



PRUDENTIAL

Smart Saver Plan

Policy Benefits, Terms and Conditions



SMART SAVINGS PLAN

Policy Benefits, Terms and Conditions

1. Introduction

The policy 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, you are not eligible for any form of benefit.

Please ensure to read the Terms and Conditions of this contract and the Document of Insurance (Policy Schedule) which spells out the benefits.

2. What this policy entails

This policy provides You with risk benefits and an investment opportunity described below.

A. Policy Benefits

i. Death Benefit

In the unfortunate event of Your passing on **from natural causes** during the term of the policy, the selected Sum Assured and the value of the Investment Fund becomes payable to the Beneficiary or appointed Administrator to Your estate. The policy automatically terminates in the event of Your passing on.

ii. Accidental Double Benefit (ADB)

In the unfortunate event of Your passing on as a result of **an accident**, **double** the selected Sum Assured and the value of the Investment Fund becomes payable to the Beneficiary or appointed administrator to the Your estate. The policy automatically terminates in the event of Your passing on.

iii. Investment Fund

On the maturity date, the value of the Investment Fund becomes payable to You. The Investment Fund is accumulated from investments made during the term, less charges plus investment income accrued to You.

In addition to the value of the Investment Fund, a simple bonus equal to the number of years in-force will also be payable upon maturity for policy terms which are greater or equal to 7 years. The simple bonus rate is equal to the absolute number of the full term in years, i.e. for a 7-year term policy, a simple bonus of 7% of the value of the Investment Fund; for an 8-year term policy, a simple bonus of 8% of the Investment Fund; and so on; will become payable upon maturity of the policy.

When the policy has stayed for Forty Eight (48) months with premiums paid in full, partial *Encashment* can be exercised subject to the following conditions being met:-

1. Up to 50% of the Total *Investment Fund* may be *encashed*; and
2. Any additional *encashments* can only be exercised after Thirty Six Months (36) have elapsed from the previous *encashment*.

iv. Waiver of premium on Permanent Disablement of the Policyholder (TPD Waiver)

We will pay premiums on Your behalf until the maturity of the policy if You become totally and permanently disabled prior to the maturity of the policy.

You will be considered disabled if You become totally and permanently unable to work in Your own or any occupation which You are reasonably able to do, given Your experience, education or training, because of an accident, injury or illness; subject to a waiting period of six months

In order for one to qualify for TPD benefit, you must be certified by a qualified medical practitioner, recommended and recognized by Prudential, to be totally and permanently unfit to carry out Your occupation;

A letter from the employer confirming that You have been off work due to a TPD will be required. TPD claims must be advised to the insurer for settlement within 6 months from the date of disability any TPD claims submitted after 6 months from the date of disability will not be admitted.

Exclusions for TPD Benefit

No payment shall be made if the incident or illness giving rise to such claim was directly or indirectly occasioned or accelerated by:

- ✦ Self-inflicted injuries whether the life insured be of sound or unsound mind;
- ✦ excessive use of alcohol, deliberate inhalation of gas or use of poison, narcotics or drugs;
- ✦ participation in aviation (defined to mean actual flight or any such attempted flight, or the taking off or landing of any aircraft, or collision, whether in flight or on landing, or in other circumstances related to such aerial flight) other than as a fare paying passenger on any scheduled airline or on any chartered flight with an organization regularly providing chartered flights;
- ✦ engaging in diving, power boat racing, white water rafting or yachting, horse racing, motor car or motor cycle racing, speed contests or trials, mountaineering (necessitating the use of ropes or guides), bungee jumping or potholing;
- ✦ the effects of radioactivity;
- ✦ war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, terrorism, rebellion, revolution, military or usurped power, riot, or civil commotion.

Medical treatment

A life assured who has an accident or injury or contracts any illness must as soon as possible procure proper medical attention and carry out and follow in full the medical instructions and advice given. Failure to do so will invalidate the potential claim.

