WHAT IS NOT COVERED BY MICROINSURANCE?

Microinsurance will not pay for losses or damage brought about intentionally or through careless behaviour. If, for example, someone sets fire to his market store simply because he would like to be paid for a new shop, the insurance company will not pay out money.

HOW DOES MICROINSURANCE WORK?

In microinsurance you pay small amounts of money (called premiums) regularly or at once, to the insurance company in exchange for future compensation which you will receive if something like illness, death or damage happens to you. In these cases, the amount of money the insurance company will pay you is agreed upon at the time you buy the insurance. If, however, you are fortunate and never experience the insured event, the insurance company will not pay your premiums back. The benefit here is that you will have enjoyed the peace of mind.

This is how microinsurance works: your small payment is put into a pot and will be used together with everyone else's contributions to pay for the loss suffered by you or any insured member. However, it is important to understand that only those people who have contributed according to the prior agreement to the pot will receive the compensation from the company. There are different pots for specific purposes, e.g. one pot covers the expenses of a funeral and another pot covers the expenses of market stores which have been burnt down by a fire. You need to assess to which pot you would prefer to contribute your money, so you need to ask yourself which insurance you really need.



You too can insure your family.

HOW MUCH DOES MICROINSURANCE COST?

Most people think that microinsurance is expensive, but this is not necessarily true. Microinsurance is insurance especially designed for people who earn very little money and thus it makes insurance affordable to everyone.



Pay your small premiums regularly to be protected against future uncertainties.

WHAT TYPES OF MICROINSURANCE EXIST?

Microinsurance products include both health risks (illness, injury, or death) and property risks (damage or loss). A wide variety of microinsurance products exist, including the following:

Health Insurance is offered by paying a small premium payment every year and varies depending on the person's income. This will ensure that your medical bills are covered when you are sick and have to go to the hospital, or to pay for you to get medicine from an accredited pharmacy, so you do not need to pay cash. For information on how to register contact your local insurance company or insurance broker.



Insurance is not only about health insurance! Find out which insurance is available and what you really need.

LIFE INSURANCE

There are two different types of life insurance, one that pays benefits upon occurrence of an event and the other that pays even without occurrence of an event. Some life insurance policies, for example funeral policies, pay an insurance benefit only when the insured person dies. Other life insurance policies, for example education policies, combine insurance with a saving option. Under such an arrangement, in addition to your regular premium, you make a small payment that the insurance company puts aside as saving for you. These life insurance policies with a saving option are the only exception for insurance products when you get money back even if the negative event does not occur.

FUNERAL POLICIES

If you or an insured member of your family dies, the funeral policy covers a certain amount agreed in advance of the expenses for the funeral.

Education policies pay for your child's education at a specific point in time which you and the insurance company agree upon. If you die before this point in time, the money will still be paid out by the company, often to the school directly or the administrator.

If you have an accident or fall sick and lose your ability to work, disability insurance pays you a regular income up to an agreed period such as 52 or 104 weeks.

PROPERTY INSURANCE

Property insurance will pay you an agreed amount of money if your property, house, or your business is destroyed or damaged due to specified risks. If, for example, you have a fire policy and fire burns down your market store, the money paid by the insurance company may help you to restore the store to its position before the loss.

As you can see, there are many different insurance products you can choose to buy. It is important that you assess which products you really need and decide which insurance you wish to buy. There is not one insurance policy which can insure you for all risks at the same time - the policies need to be bought separately. Some insurance companies may also offer other microinsurance products as the ones above. Ask your insurance agent or insurance company about any microinsurance product you are interested in. Insurance helps you to handle loss or damage due to an unexpected event by making money available to cover the cost of your loss. As such, microinsurance is a financial service just like savings and loans.

Savings, loans and microinsurance are important. If wisely used, they can help you to improve and protect your standard of living. But they have different aims and objectives and it's important to

WHAT IS THE DIFFERENCE BETWEEN MICROINSURANCE, SAVINGS AND LOANS?

