

ZeeWoman Assurance Plan

Policy benefits, terms and conditions



1. Introduction

The Policy Benefits, Terms and Conditions, Document of Insurance (Policy Schedule), Application Form, and Acceptance Letter form an insurance contract between “You” the Policyholder and “Us” Prudential Life Assurance Zambia Limited (Prudential).

We will send you an acceptance letter after we review and accept the application. After receiving your first premium, you will receive your Policy Document which spells out the benefits of the contract. Please note that until we receive your first premium, and you receive the Acceptance Letter, you are not eligible for any form of benefit.

Please ensure to read your Policy Benefits, Terms and Conditions of this contract and the Policy Document which spells out the benefits.

2. What this policy entails

A. Policy Benefits

i.) Death Benefit

In the event of the death of the Policyholder, the benefits payable shall be a lump sum of the selected Life Sum Assured less any female-related and Critical Illness benefits paid out during the term. The amount will be paid to the appointed Beneficiary(ies) or the appointed administrator of the deceased’s estate if no Beneficiary was appointed by the Policyholder or if the Beneficiary is not available. The policy ceases at the death of the Policyholder.

ii.) Female Related and Critical Illnesses Benefit (FCI)

Benefit payment on this cover will be based on the approved percentages of the Life Sum Assured for each illness covered. This cover will be an acceleration of the life cover, and hence is deducted from the life cover when it is paid. Should death occur after a female related critical illness benefit has been paid out, then only the balance of the cover is payable if any.

FCI conditions are only covered on a once-off basis; hence re-occurrence of a condition is non-claimable. Different FCI conditions can however be claimed if the overall life benefit has not been exceeded since FCI is an acceleration of the life benefit.

iii.) Hospitalisation Benefits

In case of hospitalisation of the Life Assured, a fixed amount will be payable per day after three (3) consecutive days in hospital. The benefit will commence from day one of hospitalisation once the minimum of three days has been exceeded. If the period of hospitalisation is less than three days, the Life Assured is not eligible for any benefits under this cover.

This benefit is limited to a maximum period of fifteen (15) days of hospitalisation per policy year.

iv.) Maternity Complication Rider Option

Different conditions as listed in the Appendix will attract benefits at the rate applicable per condition. The maximum payouts on maternity complications after commencement of cover are limited as follows:

1st Pregnancy	=	100 % of Maternity Sum Assured
2nd Pregnancy	=	75 % of Maternity Sum Assured
3rd Pregnancy	=	50 % of Maternity Sum Assured
Thereafter	=	0 % of Maternity Sum Assured

During pregnancy, the benefits from the various conditions listed in the appendix will accumulate until the maximum level of the payout has been reached then no more benefits are payable on that pregnancy.

The age at entry for Maternity Complication benefit is:

- » Minimum age at entry is 18.
- » Maximum age at entry is 35.
- » Cover for this benefit ceases at 40

v.) Mid-term Cash Bonuses

25 % of the Maturity Benefit will be payable as a Cash Bonus Benefit every 5 years as long as the policy is in force, all premiums have been paid and the policy is not maturing at that point.

vi.) Maturity Benefits

At maturity of the policy, the Maturity Benefit less any Mid-term Cash Bonus (Kitchen and Wardrobe Mending) Benefits paid out throughout the term of the policy will become payable should the Policyholder survive to that time.

3. Policy Conditions and Terms

i.) Eligibility

To be eligible for this policy you must pay the required premium as stated in the “Premium” section. Age eligibility at entry for this policy is 18 years or older up to 50 years. All covers cease at age 60.

ii.) Payment of Benefits

Benefits arising under this policy shall only be paid under the following conditions:

- a) All premiums, levies, and tax duties due and payable have been received by Prudential Life Assurance Zambia Limited.
- b) The Management of Prudential Life Assurance Zambia Limited must be satisfied as to the validity of the claim, and the entitlement of the claimant receiving the claim. They also must be satisfied that the date of birth of the Life Assured has been proved correct, and it is verified as per documents supplied as proof of age, as well as in the Policy Schedule.

iii.) Premiums

(a). Payment of Premiums (Refer to Policy Schedule)

All premiums are due annually in advance during the term of the policy, or until death of the Life Assured. Premiums may be paid in monthly, quarterly and half yearly installments.

