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Zimbabwe

Funeral & life cover guide

4 chapters · every source listed

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Funeral & life cover guide 2026

For families in Zimbabwe and abroad paying a funeral or life policy: who sells them, Nyaradzo's plans, and what the Insurance Act says when a premium is missed.

This guide puts together 4 pages of Tulinde Zimbabwe (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 10 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

Contents

1. **Funeral policies in Zimbabwe: who sells them and the rules on missed premiums** — reviewed 31 October 2026
2. **Funeral policy lapse calculator (Insurance Act, section 60)** — reviewed 31 October 2026
3. **Nyaradzo funeral policy: the plans, the company and your rights** — reviewed 31 October 2026
4. **Life insurance in Zimbabwe: the life assurers and your rights** — reviewed 31 October 2026
5. **Sources**

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Chapter 1

Funeral policies in Zimbabwe: who sells them and the rules on missed premiums

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/funeral-cover/

Short answer Checked 31 October 2026

Funeral policies in Zimbabwe are sold by the **funeral assurers** and **life assurers** registered with IPEC. When you miss a premium, the **Insurance Act [Chapter 24:07], section 60** keeps the policy in force for **one month** if the insurer collects premiums from you, otherwise until a date in a **written notice served at least 14 days** before. If you have paid premiums for **five years or more**, the policy stays in force for the full sum insured **without further premiums** for **6 to 60 months** depending on how long you paid (Schedule to the Act).

Who sells funeral cover

IPEC's list retrieved on 31 October 2026 names 10 funeral assurers; IPEC cancelled **Orchid Funeral Assurance** on 1 June 2026 (notice), leaving 9 active: First Funeral Assurance, Foundation Mutual Society, Kings and Queens, Kuwadzana Funeral, Moonlight Funeral Assurance & Services, Passion Funeral Assurance, Ruvimbo Funeral Assurance, Sunset Funeral Assurance and Vineyard Funeral Assurance. Life assurers such as Doves Life Assurance and Nyaradzo Life Assurance sell funeral plans too (IPEC list).

IPEC's 2025 Annual Report counted 7 funeral assurers at 31 December 2025 and calls funeral assurance "the weakest segment" for IFRS 17 reporting. Funeral assurers wrote ZWG 286.36 million of revenue in 2025, and drew 54 of the 318 complaints IPEC received.

If you miss a premium: section 60

Premiums paid for	Policy stays in force without premiums for
5 to less than 7 years	6 months
7 to less than 9 years	9 months
9 to less than 11 years	12 months
11 to less than 14 years	18 months
14 to less than 17 years	24 months
17 to less than 21 years	36 months
21 to less than 25 years	48 months
25 years or more	60 months

Schedule to the Insurance Act, applied by section 60(3) to funeral policies issued on or after 1 March 1957. Before that, section 60(1) gives a grace period: one month from the due date of the first unpaid premium if the insurer sends someone to collect premiums, otherwise until the date in a written notice served at least 14 days before. An insurer may grant better terms (s 61). Work out your dates: funeral policy lapse calculator.

> Where a policy covers children who are not the owner or the owner's spouse, no benefit is claimable on the death of such a person after he or she has turned 21 (s 60(4)). Check who is still covered as children grow up.

Frequently asked questions

What happens if I miss a funeral policy premium in Zimbabwe?

The policy stays in force for one month if the insurer collects premiums from you, otherwise until a date in a written notice served at least 14 days before (Insurance Act, s 60(1)). Pay within that period and the policy continues.

Does a funeral policy lapse after years of payment?

If premiums were paid for five years or more, the policy stays in force for the full sum insured without further premiums for 6 to 60 months, depending on how long you paid (s 60(3) and the Schedule).

Which funeral companies are registered in Zimbabwe?

IPEC's list retrieved on 31 October 2026 names 10 funeral assurers, of which Orchid Funeral Assurance was cancelled on 1 June 2026. Life assurers such as Nyaradzo Life and Doves Life also sell funeral plans.

