



Microinsurance Family
Funeral Protection
& Hospitalisation Plan

Terms and Conditions

Life Insurance



Contents

Section A

Introduction	4
Benefit Description	4
Premium frequency and Currency	5
Lapse and Reinstatement	5
Waiting Period	6
Reviews	6
Policy term	6
Claims	6

Section B

Conditions Applicable to All Policy Benefits	7
Conditions Applicable to Hospital Cash Benefits	7
Exclusions Applicable to the Death Benefit	8
Exclusions applicable to the Hospital Cash Benefit	8
Cash Values, Loan and Automatic Non-Forfeiture Provisions	9
Cancellation	9
Fraud	9
Non-Disclosure and Misrepresentation	9
Amendment, Additions Deletion, Revocation, Variation or Alteration	9
Jurisdiction and Law	9

Section A

1. Introduction

Please take the time to read through this document and understand the benefits applicable to your plan. A policy document contains many legal and technical terms, which are required to protect both the life assured and the life insurer.

Sanlam Life Insurance has wherever possible set out terms in plain English in the interest of clear policyholder understanding and communication.

This life assurance contract consists of:

- The Policy schedule
- The Acceptance Letter
- The Policy Terms and Conditions

Please read these documents carefully and keep them in a safe place for future reference. No changes or alterations to this policy document will be valid unless confirmed in writing by Sanlam Life Insurance.

Please be advised that you are not entitled to any benefits under this policy until first premium is deducted from your account (policy inception). The terms and conditions of the policy are provided at the point of sale and you will receive the acceptance letter and Policy schedule once your policy has been accepted by Sanlam Life Insurance. The policy schedule detailing all lives covered and sum assured will be provided to you upon policy inception.

2. Benefit Description

The Policy has benefits for main member only. Only one Policy is allowed per Policyholder. The Policy is a composite product that has funeral cover and hospital cash benefits. It is a monthly renewable product with no guarantees on premium rates.

2.1. Minimum and Maximum Ages at Entry for the funeral and Hospitalisation

Life category	Minimum entry age	Maximum entry age	Cover cease age
Life assured	18	74	75

2.2 Sum Assured (Funeral and Hospital Cash Plan)

This cover can only be taken as a single life (One member package only) with the below benefits:

2.2.1. Main Member Only Benefits

Cover type	Tier 1	Tier 2	Tier 3	Tier 4
Funeral	5000	7 500	10 000	15 000
HCP	100	150	200	300

2.3. Premiums (inclusive of 5% IPL)

The following are premiums applicable for various Tiers;

Age Band	Tier 1	Tier 2	Tier 3	Tier 4
18 - 40	9	14	19	28
41 - 60	21	32	42	63
61 - 75	63	95	127	190

2.4. Premium payment term

Premiums are payable until the first of the following events:

- The Company admits a death claim on death of the Principal Life Assured or
- The Principal Life Assured attains the age of 75.

The cover levels stipulated, and other benefits under the policy are based on the assumption that these premiums will be paid regularly and the onus is on the Principal Life Assured to ensure that they reach Sanlam Life Insurance as and when due. Should a policy be cancelled on request then cover for all the lives on the policy shall cease from the date of cancellation and any premium received from that date will be refunded by Sanlam Life Insurance.

Should premiums not be paid the policy may lapse in line with Sanlam Life Insurance's lapse rules and all benefits will fall away.

At the sole discretion of the Company, the policy may, at any time within one year of lapse be reinstated.

2.5. Funeral Cover

This benefit pays a lump sum equal to the sum assured for the tier chosen in the event that the policyholder passes away. Accidental death cover commences on payment of the first premium. A waiting period of 3 (three) months applies on death due to natural causes.

If the contract lapses due to non-payment of premiums and is reinstated, the waiting period for the benefit is waived only if the initial waiting period was successfully exceeded on the same cover level. A new waiting period will apply if re-instatement occurs on a higher cover level.

2.6. Hospital cash cover

This benefit provides a lump sum pay out on hospitalisation, depending on the tier chosen. The lump sum is accrued daily. The policyholder must be hospitalised for at least 72 continuous hours i.e. 3 days for the benefit to be payable. Hospitalisation as a result of an accident will qualify for benefits from the first day, whilst Hospitalisation arising from illness have a deferred period of three (3) consecutive days and then qualify for benefits from the first day. The policyholder must remain in Hospital for the length of the Deferred Period in order for a benefit to become payable. Hospitalisation for the same condition, not separated by at least 10 (ten) days, is regarded as continuous i.e a further deferred period is not applied. The hospital payout is limited to 30 (thirty) days per rolling 12 (twelve) month period.

3. Premium frequency and Currency

Premiums will be payable monthly. Premiums and Benefits are expressed and payable in the legal tender of Zambia.

The Insurance cover is based on the assumption that the premium will be paid regularly and the onus is on the Life Assured to ensure that they reach Sanlam as and when due. If for one reason or the other, premiums are not deducted, the missing premiums will be deducted from the client at the point of making a claim.