(b). Policy Fee

There is a policy fee of K3.50 per month in addition to the monthly premium.

(c). Inflation Protection

The Company will on an annual basis, if the life assured exercises this option, increase the premium by the selected benefit update rate. The benefit cover amounts in the plan will also increase by the corresponding percentage as shown in the table below. This will be on a compounded basis.

Once selected, this option cannot be altered throughout the term of the policy.

Automatic Premium Update	Benefit Update Rate
5.00 %	3.75 %
10.00 %	7.50 %
15.00 %	11.25 %
20.00 %	15.00 %
25.00 %	18.75 %
30.00 %	22.50 %

d).Lapsation

The onus to pay premiums is on the Policyholder and hence the Policyholder should ensure that all the premiums are paid to the Company on their due dates. Failure to do so means the policy will lapse if it misses 3 consecutive monthly premiums or if it misses a total of 12 monthly premiums. If a policy lapses, then all benefits automatically fall off.

e).Policy Revival and Reinstatement

A twelve-month period will be given from the date of lapsing to reinstate the policy on condition that all outstanding premiums plus interest at a rate determined at the discretion of the company are paid otherwise the policy is automatically cancelled effective from the date of lapsation.

Policy reinstatement will be subject to the declaration of good health and underwriting by the Company. No claims arising out of the lapse period will be payable.

iv.) Term of Policy

The minimum term one can take on this plan is ten (10) years, and the maximum term is twenty (20) years. Any complete year term in between 10 and 20 years inclusive could be picked for a policy term.

v.) Surrender Value

There is no surrender value within the first three (3) years. Thereafter surrender value will be 40 % of all premiums paid from inception if there has been no payout on the policy or from the last payout/encashment if there has been a payout so long as the policy was still in force.

vi). Policy Assignment

No benefit under this policy shall be capable of assignment or of being pledged as security for any loan, either in whole or in part.

vii). Cancellation and Paid-Up Assurance

In the event of cancellation with past premiums paid in full for at least 36 months, a Policyholder will have the option of converting to a Paid-Up Assurance. The paid-up value, equal to the surrender value, will accumulate at an interest rate set by us at our discretion. All the risk benefits attaching to the policy shall automatically terminate and only the accumulated surrender value would be payable on maturity of the policy.

viii). Appointment of Beneficiary

One or more beneficiaries to benefit from this policy may be appointed on terms and conditions that shall be quoted by us on request. If a beneficiary was appointed prior to the issue of this policy (refer The Schedule) then the terms and conditions of such appointment are contained in an Annexure to this policy.

Any nomination or nominee for beneficiary can be changed at any time by the Life Assured or Proposer. No such nomination, or cancellation or change shall be of any force or effect until notified in writing to and confirmed by the Head Office of Prudential Life Assurance Zambia Limited.

ix). Waiting Period

A six (6) month waiting period will apply with respect to Life, FCI and Hospitalisation benefits. A one (1) year waiting period will apply in respect to Maternity Complications Benefits.

x). Underwriting

Minimal compulsory medical underwriting is required at the outset with only a Declaration of Health (DOH) required for basic CFI sums assured below or equal to K20,000 and additional medical testing may be needed should the DOH reveal information that makes it necessary to do so. This means that for option plans 1 to 3 just a DOH is required. However, for basic CFI sums assured above K20,000 that is for plans 4 to 6, an HIV/AIDS test is required.

xi). Pre-Existing Conditions

All pre-existing conditions are permanently excluded.

xii). Suicide

If the life assured commits suicide, while sane or insane, within two years of the policy start date or later. The most recent date your policy was put back into effect, if your policy has been reinstated, our liability shall be limited to the value of the Surrender Value previously defined.

xiii). Safety of the Policy Document

Safe custody of the original policy document is essential as the original policy document will be required at the time of claiming as proof of ownership of the policy.

xiv). Making a Claim

For any claim, the following documents will be required:

- a.) A completed claim form obtained from any Prudential Life Assurance Zambia Limited office
- b.) The original policy documents
- c.) Proof of identity of policyholder e.g., copy of NRC or passport
- d.) The identification for the claimant e.g., copy of NRC or Passport
- e.) Proof that the insured event happened e.g.:

The proof of death document e.g., Death certificate, Brought in Dead (BID) certificate, Medical Certificate for Cause of Death (MCCD), a letter from the village chief, etc.

