

THIS IS A SERVICE PRODUCT WITH A SPECIFIED CASH BENEFIT PAY OUT PER POLICY TERMS AND CONDITIONS.

Fraud Warning: Knowingly presenting false information is a crime. Failure to disclose accurate information may result in non-payment of a claim and all benefits under the Policy being cancelled. No cash payments should be made to sales representatives. Clients who make any such cash payments do so at their own risk.

A. YOUR POLICY

Please take the time to look through this document and understand the benefits applicable to your plan type. The funeral services Policy terms and conditions, application form, communication of acceptance through SMS and the schedule of benefits (printed on the website or upon request) enforce the Policy contract between the Life Assured and Transitions.

A Policy document contains many legal and technical terms, which are required to protect both the Life Assured and the Life Insurer. Transitions has, as much as possible, set out the terms in plain English in the interest of the Policyholder’s clear understanding and communication. Should you require further clarifications, please contact client’s service.

Please be advised that you are not entitled to any benefits under this Policy until you have received confirmation from Transitions that your application has been accepted and the first premium received.

Please read these documents carefully and keep them in a safe place for future reference.

B. BENEFITS

1. Description

The product is designed to provide services as Policy benefits rather than the traditional cash payment for claim settlement. These benefits are funeral services intended to aid in the smooth burial of the covered life.

2. Main Benefit Packages

The product offers two (3) main packages with variations in the value of service / benefit levels offered. These are:

- Gold Package
- Executive Package
- Royal Package

3. Benefit Package

The benefits for all packages are as specified in table 1 below:

Table 1				
Packages (Benefits Description)				
Standard Benefit Levels	Casket	Gold	Executive	Royal
Casket (Choice of casket within)		Gold Category	Executive Category	Royal Category
Wreath (Choice of wreath within)		Gold Category	Executive Category	Royal Category
Storage - Max. number of days		25 Days	30 Days	35 Days
Removal Vehicle (Up to 100km)		Hyundai	Hyundai	Hyundai
Hearse - Type (up 200km - 2 days)		Gold Category	Executive Category	Royal Category
Chapel	Yes	Yes	Yes	Yes
Reception Facilities	Yes	Yes	Yes	Yes
Casket Trolley at Church	Yes	Yes	Yes	Yes
Embalming	Yes	Yes	Yes	Yes
Washing, Dressing & Beautification	Yes	Yes	Yes	Yes
Cash Benefit		GHS700.00	GHS1,000.00	GHS1,500.00

4. Benefit Tables per Package

Table 2 (2a to 2c) below shows the detail of the service offered and cash paid to the Policyholder depending on the package chosen.

Table 2a- Gold Package				
Benefits Levels for Different Lives /Package				
Benefit levels	Main Life	Spouse, Parents, Parents-in-law	Any other Additional Family Member	
Casket (Choice of casket within)	Gold Category	Gold Category	Gold Category	
Wreath (Choice of wreath within)	Gold Category	Gold Category	Gold Category	
Storage - Max. number of days	25 Days	25 Days	25 Days	
Removal Vehicle (Up to 100km)	Hyundai	Hyundai	Hyundai	
Hearse - Type (up 200km - 2 days)	Gold Category	Gold Category	Gold Category	
Chapel	Yes	Yes	Yes	
Reception Facilities	Yes	Yes	Yes	
Casket Trolley at Church	Yes	Yes	Yes	
Embalming	Yes	Yes	Yes	
Washing, Dressing & Beautification	Yes	Yes	Yes	
Cash Benefit	GHS700.00	GHS700.00	GHS350.00	

Table 2b- Executive Package

Benefits Levels for Different Lives /Package				
Benefit levels	Main Life	Spouse, Parents, Parents-in-law	Any other Additional Family Member	
Casket	Executive Category	Executive Category	Executive Category	
Wreath	Executive Category	Executive Category	Executive Category	
Storage - Max. number of days	30 Days	30 Days	30 Days	
Removal Vehicle (Up to 100km)	Hyundai	Hyundai	Hyundai	
Hearse - Type (up 200km, 2days)	Executive Category	Executive Category	Executive Category	
Chapel	Yes	Yes	Yes	
Reception Facilities	Yes	Yes	Yes	
Casket Trolley at Church	Yes	Yes	Yes	
Embalming	Yes	Yes	Yes	
Washing, Dressing & Beautification	Yes	Yes	Yes	
Cash Benefit	GHS1,000.00	GHS1,000.00	GHS500.00	