Chapter 2

Funeral policy lapse calculator (Insurance Act, section 60)

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/funeral-policy-lapse-calculator/

Short answer Checked 31 October 2026

Under **section 60 of the Insurance Act [Chapter 24:07]**, a funeral policy whose premium is unpaid stays in force for **one month** from the due date when the insurer collects premiums from you, otherwise until a date in a **written notice served at least 14 days** before. If premiums were paid for **five years or more**, the policy then stays in force for the full sum insured **without further premiums**: **6 months** after 5 years, rising to **60 months** after 25 years (Schedule).

The rules the calculator uses

Insurance Act	Rule
s 60(1)(a)	Insurer sends someone to collect premiums: in force for one month from the due date of the first unpaid premium.
s 60(1)(b)	Otherwise: in force until the date in a written notice served at least 14 days before that date.
s 60(3) and Schedule	Premiums paid 5 years or more (policy issued on or after 1 March 1957): in force for 6, 9, 12, 18, 24, 36, 48 or 60 months without further premiums.
s 61	The insurer may grant more favourable terms.

Text: Insurance Act. The calculator counts the paid-up period from the end of the one-month grace (a Tulinde reading of s 60(3), which applies when the premium is not paid within that period); ask your insurer for its own dates. Background: funeral cover.

Frequently asked questions

How long is the grace period on a funeral policy in Zimbabwe?

One month from the due date of the first unpaid premium if the insurer collects premiums from you; otherwise until a date in a written notice served at least 14 days before (Insurance Act, s 60(1)).

I paid my funeral policy for 10 years and stopped. Am I still covered?

Under section 60(3) and the Schedule, a funeral policy with 9 to less than 11 years of premiums stays in force for the full sum insured for 12 months without further premiums.

Chapter 3

Nyaradzo funeral policy: the plans, the company and your rights

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/nyaradzo-funeral-policy/

Short answer Checked 31 October 2026

Nyaradzo funeral policies are issued by **Nyaradzo Life Assurance Company**, a life assurer on IPEC's list. Nyaradzo's website names six plans: **Score Pack** (the principal member and any number of dependants), **Six Pack** (spouse, children, parents and parents-in-law), **Group**, **Civil Servants and Uniformed Forces Group**, **Sahwira International Plan** and the **Conventional Policy** (you, spouse and children, maturing after 25 years). Toll-free: **0736 800 800** (Telecel), **08083255** and **080 10094** (Econet).

Nyaradzo's funeral plans

Plan	Who it covers (Nyaradzo's description)
Score Pack Plan	The principal member and an unlimited number of dependants chosen by the policyholder
Six Pack Plan	Spouse and children, parents and parents-in-law under one policy
Group Plan	Employees of companies, burial societies and other associations
Civil Servants and Uniformed Forces Group Plan	Civil servants, including the uniformed forces
Sahwira International Plan (SIP)	Funeral cover sold to Zimbabweans abroad (quote online)
Conventional Policy	You, your spouse and children, no extended family; matures after 25 years

From Nyaradzo, life assurance, seen 31 October 2026. Premiums are not published on that page; ask for a written quote.

The company

The Nyaradzo Group comprises Nyaradzo Life Assurance Company, Nyaradzo Funeral Services, Calundike Exports, Eureka Insurance Brokers and Sahwira Events and Lifestyle (about us). Nyaradzo Life Assurance Company is on IPEC's list of life assurers, and Eureka Insurance Brokers on its list of brokers (IPEC).

Head office: Park House, 20 Park Street, Harare, +263 24 2796694/7. Toll-free: Telecel 0736 800 800, Econet 08083255 and 080 10094 (contact).

Your rights if you miss a premium

The Insurance Act applies to every funeral policy: a grace period of one month (premiums collected by the insurer) or until a date in a written notice served at least 14 days before, and paid-up cover for 6 to 60 months after five years or more of premiums (s 60 and Schedule, Insurance Act). Details: funeral cover · lapse calculator. Complaints: Nyaradzo first, then IPEC.

