

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.

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

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

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.

DISABILITY INSURANCE

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 understand them.

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 associated with such events.

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 where 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 covered by your insurance

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



THACHIKIZENU VYAVIVULU HAISHUWALASI YAYANDENDE YA MICROINSURANCE (LUVALE)

KNOW MORE ABOUT MICROINSURANCE



THACHIKIZENU YVAVIVULU HAISHUWALASI YAYANDEDE YA MICROINSURANCE!

KUJIMBULA

Tuvosena twasaka tukayoye kanawa muuhando kulutwe navathanga jetu. Oloze hakumbi hakumbi tweji kulitalasananga naukalu uze weji kwizanga mukukasumuna. Chakutalilaho nge muthu umwe muthanga nafu chipwe nge ali nakuviza kaha ali nakusakiwa kumuka kuchipatela chipwe nge kakahya chipwe livaji linenyeka mande, jizuvu chipwe vitanda, tweji kusakanga jimbongo jakulikafwa najo muukalu khanou. Kakavulu vathu vaze kavahetako kaveshi kuwana jimbongo jakukumisa ukalu wakufwana nge ou.

Kuliwahishila chimweza chinahase kumikafwa nge muli muukalu wakufwana nge ou. Kuli jijila jajivulu jakuliwahishilamo. Vathu vavavulu veji kutulikanga jimbongo jakulikafwa najo nge kunasoloka ukalu wakufwana nge ou, kaha vekha nawa veji kukongolanga jimbongo. Oloze jimbongo munatulikanga najize namukongola kajeshi kutamo kukumisa ou ukalu wosena, kaha nawa thachikizenu ngwenu kukongola jimbongo kayapwa jila yamwaza yakukumishilamo ukalu kanouko.

Ishuwalasi ya Microinsurance yeji kukafwanga vaze vatwama najimbongo jajindende vafwetenga jimbongo jajindende kuswa kumwe, mangana jikavakafwe nge vali jino muukalu wakukasumuna nge ou tunavuluka.

Ishuwalasi nayimikafwa mukakumise ukalu naukamiwana mukuyoya chenu chipwe kukusekasana chenu nakumilingisa enu nathanga yenu mukahone kwingila muuhutu.
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Liwahisenu vyaukalu unahase kumiwana kulutwe.
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UNO MICROINSURANCE YAPWA ISHUWALASI MUKA?

Microinsurance yapwa ishuwalasi yayindende yize yapwa yavathu kavatwama najimbongo jajivuluko, kaha yasakiwa kufweta jimbongo jajindende kaha vakhiko nawa navakamifwetela kuvyuma vyavindende.

Chakutalilaho, nge muthu umwe mweji kupwanga nakhiilika yakulanda pongishi, vyakuvwala navyuma vyeka. Hakuwahisa vyachipeji, mwatela kukumuna jimesa, vitwamo najimbalaka chipwe ngwetu jitende. Mwatela kulanda vyakulya navalya vangeji, navyuma vyeka nawa mwatela kuwahisa. Vyuma khanevi vyeji kusakiwanga jimbongo jajivulu kaha vinahase kumihana chiteli enu navathanga jenu. Oloze ishuwalasi ya Microinsurance yinahase kumikafwa muukalu khanou wakukasumuna wakufwana nge kufwa nakuviza chipwe nge vyuma vyenu vinalyenyeka.

Ishuwalasi yinapu nge muluchi/ambulela – nge vula yinaputuka kunoka hahaze vene munahase kuyifukununa nakulifwika. Oloze numba vene vula kayeshi nakunokako, muluchi unahase kumikafwa heshoho namuusakila.
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VYUMA MUKA MUNAHASE KUSONEKESA?

Munahase kulisonekesa enu vavene mangana mulikinge kuvyuma vyavivulu vyeji kwizanga mukukasumuna vyakufwana nge kuviza, kufwa, phonde, wiji, kakahya nautonji. Vyuma khanevi vinahase kuwana khala muthu khala lwola. Oloze nge munalisonekesa ishuwalasi, yinahase kumikafwa muukalu khanou hakumihana jimbongo muzachise. Chakutalilaho, kachi nge chitanda chenu chinaweme, ishuwalasi yavikumba nayimikafwa kulanda chitanda cheka navyuma vyeka mangana muputuke cheka kusekasana chenu.

EYI ISHUWALASI YA MICROINSURANCE KAYAFWETA VYUMA MUKA?