- » Proof of Hospitalization e.g., Medical Report signed by doctor from registered hospitals or clinics under the Ministry of Health only,
- » Proof of diagnosis for Critical Illness or other predefined Female related illnesses e.g., Medical Report signed by doctor from registered hospitals or clinics under the Ministry of Health only
- » Proof of Maternity Complication e.g., Medical Report signed by doctor from registered hospitals or clinics under the Ministry of Health only

Claims for FCI will be on accelerated basis to the Sum Assured (reduces the Sum Assured) while all other claims and benefits will be standalone.

4. Benefit Levels

BENEFIT OPTIONS	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
1. Life Cover						
Sum Assured	10,000	20,000	40,000	60,000	80,000	100,000
2. Female – Related and Critical Illness (FCI)						
Cancer affecting the following organs: Breasts, Ovaries, Cervix, Uterus, Vulva, Vagina, Fallopian Tubes, Trophoblastic tumours	5,000	10,000	20,000	30,000	40,000	50,000
Other Critical Illnesses:						
Heart Attack, Kidney Failure, Coma, Heart Valve Surgery, Loss of Speech, Blindness, Major Burns, Stroke, Coronary Artery By-Pass Surgery	2,500	5,000	10,000	15,000	20,000	25,000
Female Related Illness i.e. Rheumatoid Arthritis, Steoporosis, Urinary Incontinence Requiring Surgical Repair	1,500	3,000	6,000	9,000	12,000	15,000
3. Hospitalisation Benefits (all causes)						
Per Day	200	200	300	300	400	400
4. Mid-term Cash Bonuses						
Every 5 years other than on maturity	2,500	5,000	10,000	15,000	20,000	25,000
5. Maturity Benefit *	10,000	20,000	40,000	60,000	80,000	100,000
6. Optional Cover for Maternity Complications	1,500	3,000	6,000	9,000	12,000	15,000

5. Definitions

Acceptance Date	Acceptance Date is the date on which Prudential approves your application for a policy.
Active Policy	Expected premiums are being paid or policy has not lapsed
Critical Illness	An illness or condition suffered by the Life Assured, as detailed in Appendix 1, which the Life Assured survives for at least 14 days after meeting the relevant critical illness definition.
Company	Means Prudential Life Assurance Zambia Limited.
Beneficiary	A beneficiary is an individual or estate which receives, or may become eligible to receive benefits under this insurance policy as stated by the Policyholder.
Hospitalisation	Hospitalisation or Hospitalised means the Insured Person's admission into a Hospital for medically necessary treatment as an inpatient for a continuous period of at least twenty-four (24) hours following an Illness or accident occurring during the Policy Term.
Lapsation	Lapsation refers to the discontinuation of premium payment by the Policyholder before maturity of the policy due to any reason other than the death of the Policyholder.
Life Assured	This is the person whose life is being covered and in the event of their death, diagnosis of terminal illness, critical illness, additional critical illness or incapacity a claim could be made.
Maturity Date	This is the end date of the policy at which time the Sum Assured is expected to be paid out if the policy has been kept active throughout the term.
Medical Practitioner	A legally licensed member of the medical profession, recognised by the laws of Zambia where treatment is provided who is not related to You.
Medical Report	An official account or record of health and/or medical history or report on diagnosed illness or condition and/or medical advice/treatment from a Medical Practitioner.
Paid-Up Value	The Paid-Up Value is the reduced benefit that remains if the policyholder decides to stop paying premiums, but still wishes to keep the policy in force. When a policy is made Paid-Up the Surrender Value is kept accumulating at an interest rate set by the Company until the stated date of maturity. During the paid up period, all risk benefits fall off.