Table 2c- Royal Package

Benefits Levels for Different Lives /Package				
Benefit levels	Main Life	Spouse, Parents, Parents-in-law	Any other Additional Family Member	
Casket	Royal Category	Royal Category	Executive Category	
Wreath	Royal Category	Royal Category	Executive Category	
Storage - Max. number of days	35 Days	35 Days	30 Days	
Removal Vehicle (Up to 100km)	Hyundai	Hyundai	Hyundai	
Hearse - Type (up 200km, 2days)	Royal Category	Royal Category	Executive Category	
Chapel	Yes	Yes	Yes	
Reception Facilities	Yes	Yes	Yes	
Casket Trolley at Church	Yes	Yes	Yes	
Embalming	Yes	Yes	Yes	
Washing, Dressing & Beautification	Yes	Yes	Yes	
Cash Benefit	GHS1,500.00	GHS1,500.00	GHS500.00	

5. Service Delivery and Cash Benefit

All covered lives receive 100% of all service-based benefits dependent on the package chosen. However cash benefit limits for any additional family beneficiaries varies dependent on the package chosen as described in Table 1 above. In the event of the death of the Policyholder, the full services as specified in the schedule are rendered. **No services can be traded in for a cash value except at the discretion of the company.** These services and cash component of the packages will be offered or paid as stated in the table 3 below:

Table 3: Cash Benefit

Member	Services Level	Services Level
Main Life, Spouse, Parents, Parents-in-law	100%	100%
Children and Any Other Family Member	100%	100%

C. OPTIONAL BENEFIT LEVELS

There are optional services available at the time of claim at extra fees and these are:

- Printing of church programs
- Hire of graveside equipment (lowering device, tents, carpets, chairs, shovel, flowers)
- Preparation of Burial Permit (for burials occurring within Greater Accra Region)
- Publication of funeral notices in the media (Daily Graphic Newspaper, TV etc.)
- Sales of tombstones
- Pall bearers
- Preparation of Grave sites

D. ADDITIONAL BENEFITS

1. Death Waiver Of Premium Benefit

If any family members are covered under the Policy and the Policyholder dies before the Policy anniversary preceding the 65th birthday, all premium payment would be waived for other lives covered under the Policy. All automatic premium updates will stop at the date of death. This benefit will not be payable if the Policyholder was above age fifty-four (54) at the start of the Policy.

2. Retirement Waiver Of Premium Benefit

If the Policyholder is aged 54 or below at the inception of the Policy, after age 65, provided the Policyholder is still alive, all future premiums will be waived and cover will continue uninterrupted for all covered lives named on the Policy. However, if the Policyholder was above age 54 at the inception of the Policy, after age 70, provided the main life is still alive, all future premiums will be waived and cover will continue uninterrupted for all covered lives named in the Policy.

E. POLICY FEATURES

1. Policy Fee

The Policy attracts a fee of GHC 1.00 a month. This will be added to the total premium payable.

2. Waiting Period

There’s a six months waiting period for all Lives Assured before they can benefit from the benefits assured when the person dies of natural causes. But if death from natural causes occurs within the waiting period, fifty (50%) of the premiums paid in respect of that life is refundable to the Policyholder. This excludes Policy fee of GH¢1.00. If any lives are added after Policy inception the waiting period for that life will be 12 months and there will not be any refund of premiums. Examples of natural death are illness, stroke, heart attack, etc.

Table 4: Waiting Periods

Policyholder	6 months waiting period
Spouse	6 months waiting period
Children	6 months waiting period
Parents, In-Laws and Extended family	6 months waiting period from inception 9 months for lives aged 60 years and above 12 months waiting period if not added from inception

3. Inflation Protection

When the Policy reaches an anniversary date, the premium, excluding the Policy fee, will be subject to an automatic increase of 10%. For each year that the premium is increased as a result of the update facility, the cash benefit also increases by the following:

Table 5: Premium and Benefit Update

Automatic Premium Update	Benefit Update
10.00%	7.50%

4. Minimum/ Maximum Ages At Entry

The minimum and maximum ages at entry are as stated below:

Table 6: Minimum/ Maximum Ages at Entry

Member	Maximum number	Minimum age	Minimum age
Policyholder	1	18	59
Spouse	1	18	59
Children	4	0	21
Parents	2	31	74
Parents-in-law	2	31	74
Foster Parents	2	18	74
Biological Grandparents	2	44	74
Siblings	2	0	74

A life cover for a child will fall off when the child attains 21 years. The child’s portion of the total premium paid will either be added to the cash component of the benefit levels or the provision of additional value equivalent services to the main life assured or any nominated life on the Policy.