Physical Impairment

The life assured will be covered for any incidents of a permanent nature that result in specific physical impairment. The following disablements will be considered:

- ✦ Loss of or Loss of Use of One arm hand, leg or foot
- ✦ Complete and irrecoverable Loss of all sight in one or both eyes

v. Waiver of premium on Policyholder being diagnosed with a Critical Illness

We will pay premiums on Your behalf until the maturity of the policy if You become diagnosed with any one of the following Critical Illnesses prior to the maturity of the policy:

a. Heart Attack

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

1. Compatible clinical symptoms AND raised cardiac biomarkers OR
2. Compatible clinical symptoms AND new pathological Q-waves on ECG as defined in Annexure A (b) OR
3. New pathological Q-waves on ECG as defined in Annexure A (b) AND raised cardiac biomarkers OR

4. ST-segment and T-wave changes on ECG indicative of myocardial injury as defined in Annexure A (a) AND raised cardiac biomarkers

Where raised cardiac biomarkers are referenced above, they are defined as any one of the following Troponin or Non-Troponin Markers:

Sensitive Troponin Markers

Marker		Value**	
*Assay (test)	Troponin Type	Unit: ng/L	Unit: ng/ml
Roche hsTnT	TnT	> 1000	> 1,0
Abbott ARCHITECT	TnI	> 3000	> 3,0
Beckman AccuTnI	TnI	> 5000	> 5,0
Siemens Centaur Ultra	TnI	> 6000	> 6,0
Siemens Dimension RxL	TnI	> 6000	> 6,0
Siemens Stratus CS	TnI	> 6000	> 6,0

* Use the relevant manufacturer's assay (test) or equivalent as it appears on the laboratory report.

**Values represent multiples of the World Health Organization (WHO) MI rule in levels and not the 99th percentile values (upper limit of normal) as quoted on the laboratory result.

Conventional Troponin Markers:

Marker		Value	
Assay (test)	Troponin Type	Unit: ng/L	Unit: ng/ml
Conventional TnT	TnT	>100 0	>1,0
Conventional AccuTnI***	TnI	>500	>0,5

*** or equivalent threshold with other Troponin I methods

Non-Troponin Markers

Marker	Value
Raised CK-MB mass	Raised 2 times or more the upper limit of normal laboratory reference range in acute presentation phase

Total CPK elevation	Raised 2 times or more the upper limit of normal laboratory reference range in acute presentation phase, with at least 6% being CK-MB
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Definitions of ECG changes

- 1) ECG changes indicative of Myocardial Ischaemia that may progress to Myocardial Infarction: ✦
Patients with ST-segment elevation:
 - ✦ New or presumed new ST segment elevation at the J point in two or more contiguous leads with the cut-off points greater than or equal to 0.2mV in leads V1, V2, or V3, and greater than or equal to 0.1mV in other leads
 - ✦ Contiguity in the frontal plane is defined by the lead sequence AVL, I and II, AVF, III ✦
 Patients without ST-segment elevation:
 - ✦ ST-segment depression of at least 0.1 mV
 - ✦ T-wave abnormalities only
- 2) Definition of new pathological Q-waves:
 - ✦ Any new Q-wave in leads V1 through V3;
 - ✦ A Q-wave greater than or equal to 40 ms (0.04s) in leads I, II, AVL, AVF, V4, V5 or V6;
 - ✦ The Q-wave changes must be present in any two contiguous leads, and be greater than or equal to 1mm in depth;
 - ✦ Appearance of new complete bundle branch block.

b. Stroke

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit lasting longer than 24 hours, confirmed by neuro-imaging investigation and appropriate clinical findings by a specialist neurologist.

For the above definition, the following are not covered:

- ✦ Transient ischaemic attack;
- ✦ Vascular disease affecting the eye or optic nerve;
- ✦ Migraine and vestibular disorders;
- ✦ Traumatic injury to brain tissue or blood vessels.

Severity levels will be assessed by a full neurological examination by a specialist neurologist any time after three months.

