

## **Trulife & Toplife Cover (5 in 1 Package)**

1. Hospital Cash Plan PLUS Hospital Account Relief
2. Funeral Cash Plan
3. Travel Insurance / Personal Accident
4. Additional benefits for the family
5. Credit Life Package

### **1. Hospital Cash Plan PLUS Hospital Account Relief**

#### **a.) Truworthis client benefit–Hospital Cash Plan**

<b>Risk</b>	<b>Benefit</b>
Hospitalization of Truworthis account holder for (Minimum 2 days – Maximum 30 days or US\$3 000 per event) (Maximum – 60 days or US\$6 000 per annum)	US\$100 per day paid to the Truworthis Accountholder  Also CBZ Life takes over payment of installment on Account under the Credit Life Sickness benefit

#### **b.) Truworthis client benefit–Hospital Account Relief**

<b>Risk</b>	<b>Benefit</b>
Hospitalization for 7 days or more	US\$500 Account relief or payment off of account whichever is smaller

### **General exclusions under Hospital cash plan**

- Maternity related hospitalization
- Hospitalization due to pre-existing condition will be excluded for the first 6 months of joining the scheme ie. a medical condition that is already in existence before the Insured takes up the insurance scheme.
- Self- inflicted injuries and involvement in dangerous sports, illicit and harmful drugs and substances.

- Non-disclosure of material health information on the Application Form can lead to a future rejection of a Hospitalization Plan Claim.
- Claim after 30 days from the date of hospitalization discharge will not be honored

**Claim requirements for Hospital Cash Plan and Hospital Account Relief**

1. Copy of national ID of the claimant
2. Copy of national ID/birth certificate of the patient
3. Copy of discharge summary from the hospital
4. Copy of hospital bill/statement (normally from hospital accounts department)

We need at least one document which clearly shows us the diagnosis or nature of illness which led to the client getting admitted. Most hospitals write it on the bill, statement or discharge summary.

Risk	Benefit
Death of Truworths Accountholder	US\$500 Cash Payout

**2. Funeral Cash Plan**

**Claim requirements for Funeral Cash Plan**

a) If Death Occurs At the Hospital & Before Burial:

1. Copy of National I.D of the deceased
2. Copy of Notice of Death of a person (BD12) issued from the Hospital Or Medical Certificate Of Cause Of Death ((BD11)
3. Burial Order
4. Claimant should bring a witness related to the deceased
5. Copy national ID of the witness
6. Copy national ID of the claimant

Or After Burial:

1. Death Certificate
2. Claimant should bring a witness related to the deceased
3. Copy national ID of the witness
4. Copy national ID of the claimant

b) Death Occurred at home or on the way to hospital (Before Burial):

1. Copy of national ID of the deceased
2. Copy of Application for Post Mortem Report also known as the Police Report (Form 231)
3. Burial order
4. Claimant should bring a witness related to the deceased
5. National ID of the witness 6. National ID of the claimant

Or After Burial:

1. Death Certificate of the deceased
2. Claimant should bring a witness related to the deceased
3. Copy national ID of the witness 4. Copy national ID of the claimant

c) Death As A Result of Accident (Before Burial):

1. Copy of National ID of the deceased
2. Copy of the Police Accident Report
3. Burial Order
4. Claimant should bring a witness related the deceased
5. Copy national ID of the witness
6. Copy national ID of the claimant

**Note**

All claims should be accompanied with the fully completed claim form (signed by both claimant/beneficiary & witness) together with the mentioned documents. We do not cover unregistered dependents i.e. dependents without a birth certificate or national ID

**3. Travel Insurance / Personal Accident**

Risk	Benefit
Travel Insurance / Personal Accident	Medical expenses paid up to US\$5 000 (after Medical Aid limit is exhausted i.e. if the Member is on Medical Aid)

**Claim requirements for Local Travel Personal Accident Cover**

1. Copy of the Police Accident Report
2. Copy national ID of the witness

3. Copy national ID of the claimant
4. Proof of medical expenses/bills paid

**Note**

For clients on medical aid, Local Travel Personal Accident Cover only applies after exhaustion of medical aid limits i.e. in the event of any shortfalls

**4. Additional benefits for the family**

Risk	Benefit
Hospitalization of Spouse or child (Minimum 2 days – Maximum 30 days or US\$3 000 per event) (Maximum – 60 days or US\$6 000 per annum)	US\$100 per day for Spouse US\$75 per day for child

**Funeral cash for Spouse and Children**

Risk	Benefit
Death of Spouse or Child	US\$500 Cash Payout

• **Travel Insurance extended to Spouse and Children**

Risk	Benefit
Travel Insurance / Personal Accident	Medical expenses paid up to US\$5 000 (paid after Medical Aid limit is exhausted i.e. if Member is on Medical Aid)

## 5. Credit Life Package

### Credit Life Package – Death Risk

Risk	Credit Life Cover
Death of Truworths Accountholder	Pay off balance outstanding as at date of death

### Credit Life Package – Sickness Risk/Temporary Disability Risk

Risk	Credit Life Cover
Client is off sick for more than 14 days continuous (unable to perform normal job and no longer receiving salary)	Take over payment of monthly installments to Truworths until the balance is cleared or until the customer gets well whichever comes first

### Credit Life Package – Permanent Disability

Risk	Credit Life Cover
Permanent Disability	Pay off Balance Outstanding as at date of disability

### Claim requirements for credit claims

All credit claims should be accompanied by the claim form, account opening/policy application form  
And the account statement.

a) Death Claim:

1. Copy of death certificate

b) Retrenchment:

1. Copy of retrenchment letter from the employer
2. Approval of retrenchment from the Ministry of Labor

c) Retirement Due to Medical Grounds:

1. Letter from the employer
2. Letter from the Doctor supporting retirement

## **PRICING**

### **Overall Pricing (Truworths Accountholder)**

- US\$3 per Accountholder (All Inclusive for ALL Benefits)
- Covering Hospital Cash, Hospital Account Relief, Funeral Cash, Travel Insurance and Credit Life Package

### **Overall Pricing (Spouse and Children)**

- US\$1.80 per Spouse and US\$1 per Child (covering all benefits)
- Covering Hospital Cash, Funeral Cash, and Travel Insurance
- 6 months waiting period for Spouse and Children