F. GENERAL PROVISIONS

1. MISSTATEMENT OF AGE

If the age of any of the Policyholder is incorrect any benefit that becomes payable will be recalculated. This condition is not applicable to ages outside the entry age limits. Benefits are not payable if the actual age of any life assured is not within the age limit at entry.

The benefits payable on the death of the Policyholder and Lives Assured covered will be per the current package active at the time of death, plus all benefit increases as a result of the automatic premium update facility where applicable.

2. RESTRICTIONS

Funeral service benefits payments are subject to a waiting period from the day after the acceptance of the Policy, and also subject to premium payment at the premium expected date stated in your acceptance notification. During this period only claims arising as a result of an accident will be paid. A waiting period is applicable in the event of a reinstatement of a lapsed Policy, and when any new family members are added to the Policy. Benefits will cease if the Policy lapses or if the full benefit is paid out.

3. RISK DATE

The Policy will commence a day after acceptance and is subject to payment of premium within the first six months of acceptance. All benefits on the Policy become payable

after a six (6) month waiting period with exception of accidental death benefit, which is payable within the waiting period.

However, when the first and subsequent premiums are paid six (6) months after the acceptance date, benefits may become payable six (6) months after receipt of the premium

4. PREMIUM PAYMENTS

Unless otherwise stated in the Policy, premiums are payable to Enterprise Life monthly in advance on or before the first day of each calendar month until:

- Enterprise Funeral admits a death or waiver claim on the Policyholder; or
- The Policy is cancelled

The benefits under the Policy are based on the assumption that these premiums will be paid regularly and the onus is on the Policyholder to ensure that the monthly premiums due reach the company as and when they are due.

5. LAPSE RULE

The Policy will become inactive when the first of the following occur:

- 4 consecutive premiums are missed.
- The Policy reaches a total of 12 premiums in arrears over the lifetime of the Policy.

After lapsing, the Policyholder can reinstate the Policy within three (3) calendar years from the lapsed date based on the following conditions:

- The Policyholder will pay at least a month’s premium to reinstate the policy.
- The Policy once reinstated will be restored to the premium and benefit statuses it was in a day before it went into a lapsed state. Premiums and Benefits will start from the status it was before the Policy went into lapse. (Premiums payable will be the current premium per the package as at the time of reinstatement)
- The resumption date on the Policy will be adjusted to eliminate all outstanding premiums.
- The Policy is subjected to a waiting period after reinstatement,

Find the reinstatement table below:

Reinstatement within One (1) Year of Lapse	6 Months Waiting Period
Reinstatement after One (1) Year of Lapse	12 Months Waiting Period

The Policyholder must write officially to the company, and submit satisfactory evidence of health from an approved health facility to reinstate the Policy. The Policy will be reinstated to its original status prior to the lapse.

6. NOTIFICATION

It is advisable to notify Transitions of any death claim **IMMEDIATELY** of the occurrence of the death to enable prompt claim payment. As this is a service benefit product, immediate notification is critical to enable Transitions provides all services entitled per package type selected. Delayed or non-notification will limit Transitions in its obligation of performing its responsibilities to beneficiaries; this will be deemed a waiver by beneficiaries to such service benefits. This will also apply to additional documents deemed necessary for the assessment of the risk by Enterprise Life before a claim can be finalized.

Should Transitions reject or decline any claim, the beneficiaries will be duly informed and such claim will lapse and be of no force or effect unless an action has been started against Transitions within two years of the claim arising.

7. INCONTESTABILITY CLAUSE

The provision should limit the time during which Transitions may contest the validity of the insurance contract on the grounds of a material misrepresentation in the application/ proposal for insurance to three (3) years. A material misrepresentation in an application for life insurance is a misrepresentation that is relevant to the insurer’s evaluation of the proposed insured. The misrepresentation is material when, if the truth had been known, the insurer would not have issued the Policy or would have issued the Policy on a different basis, such as a higher premium or a lower sum assured.