Eyi ishuwalasi ya Microinsurance kayeshi kufweta muthu najimbalisa chipwe kwenyeka vyuma mukuchisakula ivene chipwe mwomwo yakwechelela vyuma. Chakutalilaho, kachi nge muthu mwocha ivene chitanda chenyi mwomwo ngwenyi kambanyi yaishuwalasi nayimuhana chitanda chachihya, eyi kambanyi kayeshi kumuhana jimbongoko.

UNO ISHUWALASI YA MICROINSURANCE YAZATA NGACHILI?

Mu ishuwalasi ya microinsurance namufwetanga jimbongo jajindende (vajivuluka ngwavo premiums) kuswa kumwe chipwe kamwe kaha kunahu, kukambanyi yaishuwalasi mangana kulutwe eyi kambanyi yikamihane jimbongo nge muli jino muukalu wakufwana nge kuviza, kufwa chipwe nge vikumba vyenu vinalyenyeka. Muukalu wakufwana ngana, jimbongo nayimihana kambanyi yaishuwalasi shina jize vene mwalivwasanyine omu mwalisonekesele. Oloze nge munatokwa, naukalu umwe unamiwane wauchi mukuyoya chenu chosena, kaha kambanyi yaishuwalasi kayeshi kumikundulwishila jimbongo jenu mwafweteleko. Nganyo yenu shina yakumona nge munayoyonga chakuzeneka kulizakamina.

Omu mukhiko yazata ishuwalasi ya microinsurance: jimbongo jenu jajindende namufweta veji kujihakanga mukhumbu hohamwe najimbongo nahane muthu weka, jikhiko navazachisa hakumihana nge muli mukuukalu chipwe kuhana muthu weka alisonekesa uze ali muukalu. Oloze thachikizenu ngwenu vaze kaha vanahanenga jimbongo shimbu kanda chivwasano vaze vanahake lyehi jimbongo mukhumbu vakhiko navatambula jimbongo kukambanyi. Kwatwama jikhumbu jajivulu mwatwama jimbongo jakuzachisa kuvyuma vyakulisezaseza, chakutalilaho kuli khumbu yajimbongo javipeji, khumbu yekha yajimbongo jakufweta vathu vakwechi vitanda vyavo vinaweme nakakahya. Mwatela kusakula kanawa khumbu yimwe yihili namusaka kuhaka jimbongo jenu, ngocho mwatela kulihulisa ishuwalasi yimwe yilihi muli nakusaka.

Nayenu munahase kusonekesa thanga yenu.
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UNO ISHUWALASI YA MICROINSURANCE YAPWA KUFWETA JIMBONGO JINGAHI?

Vathu vavavulu vashinganyeka ngwavo ishuwalasi ya microinsurance yasakiwa kufweta jimbongo jajivulu, oloze omu keshi mukhikoko. Eyi ishuwalasi yapwa yavathu vaze kavatwama najimbongo jajivuluko, ngocho khala muthu nahase kupwa nayeyi ishuwalasi.

Fwetenu jimbongo jajindende kuswa kumwe mangana vakamikafwe kulutwe nge muli muukalu.
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MIYACHI YA MICROINSURANCE YINGAHI YATWAMAKO?

Ishuwalasi ya Microinsurance yatala haukalu wakumukuyoya (kuviza, kuvulumuka, nakufwa) nahaukalu wavikumba (kulyenyeka chipwe kujimbala). Kwatwama miyachi yaishuwalasi ya microinsurance yayivulu yakufwana nge:

ISHUWALASI YAKULIKANGULA (HEALTH INSURANCE)

Ishuwalasi yakulikangula veji kuyihananga nge namufweta jimbongo jajindende ja premium mwaka himwaka kaha yaja kujimbongo eji kukwatanga muthu. Echi chili nakulumbununa nge, nge munaviji navamitwala kuchipatela nakukamifwetela kuchipatela, nakumilanjila nawa vitumbo kuvitanda vyakulanjisa

vitumbo, enu vavene kamwatela kulifwetelako. Nge muli nakusaka kuthachikiza mijimbu yikwavo kaha tuminenu kambanyi yaishuwalasi yamungalila yenu chipwe muthu atala vyaishuwalasi.

Kakwatwama ishuwalasi yatala vyakulikangula kahako, ji ishuwalasi jajivulu. Hulisenu vamilweze ji ishuwalasi jatwamako noyo muli nakusaka.

