

# ALLIANCE INSURANCE FUNERAL POLICY FACT SHEET

## THE TYPES OF DEATH COVERED

### 1 Natural Death

Refers to a death that occurs due to natural causes, such as illness, aging, or medical conditions rather than accident or suicide.

### 2 Accidental Death

Means a death that occurs as a direct result of an accident. Accident means a specific incident occurring at an identifiable time and place, that is unforeseen, unexpected, unintentional, typically involving external, sudden, and/or violent forces. Examples include, falls, drowning, lightning strike, murder, car accidents, physical assault, etc.

It does not include death as a result of medical procedures or complications from medical treatments.

**Accidental death benefit pays double the insured basic cash benefit.**

### Death by Drowning

These deaths are covered, and they are considered as accidental deaths. A police report and medical certificate of the cause of death are required for the claim to be processed.

If the body of the deceased is not recovered, a Presumption of Death Order issued by the courts of law, is required for the claim to be processed.

### Death by Murder

These deaths are covered and considered as accidental deaths. A police report and medical certificate of the cause of death are required for the claim to be processed.

If the police report indicates that the beneficiary is a suspect in the murder of the deceased, the policy benefits will be suspended pending the outcome of the investigations or legal proceedings to resolve the allegations.

### Death during commission of a crime

If the police report indicates that the insured person's death resulted directly from their involvement in criminal activity, only the Basic Funeral Benefit will be paid. The accidental death benefits will be suspended pending the outcome of investigations or legal proceedings and will only be paid if the deceased is exonerated.

### Death by Suicide

Suicide is the deliberate and voluntary act of ending one's own life and is not considered to be an accidental death.

This type of death is covered, provided the deceased insured person has been insured in the policy for at least 12 months.

## Required Documents for Funeral Claim Benefits

- ✓ Death certificate
- ✓ Letter from the mortuary/Presumption of death order
- ✓ Copy of valid ID for the claimant
- ✓ Marriage certificate (if the deceased was a spouse)
- ✓ Police report (for accidental claims)
- ✓ Medical certificate of the cause of death (for accidental claims)
- ✓ A letter from the chief (in the case that the deceased was not sent to the mortuary)
- ✓ Proof of banking details or M-Pesa number



**Makeabetsoe R. Mabaleha**

(Head Group Marketing and Communications)

### Enquiries & Complaints

PR and Communications (Alliance Insurance)

80010888  AllianceInsuranceLS

### Complaints Escalation

Commissioner of Insurances (Central Bank of Lesotho)

22312481/22234000  registry@centralbank.org.ls