



Hospital Cash Plan

Access cash when you need it most

The Absa Hospital Cash Plan (AHCP) provides a cash benefit on hospitalisation of an insured person for longer than 2 days due to an accident/illness during the period of insurance. The AHCP will pay benefit for each day spent in hospital as long as one has been hospitalised for at least 2 days consecutively.

Plans and Monthly Premiums for Immediate Family

	Plan A	Plan B	Plan C	Plan D
Cover	K250	K500	K750	K1,000
Main Member	100	130	160	190
Main Member and Spouse	144	187	230	274
Main Member and Children	135	170	209	248
Whole Family	186	220	271	322

Plans and Monthly Premiums for Extended Family

	Plan A	Plan B	Plan C	Plan D
6 months - 18 years	65	75	80	90
19 - 29 years	65	75	80	90
30 - 49 years	100	125	130	145
50 - 60 years	160	180	195	230
60 - 70 years	220	250	280	400

Age Limits

Insured Person	Entry Age	Cover End Age
Main Insured	18 - 60 years	No age limit
Spouse	18 - 60 years	No age limit
Children	0.5 - 18 years or 25	18 years or 25
	If a full-time student	If a full-time student
Extended Family Member	18 - 70 years	No age limit

Benefit Options

Plan Type	Cover Amount (in ZMW)
Plan A	250
Plan B	500
Plan C	750
Plan D	1000

Primary Benefits:

- The total maximum allowable benefits over the life of the policy will be 30 days per Annum per nominated family member across all hospitalisation events and 15 days for extended family members.
- This benefit covers you and your family for hospital stays of at least 2 days in a row. It will then pay from the first day you were hospitalised.
- A day means 24 uninterrupted hours.

Additional Benefits:

- An extra 5000 ZMW benefit amount will be paid if any of the life insured in the policy were to die.
- An extra 25% of the applicable benefit will be payable if hospitalisation is due to an accident.
- At the end of every 3 year cycle, you will get half of the first year's premium back in cash.
- Inflation protection – each year of the anniversary date of the policy, the hospitalization cover amount & funeral cover amount for each policy member will increase by 5% and the related premium will also be increased by 5%.

It is important to note the following:

- The policy cover starts on the date on which ALZ receives the first premium.
- The policy will cover the main member, a spouse, up to five (5) children and eight (8) extended family members.

Waiting periods for benefits

The following waiting periods for benefits will apply:

Claim Event	Plan Type
Illness (natural causes)	3 months
Pregnancy	12 months
Pre-existing conditions	12 months

There will be no waiting period for hospitalization or death due to an accident and cover will be available immediately after paying the first premium.

Please take note that the following institutions are excluded:

- Psychiatric hospitals;
- Traditional doctors;
- Clinics;
- Rehabilitation centers for drug addicts or alcoholics;
- Convalescence homes;
- Health hydros;
- Nature cure clinics; and
- Institutions for the blind, deaf, mute or handicapped.

Claims procedures

It is easy to claim

Claims must be submitted at any ABZ branch during normal working hours, provided that you or any of your insured family members have been hospitalised for at least 2 days in a row.

Claim notification period

Claims must be reported in writing to Absa Life Zambia within 12 months of the claim event.

Minimum required claim documentation

The minimum required set of documentation required for hospitalisation claims will be as follows:

- Completed and signed Hospital Cash Plan claim form;
- Copies of the hospital account and day to day hospital records;
- A copy of the hospital discharge slip;
- Personal medical attendant's claim form to be completed by the usual general practitioner/house doctor. (This form will be available from Absa Bank branches);
- Certified copy of the insured person's ID;
- A police report for any claim made for a criminal incident.

Please take note that certain claims exclusions apply.

Want to know more about the Absa Hospital Cash Plan?
In case you require further information on this cover or wish to make a complaint, please feel free to contact us through the following:

Absa Life Zambia Ltd

2nd floor, Kafue House
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Absa Bank Zambia Plc

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For Call Centre
5950 6am - 10pm
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From Abroad
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