8. MATURITY AND SURRENDER VALUES

This Policy does not offer any maturity, surrender or expiry value.

9. AMENDMENTS

Transitions must be advised in writing of any change of Nominated Lives Assured or of any additional relative of the Policyholder to be added. Any deletion of a nominated life or appointment of a Trustee must be brought to the notice of the Insurer in like manner.

10. CONDITIONS APPLICABLE TO ALL POLICY BENEFITS

- The benefit payable will be subject to a deduction of any indebtedness to the company.

- The company reserves the right to adjust the Policy Fee annually with approval from the Commission, if the circumstances so demand.

11. EXCLUSIONS

The company will not recognize any claim occasioned or accelerated by any of the following causes:

- Suicide, attempted suicide or any self-inflicted injury within 2 years, whether the Policyholder is sane or insane at the time
- Any act committed by the Policyholder which constitutes a violation of criminal law;
- Excessive use of alcohol, willful inhalation of gas, willful exposure to radioactivity or the willful taking of poison or drugs (except as prescribed by a medical practitioner) resulting in the death of the Policyholder
- Any act of war, military action, terrorist activities (whether war be declared or not), riots, strikes, civil commotion or insurrection, in all cases whether as an active participant or not;
- Active participation in mountaineering , horse riding, motor cycle racing, hunting, fighting (except in self-defence) any speed contest other than a speed contest on foot
- Participation in any form of aviation other than as a fare-paying passenger on a scheduled air service over an established passenger route;
- Military service or training in the armed forces of any country and for this purpose "military service" includes army, naval and air force service.

12. TRUSTEE

The Policyholder may by notifying the Company in writing, appoint, change or cancel the appointment of a Trustee at any time. Trustees receive the proceeds of the Policy in respect of a claim arising from the death of the Policyholder under the Policy where the beneficiary (ies) is a minor.

The appointment of a new Trustee will automatically cancel the prior appointment of a Trustee. The appointment of a Trustee will be ineffective if the said Trustee dies before the Policyholder. If the Policyholder fails after such lapsing, or after the cancellation of the appointment of a Trustee to appoint a new Trustee, the proceeds of the Policy will be payable to the estate of the Policyholder. No provision in any Will and Last Testament executed by the Policyholder will have the effect of cancelling the appointment of a Trustee. The Trustee can access the Policy only after the death of the Policyholder.

13. BENEFICIARY

Transitions will pay the benefit from this Policy to the Policyholder, or in the event that the Policyholder dies, to the nominated beneficiary. If that person is a minor, the benefit will be paid to the nominated Trustee. In the event that the beneficiary/ies or Trustees cannot be found, Transitions will pay the benefit to the estate of the Policyholder.

The appointment of a beneficiary will be invalid if his or her death occurs before that of the Policyholder. If the Policyholder fails to appoint after such incident or after the cancellation of the appointment of a beneficiary to appoint a new beneficiary, the benefit of the Policy will be payable to the estate of the Policyholder. No provision in any Will and Last Testament executed by the Policyholder will have the effect of cancelling the appointment of a beneficiary or of appointing a new beneficiary.

The beneficiary can exercise rights to this Policy only when the Policyholder is dead.

14. RESIDENCE AND TRAVEL

No restrictions apply as far as travel or occupation is concerned. However at the time of taking out the policy all Lives Assured must be resident in the Republic of Ghana.

No life cover benefits will be paid for any Policyholder who is a permanent resident in a foreign country. This provision may be waived at the sole discretion of the Company.

15. ASSIGNMENTS

Benefits under this Policy cannot be assigned as collateral security and the Company accepts no responsibility arising from a private treaty or any other arrangement. Loans are also not allowed under this Policy.

16. COMMUNICATION

The Policyholder may only regard communications with Transitions as received if sent by hand, mail, post, through e-mails or any electronic platform as advertised, acknowledged in writing or delivered in physically to the office of Transitions.

17. RIGHT TO REVIEW /CANCELLATION

The Policyholder has the right to review and cancel this Policy within 30 days from the Acceptance Date and receive all premiums paid, provided that no benefit has yet been paid or claimed or an insured event occurred. This cancellation must be communicated in terms of paragraph 16 above by the Policyholder.