The stroke must have resulted in any 1 of the following findings confirmed by a neurologist as being present at least 30 days after the initial stroke:

- ✦ Loss of muscle motor function (a power score of <3/5)
- ✦ Loss of speech
- ✦ Loss of sensation
- ✦ Loss of vision or hearing
- ✦ New diagnosis of epilepsy (recurrent fits) caused by the stroke
- ✦ Loss of function of the cerebellum (balance, co-ordination and walking difficulties)
- ✦ Permanent cognitive deficit with MMSE* of less than 19

*MMSE – Mini Mental State Examination

c. Coronary Artery Disease Requiring Surgery

The undergoing of surgery, regardless of method of surgical access, to correct the narrowing of, or blockage to, one or more coronary artery(ies) by means of a by-pass graft. This diagnosis must be supported by angiographic evidence of significant coronary artery obstruction and the procedure must be considered medically necessary by a registered cardiologist.

Angioplasty and all other intra-arterial, catheter based techniques, or laser procedures are excluded.

- ✦ Coronary artery bypass graft (CABG) of 3 or more coronary vessels OR
- ✦ Coronary artery bypass graft (CABG) of 2 coronary vessels OR
- ✦ Coronary artery bypass graft (CABG) of LAD or the left main coronary artery.

d. Cancer

Any malignant solid tumor (carcinoma or sarcoma) which is microscopically characterized by uncontrolled growth of the cancer cells breaking through the basement membrane (a thin layer of tissue that covers a surface, lines a cavity, or divides a space or organ) or invading the normal surrounding tissue of origin. Borderline solid tumors, tumors considered to have a low-malignant potential, prostate and non-melanoma skin cancers are not included in this definition. For prostate cancer please see below.

Any cancer of the blood or lymph nodes (lymphoma) treated in any of the following ways:

- ✦ Chemotherapy
- ✦ Radiation therapy
- ✦ Bone marrow or stem cell transplant
- ✦ Maintenance biological or targeted therapy

Borderline blood or lymph node tumors are excluded from this definition.

Tiering of all Cancers except prostate, leukemia, lymphoma and brain tumors stages 2, 3 and 4.

Prostate Cancer

Prostate cancer lesions will be paid if the cancer has spread outside of the prostate gland, or if a prostatectomy has been performed, or if following a prostate biopsy there is microscopic confirmation of a prostate cancer lesion with a Gleason Score of 7 or more (a score that describes the aggressiveness of the cancer and likeliness that it will spread or progress).

Stage 4: T4, any N, any M, any Gleason OR Stage 3: T3, any N, any M, any Gleason

Leukemia

- ✦ Acute myeloid leukemia
- ✦ Chronic lymphocytic leukemia, stage III or IV on the Rai classification
- ✦ Chronic myeloid leukemia (requiring bone marrow transplant)
- ✦ Acute lymphocytic leukemia (adults)
- ✦ Hodgkin's/Non-Hodgkin's lymphoma stage IV on Ann Arbor classification system
- ✦ Multiple myeloma stage III on the Durie-Salmon scale

OR

- ✦ Hodgkins and Non-Hodgkins lymphoma stage III on Ann Arbor classification system OR
- ✦ Chronic lymphocytic leukaemia (stage II on the Rai classification)
- ✦ Acute lymphocytic leukaemia (children)
- ✦ Chronic myeloid leukaemia (no bone marrow transplantation)
- ✦ Hodgkins/Non-Hodgkins lymphoma stage II on Ann Arbor classification system
- ✦ Multiple myeloma stage I and II on the Durie-Salmon scale

OR

- ✦ Chronic lymphocytic leukaemia (stage 0 or 1)
- ✦ Hairy cell leukaemia
- ✦ Hodgkins/Non-hodgkins lymphoma (stage 1 on Ann Arbor classification system)

Brain Tumors

- ✦ WHO grade IV- Confirmed diagnosis OR
- ✦ WHO grade III - Confirmed diagnosis OR
- ✦ WHO grade II –Confirmed diagnosis with neurological deficit.