ISHUWALASI YAKUYOYA (LIFE INSURANCE)

Kwatwama miyachi yivali yaishuwalasi yakuyoya, ishuwalasi yimwe yeji kuhananga muthu jimbongo kuvanga kaha nge ali muukalu, kaha yeka yeji kuhananga muthu jimbongo numba vene nge keshi muukaluko. Ishuwalasi yakuyoya yimwe, chakutalilaho ishuwalasi yavipeji, kambanyi yaishuwalasi yeji kuhananga jimbongo kuvanga kaha nge uze alisonekesele nafu. Kaha ishuwalasi yeka yakuyoya, chakutalilaho ishuwalasi yamashikola, yapwa ishuwalasi oku hijila yakutulikilamo jimbongo. Nge eyi yamuchivali ikhiko mwasakula, kaha namufwetanga jimbongo ja premium kuswa kumwe nakufwetanga nawa jimbongo jimwe jajindende jize kambanyi yaishuwalasi nayimitulikilanga. Eyi ishuwalasi yakuyoya yatwama najila yakutulikilamo jimbongo yikhiko kaha munahase kutambula jimbongo jenu numba nge naukalu unamisolokela wauchi.

CHIVWASANO CHAYPEJI

Kachi nge enu chipwe mukathanga yenu mwasonekesa nafu, chivwasano chachipeji nachisuula jimbongo jimwe mwalivwasanyine mangana vazachise hachipeji.

CHIVWASANO CHAMASHIKOLA

Chivwasano chamashikola nachifwetelanga mwanenu kushikola halwola luze mwalivwasana nakambanyi yaishuwalasi. Kachi nge namufwa shimbu kanda lwola mwalivwasana luhete, chochimwe kambanyi nayikafweta jimbongo khana, kaha kakavulu kambanyi yeji kuhananga jimbongo kushikola chipwe kuli mukulwane washikola.

ISHUWALASI YAUTONJI

Kachi nge munavulumuka muphonde chipwe munaviji kaha kamweshi cheka kuhasa kuzatako, kambanyi yaishuwalasi nayimihananga jimbongo jimwe kuswa kumwe muthando yimwe mwalivwasana yakufwana nge vyalumingo 52 chipwe 104.

ISHUWALASI YAVIKUMBA

Ishuwalasi yavikumba nayimihana jimbongo mwalivwasana kachi nge vikumba vyenu, chipwe zuvo yenu, chipwe kusekasana chenu vinalyenyeka navyuma vimwe. Kachi nge mwatwama naishuwalasi yahanjika hakakahya kaha kakahya kanawemeka chitanda chenu, kaha jimbongo navamihana kukambanyi yaishuwalasi najimikafwa mutunge chitanda cheka chachihya nakulanda vyuma vyapwilemo. Nganomu munamono, kuli ji ishuwalasi jajivulu jize munahase kusakulaho. Chapwa chachilemu kutwama hamavu nakukhekesa ishuwalasi yimwe yilihi muli nakusaka kaha lisonekesenu oyo muli nakusaka. Kakwatwama ishuwalasi yize yinahase kumikafwa muukalu wosena unahase kumiwana halwola lwolumweko – mwatela kulisonekesa ji ishuwalasi jakulisezaseza. Jikambanyi jimwe jaishuwalasi jinahase kupwa naji ishuwalasi ja microinsurance ngana eji tunavuluka lyehi. Hulisenu muthu amimanyinako chipwe kambanyi ivene yaishuwalasi yimilweze numba nge vatwama naji ishuwalasi ja microinsurance jize muli nakusaka.

Ishuwalasi yeji kukafwanga muthu najimbalisa vikumba vyenyi chipwe uze ali navikumba vyenyi vinalyenyeka, hakumuhana jimbongo jakuhasa kushishisamo vyeka. Ngocho ishuwalasi ya microinsurance yinafwane vene nge muthu uze natulikanga jimbongo chipwe uze natambula loni.

Kutulika jimbongo, jiloni naji ishuwalasi ja microinsurance vyapwa vyavilemu. Kachi nge namuvizachisa kanawa, navimikafwa muzovoloke mukuyoya nakuhona kwingila muuhutu. Oloze vyumevi vyazata milimo yakulisezaseza ngocho chapwa chachilemu kuvithachikiza kanawa.

CHIHANDWA MUKA CHATWAMA HAISHI WALASI YA MICROINSURANCE, KUTULIKA JIMBONGO NAJILONI?