After completion of the 30-day period mentioned above, the Policyholder may give notice in writing to Transitions to cancel the Policy. The cover will cease on the date of cancellation. Cancellation of the Policy leads to the loss of benefits and all premiums

paid before cancellation but any premiums paid after Transitions receives notice of cancellation will be refunded.

18. CLAIMS SETTLEMENT

When a claim event occurs, the following is required to process the claim:

- The Policy Terms and Conditions as issued
- A properly completed claim form
- Proof of the occurrence of the covered event for which the benefit is claimed, the legal entitlement of the claimant(s) to receive the benefit and evidence of the age of the Policyholder.
- All assignments, beneficiary appointments and cancellations thereof where applicable
- The company receiving payment of all premiums that are due and payable
- Medical report or any relevant documents/reports, which Transitions deems necessary to assess the claim.

Transitions reserves the right to put off providing services benefits of a claim covered under this Policy until all requirements, as specified by Transitions, have been met.

G. DEFINITIONS

Accidental death - bodily injury caused solely and directly by violent, external, accidental and visible means which injury was the sole cause of the Policyholder’s death", all other causes of death relating to illness, disease or the ageing process, shall be deemed to be caused by natural causes.

Inception - These are new Policies in request of which the first premium has been paid. Inception date is therefore the date from which, under the terms of a Policy, an insurer is deemed to be at risk.

Lapse - A Policy with no benefit due to non-payment of premiums.

Policyholder - A person within the ‘entry age’ stated above who accepts the conditions and the premiums indicated in the schedule to this policy by signing the application form and who is fully described in the schedule of this Policy. The person must have the ability to afford and be responsible for the payment of the premium stated in the schedule.

Spouse - means the person to whom the Policyholder is legally married or with whom the Policyholder has an agreement recognized as a marriage in accordance with some law or custom in Ghana and who cohabits with the Policyholder as if married. Enterprise Life must be advised in writing of any change of nominated spouse. An additional spouse could be added under the extended family.

Child - means one of the children of the Policyholder and /or nominated spouse (including an adopted child, or a step-child who is unmarried and under the age of 21). Enterprise Life must be notified in writing of a birth or adoption of an additional child of the Policyholder. In the case of adoption, a certified copy of the court order for adoption must be produced.

Siblings - means children from one or both parents of the Policyholder

Parents - means biological parents of the Policyholder or those of his/her spouse.

Step Parent - Means the spouse of the biological parent of the Policyholder whose marriage is recognized in accordance with some law or custom and who cohabits with the parent of the Policyholder.

Guardian - means an adult custodian to whom the Policyholder has been effectively entrusted.

Grandparent - means the biological parents of the Policyholder’s biological parent.

Extended family member – A person for whose funeral costs, the Policyholder might be financially liable for in the event of his/her death and shall include but not limited to parents, siblings, parents-in-law, grandparents, uncles, aunts, nephews, nieces, own children above 21 years and domestic workers.

Trustee - a person named by the Policyholder to administer the policy in the event of the death of the Policyholder. The Trustee is not a beneficiary but in the event of death, claims notification and payment is administered by the Trustee for the benefit of beneficiaries.

Casket - a wooden/steel box in which a deceased person is laid to rest.

Wreath - a spray or bouquet of flowers normally placed on top of the casket.

Storage - A refrigerated area in which the deceased is stored for preservation until interment.

Chapel facility - A place of worship, to be used to conduct memorial and burial services as part of funeral celebration activities

Reception facility - A place for receiving and entertaining visitors as part of funeral celebration activities

Trolley - a small platform with wheels, on which the casket rests during a church service.

Embalming, washing and dressing - Embalming is a process in which the deceased is preserved using chemicals.

Washing: The process of cleaning corpses usually with water, soap and appropriate cleaning agents.

Dressing & Beautification: The process of putting cloth covering on corpses and using facial make up to beautify.

Printing of church programmes - Hymn sheets or an outline of what would be taking place at the funeral service.

Graveside equipment - mats and caskets lowering device as well as chairs and tents that are erected at the burial site.

Tombstones - A large, flat inscribed stone standing or laid over a grave, and is normally made of granite.