APPENDIX: Benefits Description

1. Female Related Critical Illnesses (100% of FCI Benefit)

Cancer

Cancer is an uncontrolled growth that spreads into the normal tissue surrounding the organ where the cancer originates. The malignant tumour must be positively diagnosed with histological confirmation of the characteristic uncontrolled growth of malignant cells and invasion of tissue. Unless stated otherwise, the levels are correlated to the general classification used by the American Joint Committee for Cancer for the type of cancer involved. The following cancers diagnosed at stage III and IV will be covered:

- » Breast Cancer
- » Ovarian Cancer
- » Cervical Cancer
- » Uterine Cancer
- » Cancer of the Vulva and Vagina
- » Cancer of the Fallopian Tubes
- » Trophoblastic tumours

The following conditions are excluded from this

Definition: All cancers in situ and all pre-malignant conditions, Invasive cancers diagnosed as stage I or II

Benefit: 100 % of Benefit Amount

2. Other Critical Illnesses (50% of FCI Benefit)

a). Heart Attack

This is defined as the death of heart muscle, due to inadequate blood supply, as evidenced by two of the following three criteria:

Typical chest pain or other symptoms typically associated with a heart attack. Certain defined changes on an ECG Elevated blood test results. The heart attack must result in the inability to recover to 100 % of normal function. The degree of permanent damage and functional incapacity is measured by heart sonar. This measurement should be performed one (1) month after the heart attack.

The treating specialist or cardiologist must confirm the following: Compatible clinical symptoms

Characteristic ECG changes, which can be either of the following:

- a.) New pathological Q-waves , or
- b.) ST-segment and T-wave changes indicative of myocardial injury, but only when accompanied by raised cardiac markers as described hereafter.

Raised cardiac markers:

- c. Trop T > 1,0 ng/ml or Trop I > 0,5 ng/ml, or
- d. Raised CK-MB mass
 - » More than 2 times normal values in acute presentation phase, or
 - » More than 4 times normal values post-intervention.
- e. Total CPK elevation of more than 2x normal values, with at least 6 % being CK-MB.

Meeting the moderate heart attack definition with permanent functional impairment measured 1-month post infarction: Ejection Fraction < 40 %

Benefit: 100 % of Benefit Amount

b).Stroke

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in motor deficit or neurological deficit lasting at least twenty-four (24) hours consistent with the area of the brain affected, and confirmed with appropriate clinical findings by a Specialist Neurologist and appropriate corresponding radio- logical (CT scan, MRI) changes.

Permanent motor or neurological deficit (motor, speech, language or visual defect), in keeping with radiological evidence, will be measured one (1) month after the occurrence of the initial stroke.

The following conditions are excluded from this:

- » **Definition:** Transient ischaemic attack
- » Vascular disease affecting the eye or optic nerve Migraine and vestibular disorders
- » Traumatic injury to brain tissue or blood vessels

Benefit: 100 % of Benefit Amount

APPENDIX: Benefits Description

The following conditions are excluded from this:

»Definition: Transient ischaemic attack

»Vascular disease affecting the eye or optic nerve Migraine and vestibular disorders

»Traumatic injury to brain tissue or blood vessels

Benefit: 100 % of Benefit Amount

c). Coronary Artery By-Pass Surgery

The undergoing of surgery to correct the narrowing of, or blockage to, one or more coronary arteries by means of a by-pass graft.

For the above definition, the following are not covered: Coronary Angioplasty/Stent/Keyhole Cardiac Surgery

Benefit: 100 % of Benefit Amount

d). Kidney Failure

End stage irreversible failure of both kidneys to function, as evidenced by a GFR of less than 15ml/min/1.73m² (Stage 5 CKD) according to the MDRD study equation or having undergone at least 6 continuous months of regular dialysis or where kidney transplantation is necessary.

Benefit: 100 % of Benefit Amount

e). Coma

A state of unconsciousness defined by a Glasgow Coma Scale score of 9 or less that necessitates the use of a ventilator for a continuous period of at least ninety-six (96) hours. A coma which is medically induced or results directly from alcohol or drug abuse is excluded.

Benefit: 100 % of Benefit Amount

f). Heart Valve Surgery

The undergoing of heart valve surgery, performed to replace or repair one or more heart valves via open-chest surgery.