Exclusions

- ✦ WHO grade II - Without neurological deficit
- ✦ WHO grade I – All

e. Coma

A condition of unconsciousness where the life insured:

- ✦ presents with a Glasgow Coma Scale (GCS) of 8 or less, and
- ✦ is dependent on life-sustaining aids, such as a ventilator and/or intravenous infusion, for an uninterrupted period of at least 96 hours.
- ✦ End stage chronic renal failure with a glomerular filtration rate (GFR) of <15 ml/min/1.73m² according to the MDRD equation OR
- ✦ Ongoing peritoneal dialysis

Exclusions

- ✦ Coma resulting directly from alcohol or drug abuse is excluded.

f. Kidney Failure

Chronic irreversible total failure of both kidneys as a result of which regular renal dialysis is instituted.

vi. Paid-up benefit

The policy can be paid-up after 2 years' premiums have been paid and if premiums are not paid thereafter.

The risk benefits including death benefit, waiver of premium, and double accident benefits will fall away if the policy becomes paid-up. Only the value of the Investment Fund will remain to be payable upon maturity of the policy.

The simple bonus will not be payable on paid-up policies.

vii. Surrender Values

If a policy is surrendered, the surrender value is equal to the investment fund less the surrender penalty. The surrender penalties applied are as follows:

- Year 1 = 100% of the Investment Fund (i.e. no surrender value is payable in the first year)
- Year 2 = 50% of the Investment Fund
- Year 3 = 25% of the Investment Fund
- Year 4+= 10% of the Investment Fund

No surrender value accrues on the risk premiums or the policy fee.

B. Policy Conditions and Terms

i. Currency

Premiums and benefits will be paid in the legal currency of the republic of Zambia.

ii. Eligibility

To be eligible for this policy You must pay the required premium as stated in the “Premium” section. The minimum age at entry for You is 18 years age next birthday. The maximum age at entry for You is 60 years age next birthday.

iii. Minimum and Maximum Policy Terms

The minimum term for a policy is 5 years.

The maximum term for a policy is 30 years.

iv. 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.
- b.** The Management of Prudential has to be satisfied as to the validity of the claim, and the entitlement of the claimant receiving the claim.

v. Premiums

a. Payment of Premiums (Refer to Policy Schedule)

- ✦ All premiums are due annually in advance during the term of the policy, or until Your passing on.
- ✦ Premiums may be paid in monthly, quarterly and half yearly installments.

b. Policy Fee

There is a nonrefundable policy fee of K20 per month in addition to the monthly premium. Prudential reserves the right to revise the policy fee annually if necessary.

c. Lapsation

- ✦ The onus to pay premiums is on You and hence You should ensure that all the premiums are paid to Prudential on their due dates. Failure to pay the premiums would result in the policy *lapsing* if it misses three (3) consecutive monthly premiums or if it misses a total of 12 monthly premiums in aggregate.
- ✦ During the lapse period, all risk benefits such as death, critical illness and disability waiver benefits cease to apply.

d. 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 Prudential are paid otherwise the policy is automatically cancelled effective from the date of lapsing.
- ✦ The policy will not be reinstated if it lapses beyond reinstatement (i.e. after one calendar year of the lapse)

- ✦ Policy reinstatement could be subject to the declaration of good health and underwriting by Prudential.

e. Minimum and additional Investment premiums

- ✦ Prudential will also require a minimum premium of K230 per month. This premium is to be made up of the investment contribution and the risk premium portion excluding the policy fee.
- ✦ You have the right to pay additional premiums as top-ups to the regular premiums which are added to the Investment Fund without any deductions. Once added to the Investment Fund, the general policy rules governing the Investment Fund, as captured in this contract, will apply.

vi. **Investment Fund Build Up**

Accumulated Fund (t) = {Accumulated Fund(t-1) + monthly investment premium x (1+i(monthly))

Where:

i(monthly) = Monthly investment return based on prevailing interest rates determined by Prudential less charges.

vii. **Term of Policy**

Any complete year term in between 5 and 30 years inclusive could be picked for a policy term.

viii. **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.

ix. **Appointment of Beneficiary and/or Trustee**

One or more Beneficiaries to benefit from this policy may be appointed on terms and conditions that shall be quoted by Prudential on request.

Any nomination or nominee for *Beneficiary* can be changed at any time by You.

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.