Frequently asked questions

Who underwrites Nyaradzo funeral policies?
Nyaradzo Life Assurance Company, which appears on IPEC's list of life assurers.

What is the Nyaradzo Six Pack plan?
Nyaradzo describes it as a funeral package covering your spouse and children, parents and parents-in-law under one policy.

What is the Nyaradzo toll-free number?
Telecel 0736 800 800; Econet 08083255 and 080 10094 (Nyaradzo contact page, seen 31 October 2026).

Chapter 4

Life insurance in Zimbabwe: the life assurers and your rights

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/life-insurance/

Short answer Checked 31 October 2026

Life cover in Zimbabwe is sold by **life assurers registered with IPEC** under the Insurance Act [Chapter 24:07]. IPEC's list retrieved on 31 October 2026 names **11 active life assurers** (Heritage Life's registration was **cancelled on 5 May 2026**). Life assurers wrote **ZWG 7,565 million** of insurance revenue in 2025, up 63%. The 2026 Amendment Act creates a **Policyholder and Pensions and Provident Fund Members Protection Fund** to compensate policyholders when a contributor becomes insolvent.

The life assurers

CBZ Life, Doves Life Assurance, Econet Life, Evolution Health & Life Assurance, Fidelity Life Assurance, First Mutual Life Assurance, Nhaka Life Assurance, Nyaradzo Life Assurance, Old Mutual Life Assurance, ZB Life Assurance and Zimnat Life Assurance — names shortened from IPEC's list. The full names: insurance companies in Zimbabwe.

> IPEC cancelled the registration of **Heritage Life Limited** on 5 May 2026 for breaching registration conditions (capital, asset quality, governance, accounts). Its policyholders were asked to contact IPEC with their ID, policy number and a copy of the policy (IPEC notice).

Your rights

- You may complain about a life assurer to IPEC after complaining to the insurer in writing; in 2025 IPEC handled 108 new complaints against life assurers (2025 Annual Report). See complaints.
- Funeral policies have their own rules on grace periods and paid-up cover (Insurance Act, s 60): see funeral cover.
- The Insurance and Pensions Commission Amendment Act, 2026 creates a protection fund (new sections 23F to 23Q) that pays compensation when a contributor becomes insolvent (Act, IPEC Circular 13 of 2026).

Life assurance in figures

Insurance revenue written by direct underwriters	2025 (ZWG million)	2024 restated (ZWG million)	Change
Short-term insurers	8,153.69	6,798.30	+20%
Life assurers	7,565.45	4,655.28	+63%
Funeral assurers	286.36	215.47	+33%
Microinsurers	279.22	342.10	-18%
Total	16,284.72	12,011.15	+36%

Source: IPEC 2025 Annual Report. Life assurers held ZWG 19.06 billion of assets at 31 December 2025, 54% of the insurance sector.

Frequently asked questions

How many life insurance companies are there in Zimbabwe?

IPEC's list retrieved on 31 October 2026 names 12 life assurers, of which Heritage Life had its registration cancelled on 5 May 2026: 11 active.

What happened to Heritage Life?

IPEC cancelled its registration on 5 May 2026 under the Insurance Act for breaching registration conditions. Policyholders should contact IPEC with their ID, policy number and a copy of the policy.

Is there a fund that protects policyholders in Zimbabwe?

The Insurance and Pensions Commission Amendment Act, 2026 (in effect 24 April 2026) creates a Policyholder and Pensions and Provident Fund Members Protection Fund to pay compensation when a contributor becomes insolvent.

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About this guide

Written and checked by the Tulinde editorial team. How we check facts: https://tulinde.africa/editorial-policy/. Read and share it online: https://tulinde.africa/zw/free-guides/funeral-life-cover-guide-2026/.

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