Saving means putting some money you earn today aside for future use. People save for difficult times when they might have less money. You can use the saved money for anything you desire. However, certain life - cycle events (such as illness, damage, death etc) require much more money than you can save. Insurance will pay out large amounts of money which enables you to deal with the financial losses

A loan is a borrowed amount of money. Usually the loan and a fee for borrowing the money (the interest rate) have to be paid back within a specific time frame. A loan can be taken for any purpose. However, to actually get the loan you often need to present securities (for example a shop, a house, a secure income etc), which can be especially difficult to do in times of dire need. A loan should be used as investment and is generally not a good way to deal with risks like illness or death. In such difficult times, insurance might be more appropriate to cover the losses experienced after unexpected events which force you or your family into a position were you need money urgently.

HOW CAN YOU INSURE?

WHO CAN INSURE?

Everyone can insure - microinsurance is especially designed for people with low incomes. Usually, children can be insured by their parents or along with their parents. It is also possible to take insurance to cover your whole family. Seek more information from your local insurance company or from an insurance broker

WHAT IS AN INSURANCE POLICY?

If you have decided on the type of insurance you wish to buy and the insurance company of your choice, a contract will be made between you and the company

You will receive a document called an 'insurance policy'. It defines the specific event or events covered by the insurance as well as the conditions of your contract. It is very important that you understand this document and that you are honest and give truthful information to your insurance agent - otherwise your policy can become invalid and the company will not pay out any money. If you are in doubt, it is always better to ask rather than say the wrong thing.

Give truthful information. Make sure you understand what you buy and which loss or damage is

HOW DO YOU PAY FOR INSURANCE PREMIUM?

One of your responsibilities defined in the insurance policy will be a regular payment to the insurance company, which is called a premium. Premium can be paid daily, monthly or annually, depending on what kind of policy you have bought and what has been agreed on. Different insurance companies have different ways of collecting their premiums: it could be in cash, by using an electronic payment system or by deducting money from your bank account. It is important that you know how much and for what services you are paying.



Before signing an insurance policy, make sure you understand everything about the policy.

Don't pay if there are uncertainties or if you do not know what exactly is covered by the insurance! It is also important that you keep records of all the payments you make. Demand a receipt for every payment that you make to the insurance agent at all times and keep all the receipts in a safe place.

Pay regularly and keep receipts!

HOW CAN YOU MAKE A CLAIM?

If you experience the kind of loss or damage that your insurance covers, you need to inform your insurance agent about the event immediately and request payment from your insurance company as agreed in the policy. The process of demanding the payment is called making a 'claim'. Details of how to make a claim for the money are defined in the insurance policy. If you are unsure, ask your insurance agent for information on how to make a claim. It is important that you understand how to request the money and that you know which documents are required by the insurance company in order to process the claim. You also need to inform your family members about the procedures in case something happens to you.

It is very important that you tell your family about the insurance you buy so that they will know how and when to request for the money in case something happens to you. Otherwise, you have paid all the money for nothing.

WHEN WILL CLAIMS NOT BE PAID BY THE INSURANCE COMPANY?

The insurance company will not pay any money if you have given untruthful information. In addition, the coverage of an insurance policy ends at some defined point in time if you do not renew the policy or if you stop paying premiums. If the event occurs when the insurance policy has expired, the insurance company will not pay out any money. Therefore, it is important that you know how long your policy is valid and that you renew it on a regular basis.

You have the right to make a claim: talk to your insurance agent.

HOW CAN YOU PROTECT YOURSELF FROM BEING CHEATED?

There are certain ways in which you can protect yourself from being cheated. For example, ask your insurance agent all the necessary questions to make sure you fully understand which product he is selling to you. If he/she cannot explain it well to you and you do not trust him/her, you do not need to buy the insurance. It should be clear what you need to do when the event which is covered by the insurance happens to you. It is also important to know where to find the insurance agent you need to inform when you suffer any loss or damage.

