



PRUDENTIAL

ZICA LIFE PLAN

INTRODUCTION

For many, Life Insurance forms the backbone of their financial plan and it is through the Prudential Life Assurance Zambia (Prudential) and Zambia Institute of Chartered Accountants (ZICA) partnership, specifically the ZICA Life Plan, that all paid up members receive financial protection. It is a low-cost insurance solution that guarantees the insured the high value of a sum insured, 24 hours a day, both in or outside of their professional activities.

Prudential provides quality risk and administration products, complimented by actuarial and risk management services. We are taking a significant role in extending the frontiers of life insurance, by having the flexibility and adaptability to meet today's financial protection needs.

Summary of the key benefits

Death benefits

In the unfortunate event of any members death, their dependents or designated beneficiaries will be eligible to receive a death benefit of K40,000.00.

(Extensions)

Permanent Total Disability benefits

The disability benefit pays out a once-off amount of K40,000.00 when a paid-up member is no longer able to work due to health reasons. We will pay a lump sum benefit if a member is unable to perform the material and substantial duties of their occupation, or any other occupation for which they could be educated, trained and have had experience in, for any available employer.

Funeral benefits

In the unfortunate event of a member's death, a single once-off payment of K10,000.00 is paid to assist with the costs of the funeral and other associated expenses.

Hospital Cash Plan

The cover provides a daily financial benefit to a member when due to an injury or illness results in admission in a hospital or medical facility accredited by the Health Professions Council of Zambia. This will pay a benefit of K300.00 for each day that a member is in hospital up to ten days, with the benefit being triggered by admission which is more than 2 (two) days.

Minimum membership requirements

The member must be a fully paid up member of the ZICA.

Advantage for members

The death, disability and hospital cash plan benefit give members a peace of mind knowing that, in the unfortunate event of their death, permanent disability or hospitalisation they are financially protected.

The insured sum, paid by Prudential to the beneficiary on the deceased's death, disability or admission is not considered taxable income. When a company is the beneficiary and receives the sum insured in full or partially, paying the balance to the family of the deceased or a third-party by way of compensation, this attracts no tax liability.

ENJOY THE REWARDS YOU DESERVE!!!

In addition, ZICA members will gain exclusive access to the '***Pru Inner Circle***' which is an exclusive customer loyalty programme designed to thank our valued customers by providing tailored DISCOUNTS and privileges. The loyalty programme brings together a wide range of establishments to provide members with massive savings.

How to claim for Life benefits

Please submit the following documentation to ZICA;

Death Benefits

- An original signed claim form;
- An original certified copy of the insured's death certificate;
- An original certified copy of the insured's identity document (passport, NRC or driver's license)
- If applicable, a copy of the Police report from the Police Service.

Permanent Disability and Hospital Cash Plan

- Original claim forms completed and signed by the insured and medical attendant;
- Medical reports;
- Clinical evidence;
- An original certified copy of the insured's identity document (passport, NRC or driver's license)
- Proof of continuous premium payment during the waiting period;

For more information contact ZICA membership services
Terms and conditions apply. E&OE.