

Hospital Cash Plan



The Hospital Cash Plan is a living benefit that provides financial support to policyholders who suffer some form of income loss due to their hospitalization or incidental expenses due to the hospitalization of any of their dependents.

Coverage

The insured lives may be:

- ▶ Spouse(s)
- ▶ Children
- ▶ Parents

The policyholder has the option to select an

- ▶ Individual Plan
- ▶ Family Plan
- ▶ Family plan inclusive of parents

The Individual Plan provides cover for only the policyholder. The Family Plan provides cover for the policyholder, spouse, and children. All children of the policyholder must be covered under the Family Plan. The Family Plus Plan inclusive of parents, includes everyone in the current family plan with the addition of both parents and parents in law.

- All parents allowing up to four are covered under this plan.
- Parents are covered at 50 % of the main life cover
- There is a maximum age at entry limit of 75 years age next birthday.

Benefits

Plan	Amount (ZMW) per night	Death Benefit (ZMW)	Accidental Death Benefit (ZMW)
Falcon	1,000	10,000	20,000
Egret	750	7,500	15,000
Crane	500	5,000	10,000
Batis	250	2,500	5,000

Premium Payments

- Premiums are payable monthly in advance of the premium due date. The policy will only continue to be active if premium is received within the thirty (30) day grace period otherwise, the policy lapses and will be subjected to another sixty (60) day waiting period.

No Claim Benefit

- For every two (2) consecutive years from the date of commencement of the policy that no claim is made, the sum assured is increased by 10% of the initial amount for the next 2 years. Such increases are additive. However, the sum assured would revert to its initial amount after a claim has been paid.

Cancellation of Policy

- The policy may be cancelled within thirty (30) days of the date of acceptance of the contract. Any premium paid will be refunded on the condition that no form of benefit has been paid to the policyholder during this period. For policies that have exceeded the thirty (30) day period, all the prescribed benefits under the policy will cease at the calendar month in which the last premium was received.

All cancellations should be communicated directly to us in writing

Correspondence

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

- Post using a registered mail service.
- Submitting to any of our Client Service Centers or email to info@prudential.co.zm


What is the Claims Procedure?


The processing of a claim will start when the policy is active and only after we have received these documents::

- A completed claim form.
- Any valid national identification document that establishes the name and date of birth of the policyholder and/or claimant: Driver's license or Passport.
- Proof of relationship to dependents (if claiming for other insured lives) e.g. marriage certificate or birth certificate.

For more details:

 info@prudential.co.zm

 contact centre dial 752

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Call 752 or Visit www.prudential.co.zm