If the nominated Beneficiary is a minor, you can nominate a Trustee at the inception of the policy who can receive the benefits on behalf of the nominated Beneficiary should You happen to pass on prior to the maturity of the policy.

x. **Suicide**

If the life assured commits suicide, while sane or insane, within two years of the later of:

- ✦ The policy start date or
- ✦ The most recent date Your policy was put back into effect, if Your policy has been reinstated, the insurer's liability shall be limited to the value of the Surrender Value previously defined.

xi. **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.

xii. **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 offices;
- b. The original Document of Insurance (Policy Schedule);
- c. Proof of identity of Policyholder e.g. copy of NRC or passport;
- d. The identification for the claimant (if different from policyholder) e.g. copy of NRC or Passport Number;
- 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.
- f. A police report for accidental deaths;
- g. A burial permit

Note: Failure to disclose relevant information may result in non-payment of a claim. If we identify any inconsistency in the documents contrary to the information provided on the application form, we reserve the right to refuse to pay the benefit or revise the initial benefit under the policy.

xiii. Policy Exclusions

We are not liable under this policy to pay claims if while sane or insane You indulge any of the following directly or indirectly:

- ✦ Participation in dangerous sports and recreational activities like hiking, horse riding, hunting, any speed contest other than on foot or fighting except in self-defense;
- ✦ Suicide, attempted suicide or self- inflicted injury within two (2) years from the inception of the policy or from any reinstatement of the policy as described above on point (x);
- ✦ Committing or attempting to commit a criminal offence;
- ✦ Use of intoxicating drugs and excessive use of alcohol;
- ✦ Any involvement in act of war, military action, terrorist activities, riots, strikes or civil uprising;
- ✦ Carried in a private plane and not as a passenger on a commercial flight (as a fare-paying passenger)

C. Other Policy Conditions

i. Geographical

All the lives insured should be permanently resident in Zambia at the time of application, but the insured lives are not prohibited from travelling outside Zambia.

No benefits will be paid if You are a permanent resident of a foreign country. We have the sole prerogative to waive this restriction.

ii. Occupation

There is no restriction on the occupation of the lives insured.

iii. Loans and Cessions

Policy loans are not permissible under this contract and You cannot cede the Policy to another person as collateral for a loan or any kind of business.

iv. Correspondence

The acceptable means of communicating is through Prudential in writing. Information can be transmitted to us via:

- ✦ Post using a registered mail service to any of the Prudential branches
- ✦ Submitting to Client Service Centre or email to *customercare@prudential.co.zm*

Please note that it is important to keep the proof of transmission

v. Cancellation of policy (Free look period)

You have thirty (30) days from the date of policy inception to cancel the policy. All premiums paid will be refunded on the condition that no form of benefit has been paid to you during this period. For policies that have exceeded the 30-day period and yet are cancelled, all risks covered under the policy will cease at the end of the period for which the premium has been received. The effective date of termination of the policy will be the last payment period.

Note:

All cancellations should be communicated directly to us in writing.

vi. Incontestability

Prudential will contest the validity of the insurance contract with You on the grounds of material misrepresentation in the application/proposal for insurance within two (2) years of the inception of the policy.

A material misrepresentation in an application for life insurance is a misrepresentation that is relevant to the evaluation of the application. The misrepresentation is material when, if the truth had been known, we would not have issued the policy or would have issued the policy of a different basis. Such as a higher premium or a lower face amount.

vii. Misstatement of age

The benefit at the point of claim will be adjusted if the age of any of the covered lives has been misstated.

The amount of the benefit payable will be adjusted to the amount of insurance that the premiums paid would have provided had the insured's age been stated correctly.

The Product Benefits, Terms and Conditions have been provided to you for an Insurance solution that you purchased.

