

LIFE INVESTMENTS HEALTH INSURANCE PROPERTIES ADVICE

## EDUCATION PROTECTOR



**LIBERTY**

A young girl with dark, curly hair is shown from the chest up. She is wearing a bright blue long-sleeved shirt and is sitting at a desk. She is looking off to the side with a slight smile. Her hands are on a white notebook, and she appears to be writing or about to write.

Protect  
your child's  
tomorrow, today.

# Provide for your child's education **even after you're gone**

We know as a parent you have big dreams for your children. You want them to have a better life, graduate one day and achieve their goals.

What if your plans to provide for their education got interrupted by you suffering a physical impairment or if you pass away? Who would make sure that your child's education is not interrupted?

We know how to change realities and with our comprehensive Education Protector you can have peace of mind knowing that your child's education can be taken care of when you can no longer do so.

Because we know how to help you provide for your child's education even after you're gone.



Should you become physically impaired or pass away, we will help you to provide for your child's education needs so that they can continue studying and achieve their goals

# How you will benefit



No medical tests

No medical documents required or questions asked when taking this policy

---



Unlimited children

No limit to the number of children you can cover

---



No waiting period

For accidental causes of the insured event



## Parent Payback Benefit

Get 10% of your death benefit at the end of the policy term if no claims were made

---



## Out of country cover

All covered lives are covered anywhere in the world for up to 12 months

---



## More options to suit your needs

You may choose to convert your Education Protector at the end of the policy term to a Simple Life Plan. There are no medical tests, medical documents required or questions asked.

**Death  
Benefit**

**Physical  
Impairment**

# **The Benefits**

Education  
Protector

**Parent  
Payback  
Benefit**

**Child  
Funeral  
Benefit**

## Death Benefit

Provides a lump sum benefit should you pass away.

## Physical Impairment

**Provides a lump sum benefit in the event that you suffer from any one of the following physical impairments:**

- Permanent loss of sight in both eyes
- Permanent loss of hearing in both ears
- Permanent loss of speech
- Loss of or loss of use of two limbs
- Major burns
- Inability to perform at least 4 of these Activities of Daily Living (ADLs):
  - Washing
  - Dressing
  - Feeding/eating
  - Contenance
  - Mobility
  - Transferring

\* as defined in the policy terms

## Parent Payback Benefit

Get money back - 10% of your lump sum at the end of the policy term if no claims were made and all premiums have been paid.

## Child Funeral Benefit

A funeral benefit for your child should they pass away and is equal to the benefit option selected. This benefit pays out within 48 hours to assist with funeral expenses.

## Cover for primary, secondary and tertiary education at Public or Private institutions.

Because we know there is much more than fees to pay for, the lump sum could also help to pay for your child's books, uniform, stationery, transport and even school trips.

### Who can be covered

A parent between 18 and 60 years of age, with a child who is 17 years or younger when taking the policy.

### Cover amount

At inception the cover is calculated depending on the benefit amount you select and your child's age. The cover remains fixed for the duration of the policy term.



## Waiting period

There is no waiting period for accidental causes of the insured event. There is a 6-month waiting period for natural causes from the date that the first premium is paid.

## Premiums

The monthly premium is calculated depending on the parent's age and the cover amount.

## Beneficiary

Should you pass away the benefit will be paid to your nominated beneficiary or trust or guardian of the child.

Should you become physically impaired, your benefit will be paid to you.

On policy maturity the Parent Payback benefit will be paid to you.

Should your child pass away the funeral benefit will be paid to you.

## Making a claim

You or your nominated beneficiary must go to your broker, agent or sales consultant to lodge the claim. All valid claims will be paid after all the required claim documents have been submitted to Liberty and claims assessment is complete.

Additional documents will be requested when claiming for any other benefits selected.

# Illustration of benefits

Benefits	Your Child's Age	The term of your policy
<b>Loss of Life/ Physical Impairment</b>	0 - 6	16 - 22
	7	15
	8	14
	9	13
	10	12
	11	11
	12	10
	13	9
	14	8
	15	7
	16	6
	17	5
<b>Child Funeral Benefit</b>	All ages	All terms

Once the benefit option has been chosen, it does not reduce as the child gets older but remains fixed until policy maturity.

<b>Benefit option K5,000</b>	<b>Benefit option K10,000</b>	<b>Benefit option K15,000</b>
<b>K80,000</b>	<b>K160,000</b>	<b>K240,000</b>
<b>K75,000</b>	<b>K150,000</b>	<b>K225,000</b>
<b>K70,000</b>	<b>K140,000</b>	<b>K210,000</b>
<b>K65,000</b>	<b>K130,000</b>	<b>K195,000</b>
<b>K60,000</b>	<b>K120,000</b>	<b>K180,000</b>
<b>K55,000</b>	<b>K110,000</b>	<b>K165,000</b>
<b>K50,000</b>	<b>K100,000</b>	<b>K150,000</b>
<b>K45,000</b>	<b>K90,000</b>	<b>K135,000</b>
<b>K40,000</b>	<b>K80,000</b>	<b>K120,000</b>
<b>K35,000</b>	<b>K70,000</b>	<b>K105,000</b>
<b>K30,000</b>	<b>K60,000</b>	<b>K90,000</b>
<b>K25,000</b>	<b>K50,000</b>	<b>K75,000</b>
<b>K5,000</b>	<b>K10,000</b>	<b>K15,000</b>

\*benefit amounts are not linked to actual school fees

**For more information please speak to your broker or agent. Terms and Conditions apply.**

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

t +260 211255536

f +260 211255537

1st Floor, Kwacha Pension House, Stand 4604, Tito Road, Lusaka

**Disclaimer**

The information contained in this document does not constitute advice by Liberty. Liberty shall not be liable for any loss that may occur directly or indirectly, arising from any losses based on any information contained in the document.

Any legal, technical, or product information contained in this document is subject to change from time to time. This document is a summary of the features of the product as at the time of publication. If there are any discrepancies between this document and the contractual terms and conditions or, where applicable any product rules, the latter will prevail. Any recommendations made must take into consideration your specific needs and unique circumstances. Before any actions are taken based on the information contained herein, it should first be established whether the information meets your specific needs and unique circumstances.

Liberty Life Insurance Zambia Reg. No. 120485