FINANCIAL EDUCATION FOR ZAMBIA









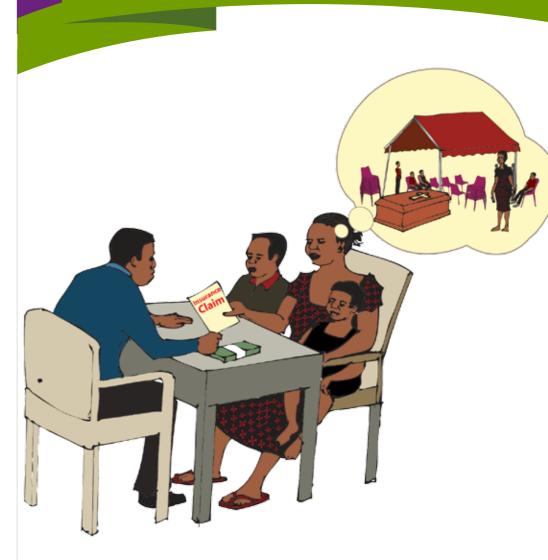






MUZIBE ZEÑWI KAZA INSHUWALANSI YA MALI AMANYINYANI (LOZI)

KNOW MORE ABOUT MICROINSURANCE



MUZIBE ZEÑWI KAZA INSHUWALANSI YA MALI AMANYINYANI

MAKALELO

Kaufelaa luna lulakaza kuli kwapili, luna ni mabasi aluna ite luyopila hande. Kono kazazi lutahelwanga ki matata asika libelelwa, atahanga kusina temuso. Kamutala, haiba yomuñwi mwa lubasi atimela kapa yomuñwi akala kukula ka sipundumukela mi batokwa kuiswa kwa sipatela kapa haiba mulilo kapa munda usinya masimu, mandu kapa masintolo, lukatokwa mali akutatulula butata boo. Hañata batu babasina hande mali kubabelanga taaata kufumana mali akutatulula butata.

Kuitukiseza kukona kumitusa hamutahelwa ki butata bobucwalo. Mukona kuitukisa ka linzila zeshutana. Batu babañata babulukanga mali akuba tusa mwa miinelo ye cwalo, mi babañwi bakolotanga mali akuezisa cwalo. Kono hañata mali abulukilwe ni akukolota haakwanangi kueziswa zetokwahala kaufela mwa miinelo ya putako yezuhanga. Hape kukolota kukona kusaba nzila yende ya kutatula muinelo wocwalo

Inshuwalansi ya mali amanyinyani ikonisa batu babasina hahulu mali kulifanga ka bunyinyani kamita kuli batokona kutatulula miinelo ye taata yetaha ka sipundumukela.

Inshuwalansi imitusa kutatulula butata bobusika libelelwa mwa bupilo kapa mwa pisinisi mi kacwalo mina ni lubasi lwa mina muba ni buiketo.



Muitukiseze nako ya kwapili.

INSHUWALANSI YA MALI AMANYINYANI KIÑI?

Yeki inshuwalansi ya litifo zenyinyani, yesaami lika zeñata mi ilelezwi batu babasina hahulu mali.

Kamutala, mutu haashwa, munani kuleka kofini, liapalo, ni lika zeñwi. Hamulukisa za maswabi, munani kufumana litafule, lipula, ni litende za kulifela. Batu batokwa kuapeelwa lico, lipina linani kuba teñi, ni lika zeñwi zeñata. Lika ze kaufela zatula mi mina ni lubasi lwamina mukona kusinyehelwa ki mali amañata. Inshuwalansi ya mali amanyinyani kapa Microinsurance ka Sikuwa ikona kumitusa kuzamaisa hande lika mwa miinelo ya putako yecwale ka lifu, butuku kapa kusinyehelwa ki maluwo.

Inshuwalansi iswana sina sikuku - haiba pula inela, sakona kukwalulwa ni kuitusiwa honafoo. Kono nihaisa neli, sakona kutomisileleza fomokasi tokwela kaufela.

KI LIKA MAÑI ZEKONA KUÑOLISWA MWA ISHUWALANSI?

Mwakona kuñolisa inshuwalansi ya kuisileleza kwa lika zeñata zeshutana zesika libelelwa ze cwale ka kukula, lifu, kozi, kuuzwezwa, mulilo, ni buanga. Lika ze likona kuezahala kumañi ni mañi, kanako ifi kapa ifi. Kono hamunani inshuwalansi, ikona kumitusa kutalimana ni muinelo woo kakumifa mali akona kutusa. Kamutala, haiba mulilo ucisa sintolo samina mwa musika, inshuwalansi ya maluwo ikami tusa kulifela sintolo sesinca ni kukala sinca pisinisi yamina.