3. Definitions

Acceptance Date	Acceptance Date is the date on which Prudential approves Your application for a policy.
Accidental Death	Death that results from sudden, unexpected, unintentional, unforeseeable and unnatural causes.
Active Policy	Expected premiums are being paid correctly as and when expected
Beneficiary	A beneficiary is an individual or estate which receives or may become eligible to receive benefits under this insurance policy as stated by You.
Encashment	The periodic withdrawal of cash amount from the Investment Fund
Investment Fund	The Investment Fund will be built from Investment allocations from every premium after the Administration Charge and the Risk Premiums have been deducted. This fund, less any <i>Encashment</i> made, will accumulate on compound interest based on the annual interest rate that Prudential will determine from time to time based on the investment returns earned by Prudential.
Lapsation	Lapsation refers to the discontinuation of premium payment by You before maturity of the policy due to any reason other than You're passing on.
Maturity Date	This is the end date of the policy at which time the Investment Fund is expected to be paid out if the policy has been kept active throughout the term.
Paid-Up Value	The Paid-Up Value is the reduced benefit that remains if You decide 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 Prudential until the stated date of maturity. During the Paid-up period, all risk benefits fall off.
Policyholder	This is the person who takes out the policy; owner of the policy; You
Policy Start Date or Issue date	The first day of the month following the month in which we received the first premium
Policy Term	The total number of years the policy is expected to be active
Premium	This is the regular payment made by You towards this policy. Premiums payable are prescribed for each selected benefit plan depending on the age of the assured life.
Sum Assured	This is the amount selected at the start of the policy as the amount which should be paid out as a life benefit in the event of Your passing on.

Surrender Value	The Surrender Value of the policy is the cash amount available should You decide to terminate the policy. When a policy is surrendered it ceases to participate in any benefits enjoyed by all the policies that are in force, it may however, subject to Prudential's discretion, be reinstated provided the set conditions for reinstatement are met.
Trustee	This is the person chosen to receive the proceeds of the policy on behalf of the minor nominated Beneficiary if any of the nominated Beneficiaries is a minor in the event that You happen to pass on prior to the maturity of the Policy.
Monthly premium rates	These premiums are subject to a 5% Insurance Levy (tax) on gross risk premiums.
Insurance Levy	Gross risk premiums are subject to 5% insurance levy (tax)

Contact us

Prudential

	BRANCH	PHYSICAL ADDRESS	CONTACT NO.
1	Lusaka Head office	Thabo Mbeki Road, P.O Box 31357, Lusaka. Zambia	Tel: +260 211 222 223/233/234
2	Kabwe Branch	Zampost Main Building Opposite Barclays, First Floor	+26 (0) 215 221 026
3	Kasama Office	Stand Number 754, Compensation House Zambia Way	+26 (0) 214 221 075
4	Lusaka Sales Office	Central Park, Exchange Building, 1st Floor Cairo Road, P.O Box 31357	+26 (0) 211 228 109
5	Livingstone Office	Shop 5 Nongo-Kalimba House Mosi-o-Tunya Road P.O Box 60140	Tel: +26 (0) 213 322 228 Tel: +26 (0) 213 322 817 Tel: +26 (0) 213 322 603
6	Choma Office	Plot No.ME7, Corner of Older Macha and Livingstone Road, P.O. Box 630005	Tel: +26 (0) 213 220 092 Tel: +26 (0) 213 221 121 Tel: +26 (0) 213 221 123 Tel: +26 (0) 213 221 124
7	Chipata Office	Umodzi Highway Shopping Mall Shop 4 P.O. Box 510874	Tel: +26 (0) 216 223 396 Tel: +26 (0) 216 222 104

8	Solwezi Office	Independence Avenue Plot No.407, P O Box 110349	+26 (0) 218 821 413
	BRANCH	PHYSICAL ADDRESS	CONTACT NO.
9	Chingola Sales Office	Chingola Office Chilolo House, Mulemenda Road Shop No.2, P.O. Box 11109	Tel: +26 (0) 212 311 715 Tel: +26 (0) 212 311 716
10	Kitwe Office	First Floor, Satunia House, Corner of Independence and Freedom Avenue, P.O. Box 20564	Tel: +26 (0) 212 224 270 Tel: +26 (0) 212 225 611 Tel: +26 (0) 212 228 560
11	Ndola Office	Ground Floor Finance House, President Avenue P.O. BOX 71177	Tel: +26 (0) 212 612 466