Benefit: 100 % of Benefit Amount

g). Loss of Speech – Dysarthria (Mechanical Loss of Speech)

Dysarthria defined as the inability to produce coherent speech due to the dysfunction of anatomical structures responsible for the mechanical production of sound e.g. mouth cavity, larynx, vocal cords.

h). Loss of Speech – Aphasia/Dysphasia

The irreversible loss of language comprehension and production, confirmed by a neurologist with radiographic evidence in keeping with the clinical findings, resulting from damage to the portions of the brain responsible for language.

Benefit: 100 % of Benefit Amount

i). Blindness

The total and permanent loss of sight in both eyes, with sharpness of vision (visual acuity) of 6/30 or worse in the better eye when measured with the use of visual aids. The test must be performed by an Ophthalmologist.

Benefit: 100 % of Benefit Amount

j). Major Burns

Tissue injury classified by the depth of the burn and the quantity of body tissue involved, caused by thermal, chemical or electrical contact.

Full thickness burns of both palms of the hands or both soles of the feet OR

Full thickness burns of more than 18 % of body surface OR

Full thickness burn of greater than 25 % of the face

Benefit: 100 % of Benefit Amount

3. Other Illnesses (30% of FCI Benefit)

a) Rheumatoid Arthritis with major Organ Involvement

Rheumatoid arthritis is a chronic, systemic, inflammatory disease of unknown cause affecting the joints and/or with extra-articular organ involvement.

Confirmed diagnosis of Rheumatoid Arthritis by a Rheumatologist with documented evidence of any of the following major organ involvement:

»Respiratory (lung) - Pleural effusion, pulmonary fibrosis, Caplan's Syndrome or obliterative bronchilaitis

APPENDIX: Benefits Description

- » Hematological (blood) - Felty Syndrome enlarged spleen with reduction in all blood cell lines and enlarged lymph glands
- » Cardiac (heart) - Pericardial effusion, cardiac nodules resulting in heart valve disease

Benefit: 100 % of Benefit Amount

b) Osteoporosis

Osteoporosis is a disorder resulting from a decrease in bone mass due to an imbalance between bone formation and bone resorption. It is characterised by low bone mass, causing fragile bones that are susceptible to fracture.

There must be medical evidence of bone density more than 2.5 standard deviations (SD's) below the young adult mean with evidence of any of the following:

Non-healing fracture of any of the following long bones - radius, ulna, femur, tibia. The fibula is not included.

OR

50 % or more compression of a vertebral body or multiple level compression fractures with documented corresponding neurological impairment

OR

Corresponding clinical and radiological evidence of a radiculopathy (nerve involvement) defined as motor and sensory deficit, muscle atrophy and clinical signs of nerve tension where surgical treatment is contra-indicated

The treating specialist or cardiologist must confirm the following:

Neurological impairment must include evidence of a lower motor neuron lesion defined as any of the following:

motor weakness of the muscles corresponding to the nerve level involved, or evidence of prominent muscle wasting, or absent or reduced reflexes, or muscle fasciculation, or absent or plantar responses

Benefit: 100 % of Benefit Amount

c) Urinary or Bowel Incontinence

Any disorder resulting in a diagnosis of bladder incontinence with a permanent indwelling catheter or which requires self-catheterization, or bowel incontinence with a permanent colostomy.

Benefit: 100 % of Benefit Amount

APPENDIX: Benefits Description

4. Maternity Complications

A complete list of conditions and the level of payout is as follows:

