



Terms & Conditions

Welcome to Banja Kava. Banja Kava insures You and Your selected Family Members against the financial consequences of hospitalisation or passing away on the terms below.

Definitions

1. **“Accident”** means any bodily wound or shock produced by sudden physical injury, as from accident, injury or impact, e.g. road accidents, fire or hijacking.
2. **“Beneficiary”** means the person entitled to the insurance benefits of a successful claim.
3. **“Commencement Date”** is the date that Your policy starts. We must have received Your Premium for your policy to start.
4. **“Covered Amount”** means the cover option and corresponding benefit amount selected by You and for which We have received a Premium.
5. **“Covered Person”** means the Policyholder and registered Family Members.
6. **“Banja Kava Hospital Cash Plan”** is an insurance policy offered to Airtel Zambia subscribers by ONE Life Insurance Zambia providing funeral, personal accident and hospital cash c benefits.
7. **“Family Member”** You can register the following family members: Your spouse, child, parent, parent-in-law, grandparent, uncle, aunt, brother, sister, brother-in-law, sister-in-law, cousin, nephew, or a niece who is between the age of 1 and 65 years when registering for the policy.
8. **“Hospitalisation”** means a stay in a hospital to treat an accident or illness. In the event of treatment due to an Accident, Your stay in Hospital must be an overnight stay to be eligible to claim. In the event of treatment due to an illness, Your stay in Hospital must be at least 3 (three) nights to be eligible to claim. Your treatment in the Hospital must comply with the procedures and clinical guidelines prescribed by the Ministry of Health of Zambia as published https://www.moh.gov.zm/?page_id=5317, must be considered medically necessary and the treatment could not have been provided at a lower level of medical care.
9. **“Hospital”** means a hospital facility accredited by the Zambian Ministry of Health.
10. **“Insured Event”** means, in respect of the hospital cash cover, You or Your Family Member’s Hospitalisation or, in respect of funeral, Your passing away or the death of any member covered under Your policy, in respect of personal accident, Hospitalization of You or any members covered under the policy as a result of accidental injuries subject to terms and conditions.
11. **“Premium”** means the amount payable in advance by You in order to purchase Banja Kava Hospital Cash Plan insurance cover. The Premium will depend on the insurance cover option You have selected and the number of Family Members You register. Your premium must be paid monthly from Your mobile money wallet on the date You select.
12. **“Policyholder”** means the person who is the user and owner of the Airtel Zambia mobile number who successfully registered for Banja Kava Hospital Cash Plan. The Policyholder will always be a Covered Person.
13. **“You or Your”** means the individual who is the Policyholder.

1. Your Insurance Cover

- Main Policy Holder and added family members – Banja Kava
- You can add up to 15 Family members
- Member age Limits: 1-65 Years of age

- The Hospital Cash Plan is bundled with Personal Accident + Funeral Cover with allocated fixed % of benefit for each.
- The policy provides a lump sum benefit (accidental benefit is a lump sum benefit with a minimum 1 night's stay in hospital due to an accident; Illness benefit is a lump sum benefit with a minimum of 2 night's stay in hospital)
- The policy provides a cashback to customers up to 9% of Premium for customers with unbroken premium payments annually.
- Your premium billing commences at enrolment via customer Mobile money push mechanism (No-Auto Debit)
- Your billing occurs at the 30-day anniversary of the receipt of the first premium or any other day chosen during sign up (due date) with a 7-day grace period during which customers will still be able to enjoy cover
- You can elect to pay in advance for up to 12 months' worth of premiums.
- The Policy lapses with 14 days without premium payment
- You will receive SMS reminders 96hrs and 48hrs before due date and on due date.
- You will receive IVR voice drops to provide recorded voice message reminders sent to your mobile phone.
- You will have the ability to activate or change the billing option, change cover amounts as well as enrol or remove family members by dialling a short code. A One Time PIN (OTP) During any of these processes to confirm their intents.
- You can also be enrolled via a tele-sales enrolment process. An agent will be able to register you for all benefits, cover and billing mechanism via the call centre interface. All telesales processes or changes will be confirmed via OTP sent to your registered phone number.
- Claims settlement shall be via cash transfer to beneficiary Mobile wallet

(a) Funeral Benefit: We will pay out the Cover Amount to You or Your Beneficiary if a Covered Person unfortunately passes away from any cause except those excluded by clause 8 below.