KI LIKA MAÑI ZESAAMIWI MWA INSHUWALANSI YA MALI AMANYINYANI?

Inshuwalansi ye haina kulifela sinyehelo yetahisizwe kabomu kapa kakusa babalelwa kwa lika. Kamutala, haiba mutu acisa kabomu sitolo sa hae mwa musika kuli afiwe mali a sesinca, kampani ya inshuwalansi haina kumufa mali.

INSHUWALANSI YA MALI AMANYINYANI ISEBEZA CWAÑI?

Mwa inshuwalansi ye, mulifanga mali kabunyinyani (abizwa premium) kamita kapa hañwi, kwa kampani ya inshuwalansi ilikuli kwapili hamuka tahelwa ki kukula, lifu kapa sinyehelo, kampani yeo itomi lifa. Kacwalo mali emukato lifiwa alumelelanwa kanako yemuleka inshuwalansi. kono haiba munani litohonolo mi lika zemulekezi inshuwalansi haliezahali, kampani ya inshuwalansi haina kumikutiseza mali amina. Bunde kikuli mukabe mupilile musina sabo.

Cwalo kona moisebeleza microinsurance: tifo ya mina yenyinyani ibeiwa mwa poto mi ikaitusiswa ni litifo za babañwi kwa kulifela lisinyehelo zetahela mina kapa mutu yomuñwi yanani inshuwalansi. Kono kubutokwa kuutwisisa kuli babaka lifiwa fela mali ki kampani ki babalifile kakuya ka tumelelano yenebaezize. Kunani lipoto zeshutana-shutana zelelezwi lika zeñwi. Ka mutala, poto iliñwi ilifela lisinyehelo za lintolo mwa misika ze cisizwe ki mulilo. Mutokwa kutatuba kuli mubone kuli nemuka tabela kubeya mali amina kuifi poto. Kacwalo mutokwa kuipuza kuli kiifi inshuwalansi luli yemutokwa.



Ni mina mwakona kuñolisa inshuwalansi ya lubasi lwamina.

INSHUWALANSI YA LITIFO ZENYINYANI ILEKA BUKAI?

Batu babañata banahana kuli inshuwalansi ye yatula, kono hakucwalo luli. Microinsurance ki inshuwalansi yelelezwi sihulu batu babasina hahulu mali mi kacwalo batu kaufela bakona kuba ni inshuwalansi.



Mulifange litifo zamina zenyinyani kuli musilelezwe kwa mapacaca akwapili.

KI MIFUTA MAÑI YA INSHUWALANSI YA LITIFO ZENYINYANI YELI TEÑI?

Mifuta ya microinsurance ikopanyeleza butata bwa za buiketo mwa mubili (kukula, kuholofala, kapa lifu) ni butata bwa za maluwo (kusinyeha kapa kulateha). Kunani mifuta yemiñata ya microinsurance ili ye kopanyeleza:

YEAMA ZA BUIKETO ILI HEALTH INSURANCE KA SIKUWA

Inshuwalansi ye ifiwa kakulifa tifo yenyinyani ka silimo mi ishutana kakuya ka mali aanani ona mutu. Yeo kiya kubona teñi kuli hamukula mi muya kwa sipatela, litifo za mina za likalafo za lifiwa, kapa haiba muyonga mulyani kwa sintolo sesilumelelanwi ni sona, litifo za milyani ya mina lilifelwe. Kacwalo hamutokwi kulifela milyani honafoo. Litaba za mwa kuiñoliseza mukona kulifumana kwa kampani yeli bukaufi kapa kumulekisi wa za inshuwalansi.



Inshuwalansi haiami fela health insurance. Mubatisise kuli ki mifuta mani ya inshuwalansi yeliteni ni kuli kiifi yemutokwa.