CONDITIONS COVERED	PAYOUT LEVEL
Foetal death after 28 weeks pregnancy	25 %
Eclampsia	50 %
HELLPP Syndrome	50 %
Ectopic Pregnancy Unilateral Loss	10 %
Ectopic Pregnancy Bilateral Loss	25 %
Placenta Praevia	10 %
Placenta Praevia with Foetal Death	25 %
Placenta Praevia with DIC or Hysterectomy	50 %
Placenta Accreta	50 %
Disseminated intravascular coagulation	50 %
Uterine Rupture	50 %
Haemophilia (5-30 %)	10 %
Haemophilia (1-5 %)	25 %
Haemophilia (<1 %)	50 %
Cerebral Palsy with Diplegic/Hemiplegic Spasticity	10 %
Cerebral Palsy with Quadriplegic Spasticity or Mental Retardation	75 %
Cerebral Palsy with Spasticity and Mental Retardation	100 %
Congenital hip dislocation with harness	5 %
Congenital hip dislocation with unilateral casting or surgery	20 %
Congenital hip dislocation with bilateral casting or surgery	30 %
Clubbed foot with casting or surgery	10 %
Clubbed feet with casting or surgery	20 %
Congenital heart disease requiring single stage open surgery	50 %
Congenital heart disease requiring multi-stage open surgery	100 %
Cleft palate involving the lip	5 %
Cleft palate involving the hard/soft palate	25 %
Cleft palate involving the lip and hard/soft palate	30 %
Biliary atresia	50 %
Congenital blindness in one eye	25 %
Congenital blindness in both eyes	50 %
Congenital deafness in one ear	25 %
Congenital deafness in both ears	50 %

APPENDIX: Benefits Description

Monthly Premiums Rates

Subject to K3.50 monthly policy fee and 3 % Insurance Levy (tax) on gross

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Sum Assured	K10,000	K20,000	K40,000	K60,000	K80,000	K100,000
Benefits (Term 10 years)						
18-25	144.12	213.03	364.10	511.17	665.05	812.49
26-33	150.61	225.26	384.77	541.78	705.56	862.98
34-41	159.44	242.17	417.51	585.38	762.73	934.24
42-50	172.91	268.60	470.22	664.54	866.26	1,061.16

For Term 11						
18-25	137.93	199.74	341.29	477.38	620.23	756.69
26-33	144.80	212.61	362.45	508.72	661.70	808.36
34-41	154.26	230.70	393.48	553.65	721.26	882.62
42-50	167.94	257.77	447.67	630.22	820.29	1,003.43
For Term 12						
18-25	133.52	190.28	324.45	452.33	586.92	715.15
26-33	140.72	203.06	346.11	484.40	629.36	768.03
34-41	150.49	222.24	377.55	531.07	691.26	845.20
42-50	164.97	250.97	433.17	607.94	790.93	966.14
For Term 13						
18-25	130.41	183.82	311.57	433.07	561.27	683.13
26-33	137.59	195.63	333.70	465.85	604.67	737.20
34-41	148.03	215.90	366.23	514.15	668.74	817.08
42-50	163.20	246.01	422.30	591.08	768.95	942.22
For Term 14						
18-25	127.82	178.97	301.61	418.09	541.29	658.12
26-33	135.42	190.77	324.24	451.56	585.59	713.32
34-41	146.13	211.16	357.79	501.38	651.65	795.69
42-50	161.71	242.46	414.26	578.96	754.90	924.67
For Term 15 years						
18-25	126.25	175.45	294.24	406.86	526.22	639.24
26-33	133.94	187.33	317.02	440.55	570.81	694.77
34-41	144.94	207.62	351.48	491.75	638.71	779.46
42-50	160.85	239.96	408.38	571.32	744.64	911.81

APPENDIX: Benefits Description

Monthly Premiums Rates

Subject to K3.50 monthly policy fee and 3 % Insurance Levy (tax) on gross

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Sum Assured	K10,000	K20,000	K40,000	K60,000	K80,000	K100,000
For Term 16						
18-25	125.14	173.11	289.52	399.79	516.78	632.44
26-33	132.90	184.97	312.24	433.38	561.22	682.81
34-41	144.19	205.31	347.44	485.70	630.63	769.38
42-50	155.92	229.86	387.82	546.25	711.33	870.23

