund, paid within 14 days. After that you can cancel at any time with 30 days' notice.
- Complaints: WhatsApp, call +263 785 606 127, email support@shildshare.com or visit our office. If you are still unhappy, you may contact IPEC.