YEAMA BUPILO ILI LIFE INSURANCE KA SIKUWA

Kunani mifuta yemibeli ya inshuwalansi yebizwa life insurance. Kunani yelifa mali hakuna ni sesiezahezi ni yeñwi yelifa mali niha kusina sesiezahezi. Litumelelano zeñwi za life insurance, litumelelano kaza lifu, lilifa fela haiba yanani ni inshuwalansi atimela. Zeñwi litumelelano za life insurance, kamutala, tumelelano ya tuto, ikopanyeleza inshuwalansi ni pulukelo. Mwa tukiso yecwalo, kwandaa tifo yamina ya inshuwalansi, mulifa malinyana hape ao kampani ya inshuwalansi imibulukela. Litumelelano ze za inshuwalansi, ili momukona ni kubulukisa mali ki zona fela momukona kukutisezwa mali niha kusikaba ni kozi yeezahezi.

LITUMELELANO KAZA LIFU

Haiba mina kapa mutu yañoliselizwe inshuwalansi mwa lubasi lwamina ashwa, tumelelano kaza lifu ilifela maswabi ka palo yenee lumelelanwi.

LITUMELANO KAZA TUTO

Litumelelano kaza tuto lilifela sikolo sa mwanaa mina kanako ye tomilwe yeo mina ni kampani ya inshuwalansi mulumelelana. Haiba mushwa nako yeo isika fita kale, kampani niteñi ikalifa mali ao, hañata ili kwa sikolo kasibili kapa ku muzamaisi wa sikolo.

YEAMA BUHOLE ILI DISABILITY INSURANCE KA SIKUWA

Haiba muba mwa kozi kapa kukala kukula mi hamusa kona kusebeza, inshuwalansi ye ikamifanga mali kamita kanako yetomilwe, sina lisunda ze 52 kapa ze 104.

YEAMA MALUWO ILI PROPERTY INSURANCE KA SIKUWA

Inshuwalansi ye ya Property insurance ikami lifa mali haiba maluwo, ndu kapa pisinisi ya mina isinyiwa ki lika zeñwi. Ka mutala, haiba munani tumelelano kaza mulilo mi sitolo sa mina sicisiwa ki mulilo, mali emufiwa ki kampani ya ishuwalansi akana amitusa ku kutiseza sintolo kuba monesi inezi sisika ca kale.

Sina hamubona, kunani mifuta yemiñata ya inshuwalansi yemukona kuiketela kuleka. Kubutokwa kuli mutatube kuli kilifi luli zemutokwa ni kubona kuli mutokwa kuleka inshuwalansi ifi. Hakuna tumelelano ya inshuwalansi nihaiba ilifiwi yekona kumisileleza kwa lika kaufela kanako yeswana – litumelelano linani kulekiwa kakushutana. Likampani zeñwi za inshuwalansi likona kulekisa litumelelano za microinsurance sina ze bonisizwe fahalimu. Mubuze kwa kampani kapa kwa balekisi baza inshuwalansi kaza litumelelano za microinsurance ze mutabela.

Inshuwalansi imitusa kutatulula butata bonebusika libelelwa kakumi fa mali. Kacwalo, kubulukisa mali kabunyinyani kapa microinsurance ki tuso yemufiwa kaza mali, sina kubulukisa kapa kuunga loni.

Mali abulukilwe, maloni, ni inshuwalansi ya kulifa mali amanyinyani libutokwa. Hamuitusisa ona hande, akona kumitusa cimbula ni kusileleza bupilo bwa mina. Kono alelezwi lika zeshutana-shutana mi kubutokwa kuutwisisa milelo yeo.

KIIFI SHUTANO YE MWAHALAA INSHUWALANSI YA LITIFO ZENYINYANI, KUBULUKA MALI, NI MALONI?

Kubuluka kutalusa kubeya kwatuko amañwi kwa mali emupanga kacenu kuli mutoasebelisa kwapili. Batu babulukelanga mali linako ze taata habasina hande mali. Mukona kuitusisa mali emubulukile kuzemubata kaufela. Kono lika zeñwi mwa bupilo (sina kukula, kusinyehelwa, lifu ni cwalo cwalo) litokwa mali amañata kufita emukona kubuluka. Inshuwalansi ikalifa mali amañata akami konisa kulifela butata bwa lisinyehelo za mali kabakala miinelo yecwalo.