The premiums shall be deducted on date selected by client, however if the client's account is insufficiently funded or due to technical reasons funds are not collected; premiums may be deducted on any other day when funds are available on the account.

4. Lapse and Reinstatement

The product is pay-as-you go basis. No premium no cover. Thus the product will lapse without payment of premiums. The product can be reinstated within 12 months of Lapse.

5. Waiting Period

A waiting period of 3 months applies in case of death or hospitalisation due to natural causes.

For accidental death or hospitalisation claims, the full sum assured will be paid out during the waiting period but all other causes of death in the waiting period are not paid.

No claims other than accidental death and hospitalization will be admitted within the first 3 (three) months of the policy being accepted.

6. Reviews

Sanlam Life Insurance Actuary will regularly check the financial position of the policy and if in the actuary's opinion the premium is insufficient to maintain the benefits offered by the policy, Sanlam will advise the policyholder of any necessary adjustments to the policy.

7. Policy term

This product does not have a maturity date as the policy is a whole life contract as long as premiums are paid up to cover cease age of 75 years.

8. Claims

Benefits will be paid on receipt of:

8.1. Death Claims

- All premiums due under the policy
- A properly completed claim form
- Proof of death being a medical certificate of the cause of death, or a certificate of death, or a police report being a brought in dead report (BID), or a letter from the chief (if the person died in the village).
- A copy of the burial permit.
- A copy of the NRC for the claimant
- Any other documents/reports, which the Company deems material to assess the claim.

The company reserves the right to make a payment of any benefit to any person the Company considers the right person to receive the benefits.

8.2. Hospitalisation Claims

The hospitalisation must be recommended by a registered medical specialist and must be deemed medically necessary.

The insured must have been a permanent resident of Zambia in which the insurance policy is issued for at least 6 months prior to submitting a claim. The hospitalisation must occur within 30 (thirty) days of an injury or accident.

The following documentation must be presented at Claim stage:

- All premiums due under the policy
- Completed claim form
- Certified copy of identity
- Proof of banking/Mobile phone details for account in which claim will be paid in
- Copy of hospital bills, receipt and discharge certificate / card from the hospital / interim hospital bill or certificate / hospital statement

Sanlam Life reserves the right to call for any additional information reasonably necessary in order to assess and verify a Claim. All costs associated with the obtaining and submission of the initial supporting documents must be borne by the Insured Person or Beneficiary. The costs for any additional requirements shall be borne by the Insurer. The onus of proving any Claim rests on the Insured Person or Beneficiary.

Sanlam will appoint a claims assessor to verify the validity of the claim.

Section B

1. Conditions Applicable to All Policy Benefits

- The Company will have no liability under the policy if any life assured under this policy, upon whose death a benefit is payable, dies by his own hand (suicide) or as a result of any involvement in unlawful activities within two years of the issue date or the date of any reinstatement of the policy.
- The Company will have no liability under the policy if any life assured under this policy, upon whose death a benefit is payable, dies as a result of 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;
- Benefits under this policy are payable to the Principal Life Assured or to the appointed Trustee. However, the Company reserves the right to pay the proceeds of any Benefit to any person the Company considers to be entitled to the proceeds.
- The Benefit payable will be subject to a deduction of any indebtedness to the Company. If premiums have been paid in full at the date the Benefit is payable, the amount of the Initial Cover as stated in the Policy Schedule, plus any increases in terms of the Automatic Premium Update Facility will be payable without any deductions.

2. Conditions Applicable to Hospital Cash Benefits

- The term of hospitalisation and such benefit due to the life assured for each claim must be appropriate to the injury or sickness for which the said hospitalisation occurs. Any dispute, which may arise between the member and SLIZ, with respect to any claim or interpretation of these, shall be decided by the Zambia Medical Council.
- A claim for hospitalisation must be made within 30 (thirty) days of the date of hospitalisation.
- Hospitalisation must occur within 30 (thirty) days of bodily injury, accident or illness (if applicable)
- Off-period; If an Insured Person has been discharged from hospital, but is readmitted within 10 days for a related condition, the claim will be considered as part of the first claim event. The days of Hospitalisation to be included in the benefit will continue from the last day recorded in Hospital and the Deferred Period will not need to be enforced again. The Hospitalisation Period of 5 days includes the off days. If the Insured Person is re-admitted after 10 days have passed, the Hospitalisation will be treated as a new claim and the Deferred Period will be enforced.
- An Insured Person may only be covered under a maximum of 1 Policy per Plan that is underwritten by Sanlam Life Insurance Zambia Ltd.
- Hospitalisation for complications of childbirth, abortion, miscarriage, pregnancy or any other condition arising from this is covered for a maximum of 5 days per claim. No additional lump benefit is payable.
- An Insured Person is covered for a maximum period of 30 days per claim event.
- An Insured Person is covered for a maximum of 30 days of hospitalisation in total.
- Sanlam reserves the right to limit payment in terms of any duration of Hospitalisation if, in the opinion of our independent medical practitioner, the duration of admission is not justified or medically necessary.
- No surrender values are payable under this Plan.

