



Terms and Conditions for Digital Embedded Insurance

1. This solution is open to all Digital Banking customers who are between the ages of 16 years to 70 years and are residents of Zambia and is underwritten by Prudential Life Zambia Limited.
2. The Hospital Cash Plan benefits:
 - a. Shall provide a daily financial benefit of K350 to the assured when an injury or illness results in a stay in a hospital as an inpatient.
 - b. Have a waiting period of 48 hours (two days) after which the benefits shall apply. The assured must be hospitalized for more than the waiting period.
 - c. Cover will apply from day of admission, if customer has stayed in hospital for more than 48 hours.
 - d. Are paid per day up to a maximum of 30 days per any one claim event or calendar year.
3. The Hospital Cash Plan claims process is as below:
 - a. Claims can only be made after discharge.
 - b. The documents required are:
 - i. The customer will fill in a claim form.
 - ii. Valid Passport or National Registration card
 - iii. Proof of hospitalisation such as a signed discharge form from a registered health care provider registered with the Health Professions Council of Zambia (HPCZ)
 - c. Employment Confirmation: The form is filled in to show that the claimant was away from work in the said period. Once documentation is completed it should be submitted to Prudential Life Assurance Zambia for processing and payment.
 - d. The terms and conditions shall be valid and shall remain in force for so long as you continue having a Digital Account with Zambia National Commercial Bank PLC (Zanaco). Should you choose to close the account, the product will automatically fall off.
 - e. Official communication regarding any changes will be made to you through text message or emails. The client may visit any Zanaco branch or call



Prudential Life Assurance Hospital Cash Plan hotline on +260 966225086 for any queries.

4. The Hospital Cash Plan cover is effected monthly and is dependent on the customer ensuring their account maintenance fees are collected by Zanaco in full.
5. If your account balance is insufficient to pay your account maintenance fee in full in a particular month, you will not qualify to access the benefits stated in (2) for the following month and no claim will be paid in the event of your hospitalisation.
6. The following Health institutions are excluded for the purposes of this policy; psychiatric hospitals, traditional doctors, rehabilitation centers for drug addicts or alcoholics, convalescence homes, health hydros, nature cure clinics or institutions for the blind, deaf, dumb or handicapped.

Prudential will not recognise any claim occasioned or accelerated by any of the following causes,

- a. Attempted suicide or any self-inflicted injury occurring within two years of the inception of the policy whether the person assured is sane or insane.
- b. Any act committed by the Person Assured, which constitutes a crime under Zambian criminal law
- c. 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 registered medical practitioner but not for the treatment of drug addiction.
- d. 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.
- e. 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).
- f. Pregnancy or confinement within twelve months of the commencement of the policy.



- g. Active participation in dangerous sports and recreation activities including mountaineering, horse riding, hunting, motor racing or hand-to-hand combat (except in self-defence).
 - h. Dental Care unless necessitated by injury caused by an accident.
7. Death Benefit.

The Death benefit is payable when the Account Holder (Life Assured) dies naturally due to illness as well as through unexpected bodily injuries caused by a sudden, unforeseen impact on the body.

8. Sum Assured

Hospital Cash Benefit : ZMW 350

Daily Death Benefit : ZMW 10,000

Prudential Life Assurance Zambia will only process the claim after receipt of all valid documentation. Full claim documentation can be delivered to any of the

Zanaco branches or hand delivered directly to Prudential Offices or sent via email to hcpclaims@prudential.co.zm