(b) Hospital Cash Plan Benefit: We will pay out the Cover Amount to You if you or a Covered Person is Hospitalised for 1 (one) night as a result of accidental injury or 2 (two) nights or more as a result of an Illness.

If a Covered Person is Hospitalised as a result of an Accident, your Cover Amount will be paid to you if you are Hospitalised overnight.

The frequency of claims will be limited to 3 (three) claims per 12-month calendar period per Covered Person, subject to a minimum of 30 (thirty) days between admissible Insured Events.

(c) Cash Back - For unbroken 12 months premium payments a reward of up to 9% cash back of the total annual premium will be paid to you.

2. Cover Amount

No of Lives Per Family	Life Benefits Level per Family Member				
	1,000.00	2,500.00	5,000.00	7,500.00	10,000.00
	Premium	Premium	Premium	Premium	Premium
3	20	40	80	120	147
6	40	100	200	320	640
8	74	185	370	555	789
10	94	235	470	705	940
15	129	323	645	968	1548

You can register up to 15 (fifteen) Family Members on the policy who will be Covered Persons. The Cover Amount for Your Family Member cannot exceed Your selected Cover Amount.

Should the Company be required by law to deduct and account for tax/levies/fees payments under the provisions of this Policy, it shall be entitled to make such deductions as dictated by the law.

3. Commencement of Cover

- 3.1 Your insurance cover starts when you have successfully registered for the policy on Airtel USSD *115#, the Airtel Website or the Airtel Insurance WhatsApp chat bot **AND** the premiums have been successfully deducted from Your Airtel money wallet.
- 3.2 Your insurance cover lasts for **1 (one) month** and is renewable monthly. You need to pay your Premium every month to stay covered. If You miss a Premium, You will have 14 days to pay Your Premium. If You have a valid claim during this time, We will deduct the Premium due from Your claim amount. If You fail to pay Your Premium within 14 days of the due date then Your insurance cover will lapse.
- 3.3 Please note that your Premiums may be revised upwards or downwards at any time with 30 days notice

4. Waiting Period

- 4.1 A **3 month** waiting period will apply to Your Family Members.
- 4.2 A **30 day** waiting period applies to Your insurance cover from the Commencement Date during which only death (passing away) and/or hospitalization claims due to an Accident are payable. If You change a registered Family Member or if You reinstate Your policy, new waiting periods will apply.

5. Eligibility

- 5.1 You and Your selected Family Members must:
 - (a) Be citizens of Zambia and permanently resident in Zambia or have a valid work permit and be without any pre-existing illnesses or health conditions; and
 - (b) Between the ages of 18 and 65 years and Your Family Members must be between the ages of 1 and 65 when you register for the Policy; and
 - (c) You the main life have given consent to register for Banja Kava and acknowledge that You have read through, understand and accept these Terms and Conditions.

5.2 You can only register for one Banja Kava. If you have registered for more than one policy with multiple Airtel cellphone numbers, Your payout for 1 (one) event on any 1 (one) Covered Person will be limited to total benefit payable will be K10,000.

6. Termination

- (a) You can cancel the Policy at any time but the cancellation will only be effective from the next due date. You can reinstate a cancelled or lapsed policy at any time by requesting a reinstatement. All relevant Terms and Conditions, including the waiting period as of a new policy will be applicable.
- (b) If this policy is cancelled within 30 days of the cover commencing and provided no claim has been incurred during this period, a refund of premiums paid within the first 30 days less 50% of the premium and any other fees required in providing the cover will be paid to You.
- (c) The policy will terminate when You turn 70 (seventy) years old or upon Your death, if earlier. Any existing cover will remain in place until the end of the cover term. When a registered Family Member turns 70 (seventy) years old, their insurance cover will terminate.
- (d) If a death claim has been paid for a Family Member, You can replace that Family Member on the policy subject to waiting period of 6 (six) months from the date of such replacement .

7. Submitting a Claim

7.1 You must submit your claim within **30 days** of the event occurring. Dial ***115#**, XXX. XXX

1. **Evidence of death (passing away):** Death certificate, medical certificate of cause of death, mortuary receipts, burial permit, or official letter from local chief, religious leader, or an authorized district Assembly representative.
2. **Evidence of hospitalisation:** Itemized medical bill or discharge letter showing date of admission and discharge, endorsed by a doctor from a Zambian Ministry of Health accredited facility and the mobile number of the person who was hospitalised and or caregiver who accompanied them to the hospital. In the event of Accidental Hospitalisation, if the time of admission to hospital is more than **24** hours from the time of accident/trauma event, we reserve the right to scrutinise and reject the claim if it believes hospitalisation was not caused by the accident/trauma event.

