


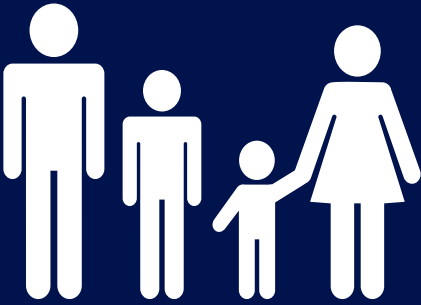
## HOSPITAL CASH BACK PLAN



**LIBERTY**

A photograph of a woman with dark curly hair, wearing a dark blue top, smiling warmly as she holds a baby. The baby is wrapped in a white blanket. In the background, a man in a light blue shirt and dark tie is blurred, looking down at a device. The overall scene is bright and positive, suggesting family care and support.

**Get a lump sum and provide for you and your family's living expenses in the event of hospitalisation.**



Being away from home and loved ones due to hospitalisation can be an emotional time and bring unforeseen extra financial burden to you and your family.

We know that you want peace of mind and financial freedom that is why with our Hospital Cash Back Plan you can get money to cover day-to-day expenses such as transportation, groceries, bills and any shortfall in your income that occurred while you were hospitalised so you can focus on your recovery and not your finances.

The Hospital Cash Back Plan is not a medical aid scheme and cover is not a substitute of a medical aid scheme, but the money you receive can help with the stress of having no income while hospitalised.





## More reasons why you should have a Hospital Cash Back Plan

- Ensure your family's well-being is a top priority in the event of hospitalisation by getting cover for you, your spouse and up to 4 children
- Get up to K500 for every day you're in hospital
- No medicals required when taking this policy
- Get double pay-out for each day of hospitalisation in Intensive Care Unit (ICU)
- Multiple claims for up to a maximum of 105 days in hospital for each person covered
- The Loyalty Reward Benefit allows you to be rewarded every 3 years with a cash back benefit whether you have claimed on the policy or not
- Additional lump sum for hospitalisation longer than 21 days



## Who can be covered?

 <b>Individual</b>	Main member
 <b>Family</b>	Main member, spouse and up to 4 children

	Main Member	Spouse	Each Child
Minimum entry age	18	18	15 days old
Maximum entry age	62	62	17
Cover cease age	65*	65	21**

\*The policy ends when the main member reaches age 65 i.e. cover for spouse and children will also end.

\*\*Cover cease age for children that are students at a registered institution is 25. For children that are disabled and dependant on the main member, the cover cease age is 65.

## Daily Benefit Amount

You can choose between 4 daily benefit options

K50 per day	K100 per day	K250 per day	K500 per day
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## Premiums

### Monthly premium on Individual Option

Daily Benefit Amount	18-49 years old	50-62 years old
K50	K43	K60
K100	K74	K108
K250	K168	K254
K500	K325	K496

### Monthly premium on Family Option

Daily Benefit Amount	18-49 years old	50-62 years old
K50	K112	K137
K100	K212	K262
K250	K513	K639
K500	K1 015	K1 268

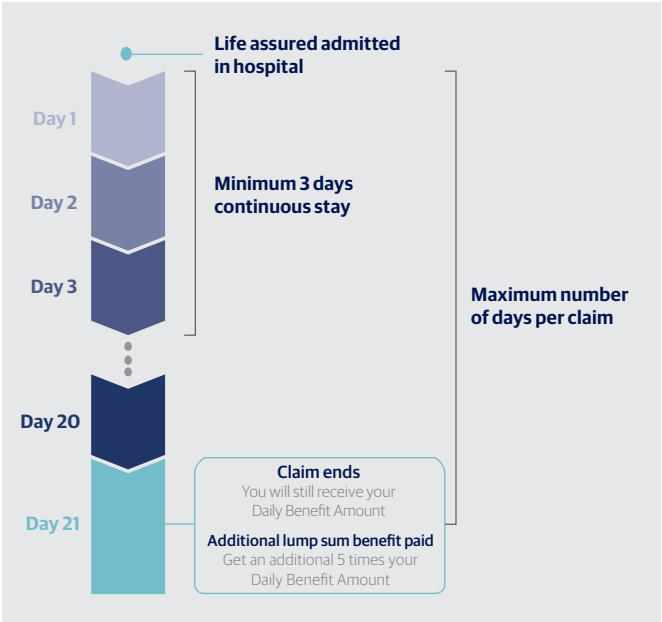
## Optional Benefit

We know that the cost of living only ever increases, which is why we offer you the option of an Annual Benefit Increase (ABI). You can choose to increase your Daily Benefit Amount by 5% each year.

- Mr X buys the Hospital Cash Back Plan with a Daily Benefit Amount of K500. He chooses to include an ABI of 5% per year in this policy. After 10 years of having this policy, his Daily Benefit Amount will be K776.
- Mr Y buys the Hospital Cash Back Plan with a Daily Benefit Amount of K500. He chooses not to include an ABI on his policy. After 10 years of having the policy, his Daily Benefit Amount will be K500.