Loni ki mali akolotilwe. Hañata loni ni tifo yayona ya fahalimu linani kulifiwa mwa nako yetomilwe. Loni ikona kuungiwa ka mulelo ufi kapa ufi. Kono kuli mufumane loni, hañata mutokwa kufa ni swalele (ka mutala sintolo, ndu, mali emuhola kakweli ni cwalo cwalo), ili nto yekona kuba taaata kueza sihulu mwa linako za matata. Loni iswanela kuitusiswa kwa pisinisi mi hañata mali a loni haki amande kuitusisa ona kwa lika zecwale ka butuku ni lifu. Mwa linako zetaata zecwalo, inshuwalansi ikona kuba yona nzila yende ya kulifela lisinyehelo zetaha ka sipundumukela ili ze hapeleza mina kapa lubasi lwa mina mwa muinelo wa kutokwa mali kaputako.

MUKONA KUÑOLISA CWAÑI INSHUWALANSI?

KIBOMAÑI BABAKONA KUÑOLISA INSHUWALANSI?

Mutu kaufela wa kona kuñolisa – microinsurance ilelezwi batu babasina hahulu mali. Hañata bashemi bakona kuñoliseza bana babona ishuwalansi kapa kubakopanya kuya bona. Hape mwakona kuñolisa inshuwalansi yeama lubasi lwa mina kaufela. Mukupe litaba zeñwi kwa kampani ya inshuwalansi ye fakaufi kapa kubabalekisanga inshuwalansi.

TUMELELANO KAZA INSHUWALANSI KIÑI?

Hasemuketile mufuta wa inshuwalansi yemubata kuleka kwa kampani yemuketile, kukaba ni tumelelano mwahalaa mina ni kampani yeo.

Mukafiwa mapepa abizwa 'insurance policy' kapa tumelelano kaza inshuwalansi. Tumelelano yeo ibonisa kezahalo luli yelukela kulifelwa ki inshuwalansi hamoho ni likuka ze zamaisa tumelelano. Kubutokwa hahulu kuli muutwisise pampili yeo ni kuli mu sepahale ni kufa muyemeli wa inshuwalansi litaba za niti – hakusi cwalo tumelelano ya mina haina kusebeza mi kampani haina kumi fa mali ni amakana. Haiba hamuutwisisi, sesinde kamita ki kubuza kufita kubulela lika zefosahezi.

Mufe litaba za niti. Muikolwise kuli mwautwisisa zemuleka ni kuli inshuwalansi yamina ikalifela kulatehelwa kapa sinyehelo mañi.

LITIFO ZA INSHUWALANSI LIEZIWA CWAÑI?

Buikalabelo bwa mina bobuñwi bobutalusizwe mwa tumelelano ya inshuwalansi ki kulifanga kamita kwa kampani ya inshuwalansi. Tifo yeo ibizwa premium. Premium ikona kulifiwa kazazi, ka kweli kapa ka

silimo, kakuya ka mufuta wa inshuwalansi yemulekile ni tumelelano yemuezize. Likampani zeshutana za inshuwalansi linani linzila zeshutana za mwa kulifiseza inshuwalansi: mukona kulifa mali kasibili, kakuitusisa mulifelo wa likompyuta kapa bakona kupumanga mali mwa akaunti ya mina. Kubutokwa kuli muzibe kuli mulifa bukai ni kuli mulifela lika mañi.



Musika saina kale tumelelano ya ishuwalansi, muikolwise kuli mwa utwisisa lika kaufela zeama tumelelano yeo.

Haiba kunani ze kakanyeha kapa haiba hamuzibi zeamiwa mwa inshuwalansi, musike mwa lifa! Hape kubutokwa kuli mubuluke bupaki kaufela bwa litifo zemuezize. Mukupe kuli mufiwe lisiti la litifo kaufela zemueza kwa bayemeli ba inshuwalansi mi mubuluke malisiti kaufela hande.

Mulifange kamita mi mubulukange malisiti!

MUKONA KUKUPA CWAÑI TIFO?

