



ZeeWoman



ZeeWoman plan is an endowment plan that addresses the various protection needs of women, according them peace of mind and providing some form of financial benefit

## Benefits

### 1. Life Benefit:

- The policy holder is comforted that, in the event of her passing away, benefits will be payable as a lump sum of the selected Sum Assured to the nominated beneficiary.

### 2. Female Related and Other Critical Illnesses Benefit:

- The assured will be protected against cost of diagnosis and treatment of a wide range of female related and other critical illness listed in the policy, & acceleration of life cover benefit.

### 3. Maternity Complications Rider Option:

- The assured can opt in to be covered against different conditions as listed in the policy for maternity complications. The option attracts very minimal rider premiums.

### 4. Hospital Cash:

- In case of hospitalisation of the assured, a fixed amount of up to k400 per night, depending on the level of cover selected, will be payable to her, limited to fifteen (15) days for each calendar year.

### 5. Mid-Term Cash Bonuses:

- Every woman needs cash along every journey. This policy pays her 25% of the Sum Assured as an advance of the maturity benefit for any use every 5 years as long as the policy is in force and all premiums are up to date.

### 6. Maturity Benefits:

- At maturity of the policy (on survival of the assured), a lumpsum equal to the life Sum Assured is paid out as Maturity benefit, less any mid-term cash bonus paid out during the term should the policy holder survive to that time.

## Frequently Asked Questions

### 1. Do I need medicals in order to qualify for cover?

- No medicals are required unless you sign up for a cover worth k60,00 and above

### 2. What is the age limit for a policy holder?

- The minimum age for entry for the policy holder is 18 years next birthday.
- The maximum age at entry for the policy holder is 60 years next birthday.

### 3. Can I pay my premiums in any currency?

- All premiums and benefits will be paid in the legal currency of the Republic of Zambia (ZMW).

### 4. What are the available policy terms?

- The minimum policy term is 10 years.
- The maximum policy term is 20 years.

### 5. What is the frequency for paying premiums?

- You can choose to make payments monthly, quarterly or half yearly.
- It is your responsibility to ensure that we receive premiums on the scheduled due date.

### 6. What happens if I miss a payment?

- If the first premium required for the commencement of the policy is not received within six (6) months, your entire application for which cover shall only begin on the day we receive first premium.
- When premiums are not paid for a period exceeding 3 months, the policy lapses (ends). The responsibility of paying premiums on scheduled due dates, lies with you.
- The lapsed policy can only be re-instated on the condition that it has not lapsed for more than one calendar year and that all the outstanding premiums will have been paid.
- During the lapse period, all risk benefits such as death, critical illness, and disability waiver cease to apply.