Kutulika jimbongo chalumbununa kulamako jimbongo jimwe muli najo oholyapwa mangana mukajizachise kulutwe. Vathu veji kutulikanga jimbongo mangana vakajizachise kulutwe nge vali muukalu oku jimbongo jauchi. Munahase kuzachisa jimbongo munatulika kukhala vyuma munasake. Oloze ukalu umwe wamukuyoya (wakufwana nge kuviza, kulyenyeka chavikumba, kufwa, naukalu wangana) wasakiwa jimbongo jajivulu jakuhambakana hali jize munatulikanga. Ishuwalasi ynahase kumihana jimbongo jajivulu jize jinahase kumikafwa mukhala ukalu naumiwana.

Loni yapwa kukongola jimbongo. Kakavulu loni najimbongo navamifwetesa hakukongola jimbongo (kalyaphoko) mwatela kuvifweta muthando munalitomena. Munahase kutambula loni mulinge vyeshovy o muli nakusaka. Oloze hakusaka mutambule loni kakavulu mwatela kusolola vijikilo chipwe ngwetu vyuma vyakukwachilamo (vyakufwana nge chitanda, zuvo, chipwe chuma chikakuminehela jimbongo), chize chinahase kupwa chachikalu mulwola lwaukalu. Jimbongo jaloni mwatela kujizachisa kuvyuma vize naviminehela jimbongo, kaha kachapwa chamwaza kujizachisa kuukalu wakufwana nge kuviza nakufwako. Halwola lwaukalu wangana, mwatela kuzachisa ishuwalasi mangana yimikafwe jimbongo jakuzachisa kuukalu khanou wakukasumuna mwomwo enu nathanga yenu muli nakusaka jimbongo muwashiwashi.

MUNAHASE KULISONEKESA NGACHILIH ISHUWALASI?

IYA ATELA KULISONEKESA KUISHUWALASI?

Khala muthu nahase kulisonekesa – ishuwalasi ya microinsurance yapwa chikumanyi yavathu vaze kavatwama najimbongo jajivuluko. Kakavulu vanyike vanahase kuvasonekesa kuli visemi javo kukambanyi yaishuwalasi hohamwe navisemi javo. Munahase nawa kusonekesa thanga yenu yosena kukambanyi yaishuwalasi. Hulisenu kambanyi yaishuwalasi yamungalila yenu chipwe muthu atala vyaishuwalasi mangana vamilumbunwine vyavivulu.

UNO CHIVWASANO CHAISHUWALASI CHAPWA CHIKA?

Kachi nge mwasakula lyehi muyachi waishuwalasi muli nakusaka kulisonekesa nakambanyi yaishuwalasi munasake, enu nakambanyi namulikasa jino chivwasano.

Namutambula lipapilo lyachivwasano vavuluka mu Chingeleshi ngwavo ‘insurance policy’. Lipapilo khana lyeki kulumbununanga ukalu chipwe maukalu aze kambanyi yinahase kumihana jimbongo nge anasoloka navyuma mwatela kulinga. Chapwa chachilemu kutanga nakuthachikiza eli lipapilo lyachivwasano, kaha nawa chachilemu kuhanjika muchano nakuhana mijimbu yamwenemwene kuli muthu atala vyaishuwalasi – mokomoko chivwasano chenu kacheshi kuzatako kaha kambanyi nawa kayeshi kukamifweta jimbongoko. Kachi nge muli nakuhuhwasana, chapwa chamwaza kwihula muchishishisa chakuhanjika vyuma vyakuhenga.

Hanenu mijimbu yamuchano. Mwatela kuthachikiza kanawa ishuwalasi muli nakulisonekesa namuukalu nayihasa kumikafwa
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VEJI KUFWETANGA NGACHILIH JIMBONGO JA PREMIUM?

Mulimo muli nawo valumbununa muchivwasano chaishuwalasi shina wakufwetanga jimbongo kuswa kumwe kukambanyi yaishuwalasi, jize vavuluka ngwavo premium. Jimbongo khaneji munahase kujifweta hakumbi hakumbi, kakweji hikakweji chipwe mwaka himwaka, chili kuishuwalasi munalisonekesa nachivwasano munalikase. Jikambanyi jaishuwalasi jalisezaseza mujila jeji kutambwilangamo eji jimbongo ja premium: jimwe jeji kutambulanga jimbongo kuhichila mumakina chipwe hakufumisa jimbongo jimwe kuakaunti yenu yakunyambaulu. Mwatela kuthachikiza jimbongo jingahi muli nakufwetanga najila muli nakujifwetelamo.