- Sanlam Life must be notified within 3 (three) months of the date of discharge of the Insured Person from Hospital.
- All completed and supporting documentation must be submitted within 12 (twelve) months of the date of discharge of the Insured Person at a Hospital.
- Upgrades or Downgrades can be made on Policy anniversary only and will take effect as of the first day of the following month of the request. Upgrades or Downgrades will not impact the pay-out on a claim that is in process i.e. if the upgrade takes place while a member is still in hospital or subsequent readmission during the off period. The Waiting Period will be applicable on the increased benefit amount.

3. Exclusions Applicable to the Death Benefit

Sanlam Life will not recognize any claim occasioned or accelerated by any of the following causes:

- Suicide, attempted suicide or any self-inflicted injury whether the Principal Life assured is sane or insane at the time;
- Any act committed by the Principal Life Assured which constitutes a violation of criminal law;
- Excessive use of alcohol, wilful inhalation of gas, wilful exposure to radioactivity or the wilful taking of poison or drugs (except as prescribed by a medical practitioner);
- Any act of war, 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, hunting, any speed contest other than a speed contest on foot, or fighting (except in self-defence);
- Participation in any form of aviation other than as a fare-paying passenger on a scheduled air service over an established passenger route;

4. Exclusions applicable to the Hospital Cash Benefit

Sanlam Life Insurance Zambia will not recognise any claim occasioned or accelerated by any of the following causes,

- Any self-inflicted injury whether the Person Assured is sane or insane;
- Any act committed by the Person Assured, which constitutes a violation of criminal law;
- Bodily injury sustained whilst under the influence of intoxicating liquor or drugs or disablement due wholly or partly to the effects of intoxicating liquor or drugs other than in accordance with treatment prescribed and directed by a qualified, resisted medical practitioner but not for the treatment of drug addiction;
- The result of any insurrection, civil commotion, war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, military or usurped power or hostile action of the armed forces of any country, irrespective of whether the Life Assured was actually participating them or not unless the Life Assured was performing the duties required as an employee;
- Any investigation, operation or treatment undergone solely for cosmetic purposes (other than reconstruction after a mastectomy or plastic surgery following injury or burns) or for obesity (whether carried out for psychological reason or not);
- Any recurrence during the twenty-four months following the commencement or reinstatement of any person assureds cover of any medical condition for which treatment was received or recommended by a medical practitioner or of which the Person Assured was aware during the twenty-four months prior to such commencement claims arising from this condition will only be considered after a twenty-four month treatment-free period;

- Active participation in mountaineering, horse riding, hunting, motor-racing or hand-to-hand combat (except in self-defence);
- Any illness or injury sustained while the person assured is resident overseas for longer than 3 (three) consecutive months.

5. Cash Values, Loan and Automatic Non-Forfeiture Provisions

The policy does not have a cash value for surrender and a cash loan cannot be taken out against the policy. The policy does not have a paid up value. In the event of non-payment of any premium after the 30 (thirty) day grace period the policy will lapse.

6. Cancellation

Sanlam Life may cancel this Plan at any time by giving 1 (one) calendar months' notice in writing to the last known contact details. The Insured Person may cancel the Plan at any time by giving 1 (one) calendar months' notice, in writing, to Sanlam Life.

Any premium paid within the notice period will not be refunded; however, the Insured Person will enjoy cover during the notice period.

7. Fraud

All Benefits under this Policy will be forfeited if a claim is fraudulent in any respect or intentionally exaggerated and Sanlam Life will cancel this Policy and all premiums paid hereunder will be forfeited.

8. Non-Disclosure and Misrepresentation

If any material information has been withheld or any information disclosed appears to be false or incorrect, Sanlam Life reserves the right to invalidate the Plan and all Premiums paid will be forfeited.

9. Amendment, Additions Deletion, Revocation, Variation or Alteration

No change to this Plan is valid unless in writing and authorized by Sanlam Life. Sanlam Life reserves the right to amend, revoke, vary or alter any terms and conditions of this Plan provided that the Insured Person is given 30 (thirty) days' notice of such an amendment.

The client shall be allowed to make additions or deletions through the duly completed and signed alteration/amendment form.

10. Jurisdiction and Law

The laws of Zambia, whose courts shall have jurisdiction in any dispute arising hereunder, will govern this Plan. The Benefits payable and the Premium rates under this Plan may be changed if any legislation is changed. If these changes are made, the Insured Person will be notified in writing.





Sanlam Head Office
Zenera Office Park, Corner of Lagos
& Lubuto Roads, Rhodespark,
P O Box 31991
Lusaka, Zambia

Like us on facebook 

Life Insurance

T 260 211 257713 - 15
F 260 211 257711
E customer.care@sanlam.co.zm

www.sanlam.co.zm