Pall bearers - Persons that help to carry or escort a coffin at a funeral.

Preparation of gravesites - The grave site needs to be checked to ensure it is the correct grave, it is the correct size (will the casket fit in it) if there are requests that the grave should be cemented etc. it is also for the green mats and lowering device to be placed ready for the service by minister or pastor.

Note: if you do not understand any part of this terms and conditions, kindly contact any of our branch offices for further clarifications.

IMPORTANT INFORMATION

- All cancellations should be referred to Transitions
- Failure to disclose relevant information may result in non-payment of a claim and all cover under the Policy being cancelled
- Delays in the submission of all relevant information may cause a delay in claims settlements.
- The Policyholder must ensure that premiums are paid when they fall due to maintain the valuable benefits.
- The Policyholder must ensure that they read these terms and conditions prior to premium payment and policy inception.

Complaints

We value your comments. If you are not satisfied with our sales or services please contact our Customer Service Centre on: 0302634706 / 0302634777 or **Email: info.transitions@enterprisegroup.net.gh**
Website: www.transitions.enterprisegroup.com.gh for

- Policy enquires
- Policy changes
- Claim enquiries
- Premium enquiries

The premium payable under the Policy are as shown in the tables (1-8) below:

1. Main Rates				
Age Band (L)	Age Band (U)	Gold	Executive	Royal
18	25	11.10	11.80	12.98
26	30	12.71	13.73	15.39
31	35	14.80	16.21	18.56
36	40	17.19	19.06	22.20
41	45	20.77	23.31	27.61
46	50	27.53	31.37	37.78
51	55	35.97	41.50	50.62
56	59	47.34	55.11	67.87

2. Spouse Rates				
Age Band (L)	Age Band (U)	Gold	Executive	Royal
18	25	5.21	6.24	7.98
26	30	7.66	9.19	11.75
31	35	9.01	10.81	13.82
36	40	10.64	12.76	16.31
41	45	13.56	16.26	20.79
46	50	19.39	23.26	29.74
51	55	27.14	32.54	41.61
56	59	37.81	45.34	57.99

3. Children Rates				
Age Band (L)	Age Band (U)	Gold	Executive	Royal
1	15	3.35	3.68	4.96
16	21	4.47	4.92	6.62

4. Parent & Parent In-Law Rates				
Age Band (L)	Age Band (U)	Gold	Executive	Royal
31	35	8.26	9.90	12.66
36	40	10.79	12.94	16.54
41	45	14.38	17.24	22.04
46	50	19.95	23.92	30.59
51	55	28.52	34.20	43.73
56	60	42.07	50.45	64.51
61	65	65.60	78.67	100.60
66	70	96.81	116.09	148.46
71	74	136.37	163.53	209.12

5. Foster Parents				
Age Band (L)	Age Band (U)	Gold	Executive	Royal
18	25	3.97	4.37	5.88
26	30	5.70	6.27	8.44
31	35	7.88	8.67	11.67
36	40	10.41	11.45	15.41
41	45	14.25	15.68	21.11
46	50	21.47	23.61	31.79
51	55	30.54	33.58	45.22
56	59	45.63	50.19	67.57
61	65	67.08	73.77	99.32
66	70	93.96	103.33	139.13
71	74	124.04	136.42	183.68

6. Biological Grandparents				
Age Band (L)	Age Band (U)	Gold	Executive	Royal
46	50	18.70	20.56	27.68
51	55	26.58	29.24	39.36
56	59	38.71	42.58	57.32
61	65	57.41	63.14	85.01
66	70	86.49	95.11	128.06
71	74	119.48	131.40	176.92

7. Sibings				
Age Band (L)	Age Band (U)	Gold	Executive	Royal
1	15	3.49	3.84	5.17
16	20	3.38	3.72	5.01
21	25	4.10	4.50	6.07
26	30	5.70	6.27	8.44
31	35	7.88	8.67	11.67
36	45	10.41	11.45	15.41
41	50	14.25	15.68	21.11
46	50	21.47	23.61	31.79
51	55	30.54	33.58	45.22
56	60	45.63	50.19	67.57
61	65	67.08	73.77	99.32
66	70	93.96	103.33	139.13
71	74	124.04	136.42	183.68



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Transition Plan
A unique funeral policy for the perfect goodbye