Shimbu kanda musayine chivwasano chaishuwalasi, mwatela kutahchikiza vyuma vyosena vanasoneka hachivwasano khana.
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Kanda kufweta jimbongo nge vyuma kavyamilumbunukilileko chipwe nge kamwathachikijile ovyo muli nakulisonekesela kukambanyi yaishuwalasi. Chapwa chachilemu kulama mapapilo akusolola jimbongo muli nakufwetanga. Lwola lwosena vahulisenu vamihane lisiti lyakhala jimbongo jaishuwalasi namufweta kaha tulikenu kanawa malisiti navamihana.

Fwetenunga kuswa kumwe kaha lamenu malisiti!

MUNAHASE KWIHULA NGACHILI KAMBANYI YAISHUWALASI YIMIHANE JIMBONGO?

Kachi nge muli muukalu chipwe phonde vize vasoneka muchivwasano chaishuwalasi yenu, lwezenu muthu amimanyinako kukambanyi yaishuwalasi vyaukalu khana hahaze vene nakwihula kambanyi yimihane jimbongo kweseka nachivwasano chenu. Echi chapwa kwihula jimbongo kukambanyi yaishuwalasi. Chivwasano chaishuwalasi chikhiko chalumbununa kanawa mwakwihwila jimbongo kukambanyi yaishuwalasi. Kachi nge kamwathachikijileko, hulisenu muthu amimanyinako amilweze mwakutambwila jimbongo khana. Chapwa chachilemu kuthachikiza mwakwihwila kambanyi yimihane jimbongo, kaha nawa chachilemu kuthachikiza mapapilo mwatela kupwa nawo hakwihula jimbongo khana. Mwatela nawa kulweza vathanga jenu vyamwakutambwila jimbongo khana kachi nge kuli ukalu umwe unamisolokela.

Chapwa chachilemu kulweza vathanga jenu vyaishuwalasi mwasonekesa nakuvalumbunwina lwola nomu vanahase kutambala jimbongo khana kachi nge kuli ukalu umwe unamisolokela. Mokomoko jimbongo munafwete najiya munganavene.

VYUMA MUKA VINAHASE KULINGISA KAMBANYI YAISHUWALASI YIHONE KUMIHANA JIMBONGO?
Kambanyi yaishuwalasi kayeshi kumihana jimbongo kachi nge mwavalwezele mijimbu yamakuli. Kaha nawa chivwasano chaishuwalasi cheji kukumanga mukuya chamakumbi kachi nge kamweshi kusoneka mapapilo amahya achivwasanoko chipwe nge namulitwamina kufweta jimbongo ja premium. Kachi nge ukalu naumiwana halwola luze chivwasano chinakumu, kambanyi yaishuwalasi kayeshi kumihana jimbongo numba jimweko. Shikaho chapwa chamwaza kuthachikiza thando nachimbata chivwasano chenu, kaha nawa mwatela kusonekanga mapapilo achivwasano kuswa kumwe.

Mukwechi lisesa lyakwihula vamihane jimbongo jenu: hanjikenu namuthu amimanyinako kukambanyi yaishuwalasi.

VYUMA MUKA MWATELA KULINGA KUCHINA KUMYONGA?

Kwatwama vyuma vyavivulu mwatela kulinga kuchina kumyonga. Chakutalilaho, hulisenu muthu amimanyinako kukambanyi yaishuwalasi vihula vyosena muli navyo mangana muthachikize chikupu muyachi waishuwalasi ali nakusaka mulisonekese. Kachi nge ou muthu keshi nakumilumbunwina kanawako kaha nawa enu kumufwelela chauchi, kanda kulisonekesa kuishuwalasi khanako. Mwatela kuthachikiza kanawa vyuma mwatela kulinga kachi nge ukalu vanavuluka muchivwasano unamisolokela. Chapwa chachilemu kuthachikiza kwakuwanyina muthu wakumimanyinako kukambanyi yaishuwalasi uze mwatela kulweza kachi nge muli muukalu chipwe nge vikumba vyenu vinajimbala chipwe vinalyenyeka.

LIUKA LYAKUNANGULA VATHU VYAJIMBONGO MU 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.
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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.