For Term 17 years						
18-25	124.44	171.44	286.03	394.50	509.68	628.55
26-33	132.27	183.27	308.70	428.01	554.03	673.78
34-41	143.81	203.66	344.53	481.30	624.72	761.96
42-50	152.76	222.53	375.36	527.61	686.53	839.26
For Term 18 years						
18-25	124.13	170.20	283.39	390.44	504.21	621.67
26-33	132.11	182.25	306.53	424.68	549.53	668.13
34-41	143.66	202.46	342.37	477.99	620.26	756.36
42-50	150.36	216.99	365.97	513.56	667.82	815.87
For Term 19 years						
18-25	123.83	169.30	281.38	387.33	499.99	616.34
26-33	131.99	181.55	304.93	422.19	546.15	663.85
34-41	143.65	201.61	340.77	475.51	616.91	752.12
42-50	-	-	-	-	-	-
For Term 20 years						
18-25	123.71	168.67	279.89	384.97	496.76	612.24
26-33	132.02	181.07	303.78	420.36	543.64	660.66
34-41	143.91	201.36	340.16	474.53	615.54	750.37
42-50	-	-	-	-	-	-
Additional Premium for Maternity Complication Raider Benefit						
18-25	6.48	10.86	20.68	30.95	41.18	51.46
26-35	5.22	9.09	16.71	24.67	32.79	40.97

The Product Benefits, Terms and Conditions have been provided to you for an Insurance solution that you purchased through ZANACO. ZANACO is merely a distributor of the product and all risks pertaining to the product are managed by Prudential.

Prudential Africa Personal Information Collection Statement Precedent

We, Prudential Life Assurance Zambia, the Prudential Group and our Business Partners, will use the personal information you provide to us for the following purposes: to communicate with you, to enable us to administer, process and service our products and services for you, to comply with legal or regulatory requirements, to improve our products and services, to carry out checks using third party agencies or publicly available information and keeping your information on record as well as carrying out other internal business administration. For certain products or services, we'll need to process your sensitive personal information, such as information relating to health.

If appropriate, we may also pass on your personal information to financial crime prevention agencies and any legal, regulatory or government bodies. Any transfer of your personal information will always be done securely.

As we, the Prudential Group, and some of our Business Partners are global companies, we might need to send your personal information overseas. Any transfer of personal data overseas will be in accordance with applicable local law requirements.

Your personal information will be stored either for as long as you are our customer, or longer if required by law or as is otherwise necessary. It'll always be kept in line with our data retention policy.

You can request: a copy of your personal information, that we correct anything that's wrong, or complete any incomplete personal information or that we delete your personal information if it is no longer needed for the purposes set out above or there is no other legal basis for the processing of your personal information.

We, Prudential Life Assurance Zambia and the Prudential Group will send you information by text, email, telephone, post or other means about our products and services.

Prudential Group means any affiliates of Prudential Life Assurance Zambia (including, Prudential Plc, Prudential Africa Holdings Limited and Prudential Corporation Asia).

Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, investment managers, agents, selected third party financial and insurance product providers and our professional advisers.

Get in touch with us

Prudential House, Plot 32256, Thabo Mbeki Road, Lusaka, Zambia
P.O Box 31357, Lusaka | Tel: + 26 (0) 211 22 233, 222 234
Fax: + 26 (0) 211 220128 | Email: info@prudential.co.zm
www.prudential.co.zm

Central Park, Exchange Building, 1st Floor Cairo Road, P.O BOX 31357, Lusaka
| Tel: + 26 (0) 211 228 109

ECL Mall | P.O BOX 20564, Kitwe Tel: + 26 (0) 211 228 109 | Tel: + 26 (0) 212 228 560, 22 612466

Ground Floor Finance House, President Avenue, P.O BOX 71177, Ndola
| Tel: + 26 (0) 0212 613 113, 612 466

Room 17, 18, First Floor, Machi Complex, Mukulumpe, Road Town Centre, Kasama.
| Tel: +26 (0) 214 221 075

Zampost Main Building, 1st Floor, Opposite Barclays, Kabwe
Tel: + 26 (0) 215 221 026

Plot 3334 Chipata Eastgate Mall. | P.O. Box 510874, Chipata

Chilolo House, Site 2, Mulemenda Road P.O BOX 11109, Chingola
| Tel: + 26 (0) 212 311 715

Plot No. ME7, Corner Old Macha & Livingstone Rd, P.O BOX 630 005, Choma
| Tel: + 26 (0) 213 220 092

Stand No. 902, Mosi - o - Tunya Road, P.O BOX 60140, Livingstone
| Tel: + 26 (0) 213 322 603

Room 131 /132, NAPSA Building, Independence Avenue
P.O BOX 110349, Solwezi | Tel: +26 (0) 218 821290