Haiba mutahelwa ki sinyehelo ya lika ze lekezwi inshuwalansi, mutokwa kuzibisa ba inshuwalansi kapili kaza teñi ni kukupa tifo kwa kampani ya inshuwalansi kamomu lumelelanezi mwa tumelelano. Hamukupa kulifiwa ki kampani mali a inshuwalansi, kubizwa kuli mueza 'claim.' Litaba za mwa kukupela mali libonisizwe mwa tumelelano ya inshuwalansi. Haiba mwa kakanya, mukupe muyelemeli waza inshuwalansi kaza mwa kuezeza claim. Kubutokwa kuli muutwisise mwa kukupela mali ni kuli muzibe mapepa atokwiwa ki kampani ya inshuwalansi kuli kupo yamina italelezwe. Hape mutokwa kuzibisa lubasi lwamina kaza mwakuezeza haiba kuezahala sesiñwi kumina.

Kubutokwa kuzibiswa lubasi lwamina kaza inshuwalansi yemulekile kuli bazibe fakukupela ni mwa kukupela mali haiba kuezahala sesiñwi kumina. Hakusi cwalo mukabe mulifezi mali mbango.

KAMPANI YA INSHUWALANSI IKAHANA KULIFA MALI MWA MIINELO MAÑI?

Kampani ya inshuwalansi haina kumifa mali haiba mubulezi buhata. Hape tumelelano ya inshuwalansi ifelanga kanako yetomilwe haiba musaiuncafazi kapa haiba mutuhela kulifanga premium. Haiba sinyehelo itaha tumelelano haseifelile, kampani ya inshuwalansi haina kumifa mali. Kacwalo kubutokwa kuli muzibe kuli tumelelano ya mina kiya nako yekuma kai mi muiuncafazange kamita.



Munani tukelo ya kukupa mali: muambole ni muyemeli wa mina waza inshuwalansi.

MUKONA KUISILELEZA CWAÑI KULI MUSIKE MWA UZWEZWA?

Kunani linzila zemukona kuisileleza kazona kuli musike mwa uzwezwa. Ka mutala, mubuze muyemeli waza inshuwalansi lipuzo kaufela zetokwahala kuli muikolwise kuli mwa utwisisa kakutala inshuwalansi yamilekisa. Haiba haatalusi hande mi hamumusepi, hamutokwi kuleka inshuwalansi. Kutokwahala kuziba hande zemutokwa kueza haiba nto ye ñozwi mwa inshuwalansi iezahala kumina. Hape kubutokwa kuziba kwa kufumana muyemeli waza inshuwalansi yemutokwa kuzibisa hamulatehelwa kapa kusinyehelwa.

LITUTO KAZA MALI MWA ZAMBIA

KNOW MORE ABOUT MICROINSURANCE!

All of us desire a secure and comfortable future for ourselves and our families. However, every day we face various risks which are unexpected and occur without warning. When for example a family member dies or someone suddenly becomes ill and needs to be treated at the hospital or fire or flood destroys farms, houses or shops, we will need money to take care of the situation. Often, people with low incomes find it difficult to raise enough money to manage such situations.

Preparing in advance can help you when faced with these risks. There are different ways to prepare yourself. Many people save money to cover cost of such unexpected events, while others borrow money for the same purpose. However, the money from saving and borrowing is in most cases not enough to cover all expenses arising in an emergency situation and borrowing might not be the appropriate way to deal with such risks.

Microinsurance makes way for low-income earners to pay some small money on a regular basis to be able to deal with such unexpected events.

Insurance helps you to handle unwanted and unexpected outcomes in life or business and thus provides security for you and your family.



Secure yourself for the future.

WHAT IS MICROINSURANCE?

Microinsurance is insurance with low premiums with 'limited coverage' targeted at low income earners. For example, when someone dies you have to buy a coffin, clothes and other items. To organize the funeral, you have to rent tables, chairs, and tents. Food needs to be prepared for the guests, music provided and much more. All these activities cost a lot of money and the financial burden brought upon you and your family can be huge. Microinsurance can help you to manage emergency situations like death, illness or damage of property.

Insurance is like an umbrella – if it rains it can be opened and used immediately. But if it does not rain it is also ready to protect you whenever you need it.

WHAT CAN BE INSURED?

You can insure yourself against a number of different unexpected and unwanted events, for example, illness, death, accident, theft, fire and disability. These events can happen to anyone at any time. But if you have insurance, it can help you deal with the situation by paying you some money to cover your loss. If, for example, fire burns down your market store, property insurance will help you to pay for a new market store and to restart your business.