The documents can also be submitted via Whatsapp.

7.2 We will verify Your Identity and the eligibility of all claims and may request documentary proof of identification as well as proof of the Insured Event. The acceptance and processing of a claim does not in any way imply that a claim has been admitted for payment.

8. Exclusions

8.1 You are not eligible for payment of a claim if:

- (a) Claim documents are not authenticated, are incorrect, incomplete or if relevant material information is withheld;
- (b) The Insured Event occurs outside the borders of Zambia;
- (c) The Insured Event occurred prior to the purchase of Cover;
- (d) The treatment in the Hospital did not comply with the procedures and clinical guidelines prescribed by the Ministry of Health of Zambia, was not considered to be medically necessary or could have been provided at a lower level of medical care;
- (e) The Hospitalisation leading to the claim resulted from self-inflicted injury, abuse of alcohol or illegal narcotics, pregnancy or childbirth, mental and emotional conditions, dental or optical conditions, or cosmetic or elective surgery;
- (f) The claim was caused, directly or indirectly, by active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations, civil war, rebellion, revolution, insurrection, civil unrest, riots etc.

8.2 Insurer reserves the right to evaluate claims resulting from any epidemic or pandemic, including but not limited to the Corona Virus (COVID-19), on a case by case basis and may exclude these claims.

9. Laws Applicable

9.1 These Terms and Conditions govern the legal relationship between, the broker, assured and the insurance company. Where words are capitalised, specific definitions apply, and these can be found under the heading 'Definitions'. The policy shall be governed and construed in accordance with the Laws of Zambia. The policy cannot be sold or exchanged for cash, it is a non-participating policy and it shall not attain any surrender or loan value.

9.2 We reserve the right to amend the Terms and Conditions of this Policy, including the Benefits and Premiums, from time to time. Where amendments are made, these will apply to Cover purchased with Your next Premium payment following the date of change.

10 Data Sharing

10.1 In order for us to offer our services to you and administer your policy we must collect, process and store your personal information which may include special personal medical information about You, Your Family Members and beneficiaries and we may be required to disclose this information to 3rd parties. We might also require personal information relating to You or Your covered Family Members from a third party. You hereby authorize and consent the broker and insurance company to request on Your behalf, any personal information from Airtel Zambia, a Hospital, a medical practitioner, health care professional or any other third party that might be relevant for the purposes of administering Your policy inclusive of assessing and processing Your claim.

For more information on specific categories of information and how We use your information please visit our Privacy Statement

10. Additional Information

Enquiries on product, service and claims can be referred to the help option on the USSD menu or the following Call Centre which will be available to answer generic questions: 111.

Policyholders may also refer to the section on Frequently Asked Question (FAQs) on **(app link)**

11. Ownership and Liability

The insurance product described herein is underwritten by One Life Assurance Limited. As such Airtel Mobile Commerce Limited provides no warranties, guarantees, or assurances regarding this product and assumes no responsibility or liability for its performance, functionality, or any issues that may arise from its use. Any inquiries, claims, or disputes related to the product should be directed to One Life Assurance Limited, as Airtel Mobile Commerce Limited is not liable for any consequences, damages, or losses incurred by the customer in relation to this product. By accepting these terms, the customer acknowledges and agrees that Airtel is absolved of any and all liability concerning this product.

12. One Life Assurance Limited's Discretion on Renewal and Cover Upgrades

The underwriter reserves the right, at its sole discretion, to accept or decline the renewal of membership or any requests for cover upgrades. Such decisions may be based on factors including, but not limited to, compliance with policy terms, claims history, risk profile, and the provision of accurate information. Approved upgrades may be subject to additional terms and premium adjustments. All decisions will comply with applicable laws and regulations, and the insured retains the right to appeal through the designated grievance process.

13. Underwriter's Right to Terminate Cover

The underwriter reserves the right to terminate this policy by providing written notice of cancellation to the insured. The notice period shall not be less than 10 days, except where a shorter period is permitted or required by applicable law. Grounds for termination may include, but are not limited to, non-payment of premiums, material misrepresentation, fraud, breach of policy terms, or a change in the insured's risk profile. Upon termination, any unearned premium will be refunded to the insured, subject to deductions for claims already paid or pending under the policy.