



TERMS AND CONDITIONS OF THE TILITONSE FUNERAL INSURANCE PLAN

1	Madison Life Insurance Company Zambia Limited (herein after referred to as the Company) being the insurer, will pay the funeral benefits described in this Policy document provided all premiums have been paid and the Policy conditions have been met.	11	Currency Premiums and benefits are expressed and payable in the legal tender of the Republic of Zambia.
2	Insured Persons The persons who are eligible for membership of the Policy are described below under clauses 3. The Insured Persons who, being eligible, have been admitted to membership and upon whose death the funeral benefits will be paid as nominated by the Proposer in terms of the application for membership or amendment.	12	Policy Term The Tilitonse Funeral Plan is a Whole Life Plan
3	Principal Member The person who proposes the Policy, pays premium and whose attained age is between 18 years to 65 years at entry.	13	Inactive Policy A policy is considered inactive if no transactions are made within a month, and Mlife is not obligated to pay claims on an inactive policy.
4	Premiums and Sum Assured a) K1 and above premium Funeral Cover: a monthly funeral cover of ZMW 5,000 for monthly premium values of ZMW 5 or less and ZMW 10,000 for premium payments of ZMW 6 and above bundled with the existing products mentioned, of which the K1 differential above the base product purchased constitutes the Premium. b) A Principal Shall be restricted to a maximum of 2 Policies.	14	Reinstatement of Policy Should a policy be deemed inactive, reinstatement is automatic the moment the client completes a new qualifying transaction.
5	Commencement of Cover Cover which is the entitlement to funeral expenses benefit in the event of death of any of the insured members commences immediately after payment of the first premium for accidental death only. For all other causes of death cover commences after a waiting period as described under clause 6.	15	Revision of Terms and Conditions Madison Life Insurance Company Zambia Limited reserves the right to amend, revoke, vary, or alter any of the terms and conditions of this Policy provided that Mlife will give the Principal Member at least thirty (30) days written notice of such amendments will have a prospective effect.
6	Waiting Period There is immediate cover for Accidental Death after the first transaction and a 3-month waiting period for natural death upon initial sign-up.	16	Claims To enable the Company admit the claim under the Terms of this Policy , the following documents should submitted to claims@mlife.co.zm (i) Duly completed Claim Form (ii) Certified copies of Medical Certificate of Cause of Death OR Police Report plus burial permit and NRC OR Passport of the deceased plus NRC OR Passport of the person claiming the benefit. (iii) In the case of death occurring in remote areas or villages and in the absence of any of the above, written confirmations of the death by the following: a) The District Commissioner or local Police Station b) The Chief or Village Headman, plus a certified copy at the National Registration Card or Passport of the deceased. (iv) Every Tilitonse Funeral Benefit claim shall have proof of purchase or provision of Coffin or Casket for the deceased member.
7	Surrender Value Tilitonse Funeral Plan does not acquire at any time, a surrender value on its cancellation. It does not also provide for a loan facility.		
8	Jurisdiction The laws of the Republic of Zambia, whose Courts shall have jurisdiction in any dispute arising hereunder, will govern this Policy.		
9	Assignment This Policy cannot be ceded, assigned or in any way transferred to a third party. Benefits shall be payable only to the Insured Members, or its legal representative whose receipt shall discharge the Company.		
10	Fraud If any claim under this Policy is fraudulent in any manner, all the benefits will be forfeited, the Policy cancelled and there will be no refund of premiums. . Furthermore, Madison Life Insurance Company Zambia Limited reserves the right to prosecute.		All certificates, information and evidence required by Mlife shall be furnished without expense to Mlife. Photo copies used as proof of death will not be admissible unless they bear original certification as true copies of the original by a Commissioner for Oaths.

17	Exclusions The Company will not be liable for any claim arising whether directly or indirectly as a result of: War, invasion, act of foreign enemy, hostilities, civil war, rebellion, military or usurped power or while the life insured is on active service with military, navy, air or police services of any nation whether war be declared or not; active participation in labour disturbances, riot, strike, lockout or a life insured's conviction of a criminal offence. Willful self-exposure to danger and or suicide committed within 24 months of joining Tilitonse Funeral Plan or within 24 months of any reinstatement. ABC Exclusions Deaths as a direct or indirect consequence of the use of nuclear, biological or chemical weapons, or any radioactive contamination. • Aviation other than as a fare paying passenger travelling on a scheduled flight of a recognized airline. • Indulgence in alcohol or drugs not prescribed by a registered medical practitioner. • Mental illness or nervous disorders. • Service in any capacity for any army, navy or air force even if the Member is still following his normal occupation. • Failure by a Member to seek or to follow medical advice.	21	Agreement This Policy and amendments hereto, the proposal and the Schedule of insurance, shall constitute the sole agreement between the two parties. No contrary representation or agreement to vary this Policy shall be of any legal force or effect unless reduced to writing and signed by either the signatory hereof or by one specifically authorized hereto in writing by such signatory, or by the valuator of Madison Life Insurance Company Zambia Limited.
18	No-Claim Cash Back Benefit Policyholders are eligible for a 10% cash back of the premiums paid during each three-year cycle, provided that premiums have been paid monthly and no claims were filed within that period.		
19	Queries and Complaints To submit a query or complaint on your Policy please contact; Madison Life Insurance Company Zambia Limited, Head Office, Dar-es-Salaam Place, South of Main Post Office, P O Box 33384, Lusaka, Zambia Telephone: 260 233112/13, 233940/40, 233943/44/46 Fax No. 260 211 233936 Mobile: +260 975 992 517 E-mail: mlife@mlife.co.zm/customer@mlife.co.zm MLife website: www.mlife.co.zm Or SMS "Claim" to 4440 Or SMS "Help" to 4440		
20	Territorial Limits This Policy provides cover only for people who reside within the borders of the Republic of Zambia and who if not permanent residents of the Republic of Zambia are working on a legal work permit for a period longer than six months		

