PRUDENTIAL

Helping people get the most out of life

PRUFlexi Farewell Plus

An enhanced funeral policy designed to offer you and your family the best protection from the stresses that arise from funeral expenses.

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The Pru Flexi Farewell Plus is an enhanced funeral policy designed to offer you and your family the best protection from the stresses that arise from funeral expenses.

Loss of loved ones is usually sudden and can be emotionally and financially overwhelming. Pru Flexi Farewell Plus is perfectly designed to assist you in affording provisions for funerals that arise under your care. Cover ranges from K20,000 to K100,000 with premiums as low as K250 per month for your family.

Policy Conditions and Terms

i) Currency

All 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 and your spouse is nineteen (19) years of age next birthday and the maximum age at entry is sixty (60) years of age next birthday. Only one spouse is allowed on the policy. Cover ceases once the policy term expires.

The minimum age at entry is twenty-one (21) and the maximum age at entry is sventy-five (75) for extended family members. The maximum number of extended family members on one policy is ten (10).

The minimum age at entry is one (1) next birthday (apart from still-born) and the maximum age at entry is twenty-one (21) years of age next birthday for children. The maximum number of children on one policy is six (6).

iii) **Policy Terms**

Policy terms: ten (10), fifteen (15), or twenty (20) years only: premium term = policy term.

iv) **Surrender Value**

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

v) **Payment of Benefits**

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

a) this guarantee begins six (6) months after policy issue (qualification period)

b) the proration formula is: A =(amount of premiums paid)/(amount of premiums due).

c) the proration factor A is applied to the death benefit, accidental death benefit, hospitalization benefit, and waiver benefit, as shown in the policy specification page.

vi. **Premiums**

a. Payment of Premiums (Refer to Policy Schedule)

• Following a six (6) months qualification period, the policy and its coverages will continue with or without payment of premium.

• After the six (6) months qualification period, premiums may be stopped, restarted, or back premium payments may be made. The back premiums, though, will not affect claims that arise from the period before the pre-payment.

b. Policy Fee

There is a non-refundable policy fee of twenty kwacha (K20) per month in addition to the monthly premium. Prudential reserves the right to revise the policy fee annually if necessary.

c. Lapsation

After the initial qualification period of six (6) months (of consecutive premiums paid), the policy never lapses.

vii.**Waiting periods on natural passing**

A waiting period of six (6) months will apply during which, on passing on within the waiting period of any life assured,only a return of premiums on that life is paid (excluding the policy fee). If you happen to pass on within the waiting period, then the policy ceases and the full premiums you paid less the policy fee are payable to your Beneficiary or Estate. If additional lives are added after commencement, the same waiting period will apply.

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 may be appointed on terms and conditions that shall be quoted by Prudential on request.

Any nomination or nominee for Beneficiaries 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 Support 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 while the policy is still active.

x. **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.

xi. **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 policy document (Policy schedule);
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 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.
    - A police report for accidental deaths;
    - A burial permit.

GET IN TOUCH WITH US

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