



Umoyo Family Protection Policy

Underwritten by Absa Life Zambia

We understand that death is a difficult time for a family, and that the last thing they need to worry about is the cost associated with the burial of a loved one. That's why, with the Umoyo Family Protection Policy, you have one less thing to worry about when you are making burial arrangements.

Umoyo Family Protection Policy has 4 plans for you to choose from to cover you, your wife or husband and your children. Plus, up to 8 extended family members can be covered on your protection policy, up to 4 parents or parents-in-law who are 85 years or younger.

Umoyo Family Protection Policy

This table shows you how much the protection policy will pay out on the death of a family member. The amount you will be paid for spouse is 100% of the main member's cover under each plan. The amount you will be paid for children is 25% of the main member's cover under each plan. The amount you will be paid for parents/extended family members will be 50% of the main member's cover under each plan.

Family protection cover options

Cover	Plan A	Plan B	Plan C	Plan D
Main Member	K 7,500	K 15,000	K 30,000	K 45,000
Spouse	K 7,500	K 15,000	K 30,000	K 45,000
Children (Stillborn-21)	K 1,875	K 3,750	K 7,500	K 11,250
Parents / Extended Family	K 3,750	K 7,500	K 15,000	K 22,500

Premium rate table

Premiums below are calculated based on the policy member's age when they apply for the family protection policy.

Premiums - Main member only

	Plan A	Plan B	Plan C	Plan D
AGE 18-25	24	48	96	144
AGE 26-35	30	60	120	180
AGE 36-45	33	66	132	198
AGE 46-55	36	72	144	216
AGE 56-60	51	102	204	306
AGE 61-65	60	120	240	360

Premiums - Main member and spouse

	Plan A	Plan B	Plan C	Plan D
AGE 18-25	39	78	156	234
AGE 26-35	54	108	216	324
AGE 36-45	54	108	216	324
AGE 46-55	63	126	252	378
AGE 56-60	90	180	360	540
AGE 61-65	108	216	432	648

Premiums - Main member and children

	Plan A	Plan B	Plan C	Plan D
AGE 18-25	33	66	132	198
AGE 26-35	45	90	180	270
AGE 36-45	45	90	180	270
AGE 46-55	51	102	204	306
AGE 56-60	72	144	288	432
AGE 61-65	87	174	348	522

Premiums - Main member, spouse and children

	Plan A	Plan B	Plan C	Plan D
AGE 18-25	48	96	192	288
AGE 26-35	66	132	264	396
AGE 36-45	66	132	264	396
AGE 46-55	78	156	312	468
AGE 56-60	108	216	432	648
AGE 61-65	132	264	528	792

Premiums - Parents/Extended family

Age - band	Plan A	Plan B	Plan C	Plan D
AGE 0-15	6	12	24	36
AGE 16-25	6	12	24	36
AGE 26-35	18	36	72	108
AGE 36-45	21	42	84	126
AGE 46-55	24	48	96	144
AGE 56-65	27	54	108	162
AGE 66-75	42	84	168	252
AGE 76-85	57	114	228	342

Premiums - Option income benefit

	Monthly Premium	Income Benefit
Plan A	48	750
Plan B	96	1500
Plan C	192	3000
Plan D	288	4500

Additional benefits:

- If the main member of the policy dies from an accident, the policy will pay the family double the amount of the cover.
- When the main member reaches the age of 60 and the policy has been active for 10 years or more, you will not have to pay for the policy any more. This means all the insured members on the policy will be covered for free.
- When the main member dies before the policy anniversary preceding his or her 60th birthday and the policy has been active for 2 years or more, the policy premiums due will be waived. This means all the insured members on the policy will be covered for free.
- At the end of every 3 year cycle, you will get half of the first year's premiums back in cash.
- Inflation Protection - Each year on the anniversary date of the policy the funeral cover amount for each policy member will increase by 5% and related premium will also be increased by 5%.
- Optional Income Benefit - For a little extra premium, your family will get 10% of the main member's selected cover every month for one year on the death of the main member. The family can use this money to pay for things like groceries or school fees.

It's important to note the following:

- To apply for the family protection cover as the main member you must be between the age of 18 and 65 years. To cover your parents and extended family members, they have to be 85 years old or younger.
- The policy covers a maximum of 5 children, 4 parents or parents-in-law and 8 extended family members.
- Children will be covered up to age 21 or 25 if they are still studying.
- If a policy member dies from natural causes, there will be 4 months waiting period. If a policy member's death is caused by an accident and you have paid the first monthly premium, you will get the cover amount straight away

It's easy to claim

Go to your nearest Absa branch and we will help you with your claim. All you have to do is bring these documents with you to the branch:

1. Proof of existence of bank account at Absa Bank at the time of Death;
2. Copy of the claimant's identity - NRC or passport or drivers license;
3. Copy of the deceased's Identity - NRC or passport or drivers license;
4. Copy of proof of death, which may be any of the following:
 - Medical certificate of the cause of death,
 - Death certificate,
 - Police report (brought-in-dead certificate or road traffic accident report or report of unnatural death),
 - Signed and stamped letter from a traditional ruler (Chief or Headman),
 - Burial permit.
5. Copy of the beneficiary(-ies) identity - NRC or passport or driver's license where there is no nominated beneficiary on a policy, a Magistrate letter will be required.

Want to know more about the Absa Umoyo Family Protection Policy?
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
P.O. Box 39522
Nairobi Place, Cairo Road, Lusaka
Tel: +260 211 366 100

Absa Bank Zambia Plc

Kafue House, Cairo Road
P.O. Box 31936, Lusaka

For Call Centre
5950 6am - 10pm
(Toll Free on MTN and Airtel; Standard rates apply on Zamtel)

From Abroad
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