

# E-Insurance Family Protection and Hospital Cash plan

## Frequently Asked Questions

### Who can apply for this policy?

- Any person who is over the age of 18 years of age at entry and below 75 years
- Must be a Zambian citizen resident in Zambia or is a permanent resident of Zambia with a valid Zambian identity document.

### Q: What happens to the policy if I reach 75 years, do I get a refund on the premium I was contributing?

**A:** No, premiums on the policy are non-refundable. When you reach age 75, your cover ceases and you are no longer covered under this policy.

### Q: How many people can I cover on this policy?

**A:** The policy only covers one person. The policy holder.

### Q: Do I have to be employed in order to have a funeral plan?

**A:** No. You only need to have an active mobile money account under MTN, Airtel and Zamtel and ensure that there are sufficient funds on the premium collection date.

### Q: Why is the policy only available to Zambian citizens or Zambian ID Holders?

**A:** The policy was tailored so and to fight anti money laundering from foreigners.

### Q: Do I have to undergo any medical examination before I am allowed to take up the policy?

**A:** No Medical examination is required but the underwriters may reserve the right to accept or decline an application.

### Q: How long am I supposed to pay the premiums?

**A:** The premiums are supposed to be paid until one of the following happens:

- A death claim on death of policy owner
- The owner of the policy reaches the age of 75.

### Q: What benefits are on this policy?

**A:** The benefits of the policy are:

- A death benefit is paid to your living beneficiary
- A daily hospitalization benefit is paid when you are hospitalized for 3 days or more.

**Q: When do I qualify for the benefits?**

**A:** The policy has 3 months waiting period for non-accidental death or hospitalization benefit. For accidental death or hospitalization, the benefits are payable immediately,

**Q: Can I have multiple policies with different companies and what happens if am claiming from all companies?**

**A:** Yes, and Sanlam will pay its part?

**Q: Does the policy cover me for funeral costs if the death occurred outside of Zambia?**

**A:** Yes provided death occurred within the 12 months of being abroad

**Q: What is the monthly premium?**

**A:** The premium is dependent on the option chosen and the age of the client from the table below:

Age band	Tier 1	Tier 2	Tier 3	Tier 4
18 - 40	9.00	14.00	19.00	28.00
41-60	21.00	32.00	42.00	63.00
61-75	63.00	95.00	127.00	190.00

**Q: What benefit amount can I get?**

**A:** The benefits are dependent on the option chosen from the table below:

Cover Type	Tier 1	Tier 2	Tier 3	Tier 4
Funeral	5000	7500	10000	15000
Hospital cash Plan	100	150	200	300

**Q: What will happen if I do not pay my premiums?**

**A:** If you do not pay your premiums for three consecutive months, the policy will lapse.

**Q: Can I re-instate my policy if it has lapsed or been cancelled?**

**A:** Yes, you can re-activate your policy. A lapsed policy can be reinstated at any time within the 12 months from the time of lapse.

For a policy to be reinstated, payment of all arrears is required.

## Claims Procedure

### **Q: What is the process I need to follow when I submit a claim?**

- Immediately contact Sanlam Life Insurance Zambia to notify the claim
- All claims must be submitted with copies of the deceased's ID, claimant's ID, death certificate and the completed claim form. A police report will also be required in the case of an accidental death
- There is a 48 hour turnaround time on all claim payments, once the correct documentation has been received.