## How it works

- The life assured must be hospitalised for at least 72 continuous hours (3 days) before a claim can be considered.
- The Daily Benefit Amount is paid per full day in hospital subject to a maximum of 21 days per claim.
- The Daily Benefit Amount is paid after discharge, or after 21 days if still in hospital.
- If still in hospital after 21 days, you get an additional 5 times the Daily Benefit Amount.
- Maximum of 105 days covered per member for the duration of the policy.
- For pregnancy related claims - maximum benefit payable is 5 times the Daily Benefit Amount. No additional lump sum is payable.



## EXAMPLE

Mrs X took out the Hospital Cash Back Plan with a K50 a day benefit.

- She is hospitalised for a heart attack and spends 30 days in the hospital.
- The maximum days the policy pays for the claim is 21 days. An additional payment of 5 times the Daily Benefit Amount is also paid as the maximum period is reached.
- She will receive K1 300 as a benefit amount.
- The remaining days that Mrs X can still claim for is 84 days over the rest of the policy duration.

## EXAMPLE

Assume the same example involving Mrs X as before.

- The same hospital stay happens except that she is in ICU for this period.
- She will receive double the benefit amount of K2 600.
- The remaining days that she can still claim for is still 84 days for the rest of the policy duration.



### Each life assured is covered for 105 days of hospital stay.

This means that each life assured can claim as many times as possible subject to the maximum limit of 105 days.

#### EXAMPLE

Mr X purchased the Hospital Cash Back Plan with a K100 a day benefit.

- He is hospitalised for an appendectomy and was in hospital for 4 days.
- He will receive K400 as a benefit amount.
- The remaining days that Mr X can still claim for is 101 days over the rest of the life of the policy.
- He later claims for an unrelated hospital stay of 5 days.
- He will receive K500 as a benefit amount.
- The remaining days that Mr X can still claim for is 96 days over the rest of the life of the policy.

If discharged from hospital and readmitted within 10 days, for a related condition, the claim will continue i.e. the 3 day minimum stay will be waived.

#### EXAMPLE

Mr K purchased the Hospital Cash Back Plan with a K500 a day benefit.

- He is hospitalised after a traffic accident and was in hospital for 10 days with the first 4 days in ICU.
- He will receive K7 000 as a benefit amount.
- The remaining days that Mr K can still claim for is 95 days over the rest of the life of the policy.

An additional lump sum of 5 times the Daily Benefit Amount is payable if an insured person is still in hospital on day 21 i.e. benefit payable is 26 times daily benefit.

If an insured person is in ICU on day 21, they will receive an additional 10 times the Daily Benefit Amount.

### Increase cover

You can increase your cover every policy anniversary. A new waiting period will apply only on the additional cover.

**1** Mrs K's cover for K250 commences.

**2** Mrs K increases her cover to K500

**3** During the 6 month waiting period, Mrs K will have benefit cover of K250 a day for natural causes. Mrs K will also be covered for K500 a day for accidental causes.

**4** After 6 months, Mrs K will now be covered for K500 for claims due to accidental and natural causes.

## Out of country cover

You will be covered for stays in hospitals within Zambia and South Africa.

## Waiting Periods

- There is a 15 days waiting period for new born babies.
- There is a 6 month waiting period before cover will commence for any claims due to natural causes.
- There is a 9 month waiting period if hospitalisation is due to complications of childbirth, abortion, miscarriage, pregnancy or any other condition arising from this.

## When cover starts

<b>Step 1.</b>	Complete application process
<b>Step 2.</b>	Accidental cover starts immediately
<b>Step 3.</b>	Pay first premium
<b>Step 4.</b>	Waiting period starts
<b>Step 5.</b>	At the end of the waiting period, cover for natural events starts

## Making a claim

A minimum of 3 days (24 hours a day) continuous stay in hospital is required for a valid claim.

Certain less serious medical conditions require a minimum of 7 days or more continuous stay in hospital (influenza and bronchitis, kidney infections, gastric influenza, gastritis, diarrhoea, headaches and migraines, laryngitis, sinusitis and pharyngitis, fibromyalgia, chronic fatigue syndrome, back injury).

## Claim Process

You must go to your broker, agent or sales consultant to lodge the claim.

All valid claims will be paid within 14 days after all the required claim documents as stated in the terms and conditions have been submitted to Liberty. Documents must be submitted after discharge or after day 21 if the insured person is still hospitalised.

**For more information please speak to your broker or agent.**

**Terms and Conditions apply.**

Liberty Life Zambia Reg. No. 120485  
1st Floor, Kwacha Pension House, Stand 4604, Tito Road,  
Lusaka, Zambia

**t** +260 211255536

**f** +260 211255537

**w** [www.liberty.co.zm](http://www.liberty.co.zm)

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