

## DEKHANI FUNERAL POLICY

### ➤ Key facts

- Offers convenient solutions to individuals, families, groups and institutions when death occurs.
- The benefit is in a form of a service but not cash as it is in Diaspora and Tilinanu Funeral Policies.
- There are two plans under this policy. There are standard and executive plans. In standard plan, benefits are in a form of a standard coffin, hearse, lowering machine and graveside tents. On the other hand, in executive plan, the benefits are in a form of executive casket, hearse, lowering machines and graveside tents.
- The services are provided in conjunction with Goodwill Funeral Parlour. Goodwill' partnership is extended to MASM. Therefore, every MASM member is automatically having Dekhani Cover.
- Principal members can buy both Dekhani and Tilinanu as they are two different funeral policies with totally different benefits thereby offering an opportunity for cross-selling.
- The cover has the following premium structure:

<b>Category</b>	<b>Standard Premium/Month</b>	<b>Executive Premium/Month</b>
Single person	<b>MK2,000.00</b>	<b>MK3,000.00</b>
Family	<b>MK5,000.00</b>	<b>MK7,000.00</b>

- It has a 3 month waiting period except for accidental death.
- Premium is paid in advance like rental bills.
- Policy is voidable in case of serious misrepresentation and non-disclosure e.g. including a dead parent as a beneficiary in the policy or lack of insurable interest.
- When making a claim, a claim form is supposed to be completed.
- There is a need for proof of death.
- Copy of the members' identity card.
- Claim is supposed to be settled within 48 hours.

- Goodwill is advised by the insurer to provide the service.
- Documents can be presented later within 14 days.

	Dekhani Funeral Polciy Standard Plan	Dekhani Funeral Polciy Executive Plan
<b>DETAILS</b>		
Maximum additional family members covered	<b>4</b>	<b>4</b>
Maximum immediate family members covered	<b>6</b>	<b>6</b>
<b>Annual Premium- Dekhani Funeral Policy-Single Person</b>	<b>k24,000</b>	<b>k36,000</b>
<b>Monthly Premium- Dekhani Funeral Policy-Single Person</b>	<b>k2,000</b>	<b>k3,000</b>
<b>Annual Premium - Dekhani Funeral Policy-Family</b>	<b>K60,000</b>	<b>k84,000</b>
<b>Monthly Premium - Dekhani Funeral Policy-Family</b>	<b>K5,000</b>	<b>k7,000</b>
Services-Dekhani	<b>Standard Service Package</b>	<b>Executive Service Package</b>