

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.



ILUKENU CHIKUPU NSAÑU YAHOSHA HAINSHUWALANSI YAMALI ANTESHA AKUFWETA HAKUYIKIÑA (LUNDA)

KNOW MORE ABOUT MICROINSURANCE



ILUKENU CHIKUPU NSAŃU YAHOSHA HAINSHUWALANSI YAMALI ANTESHA AKUFWETA HAKUYIKIŃA!

Wezhima wetu twakeŃaŃa netu kumbidi tukashakami chachiwahi hamu niyisaka yetu. Hela chochu, ifuku niifuku twaholokelaŃa mumakabi akadi kukuhwelela nawa amwekanaŃa mukukasumwisha. Chakutalilahu, neyi muntu muchisaka yafwa hela neyi yakata mukukasumwisha nawa nakukeŃeka kumutwala kuchipatela hela neyi kesi hela dibazhi dinakisaŃani maha, matala, hela masitolu, mali akukeŃeka hakwila mumanishi kukala. Kakavulu, antu atambulaŃa mali antesha chayikalilaŃa kuwana mali ashikila akumanisha nachu kukala kwamuchidiwu.

KudiloŃeshela chadimu kunateli kuyikwasha hampinji yakwila munawaniki mumakabi amuchidiwu. Kudi nzhila zhashiyasha mumwatela kudiloŃeshela. Antu amavulu ahembaŃa mali kulonda akayikwashi muyuma yamwekanaŃa mukukasumwisha, ilaŃa amakwawu akongolaŃa mali hakumanisha kukala kokumu. Hela chochu, mpinji yikwawu mali akuhemba niakukongola hiyashikilaŃa mukufwetela yuma yejima yakeŃekaŃa neyi kunamwekani yuma yakukasumwishaku nawa kukongoli hikunateli kwikala nzhila yayiwahi yakumanishilamu kukala kwamuchidiwuku.

Mali antesha ainshuwalansi akwashaŃa antu atambulaŃa nfwetu yanyanya kufwetaŃa mali antesha mpinji yezhima kulonda akayikwashi kumanisha kukala kwamuchidiwu kwamwekanaŃa mukukasumwisha.

Inshuwalansi yakwasha muntu kumanisha kukala kwakusumwisha nawa kwakadi kwiluka muchihandilu hela munyidimu yakulanda nakulandulula dichi yayikiŃaŃa nikukiŃa chisaka chenu.

Dikienu kuyuma yamwekanaŃa kumbidi.

INDI MALI ANTESHA AKUFWETA KUINSHUWALANSI HICHUMANYI?

Mali antesha akufweta kuinshuwalansi hamali antesha kukiŃa nachu yuma yantesha afwetaŃawu kudi antu atambulaŃa nfwetu yanyanya.

Chakutalilahu, neyi muntu nafwi mukukeŃeka kulanda mbokoshi, yakuvwala niyuma yikwawu. Hakwila muloŃeshi yuma yahachipezhi, mukukeŃeka kufwetela zhimesha, yitwamu nimatenti. AŃenzhi akukeŃeka kuyitelekela yakudya, kukeŃa tumina niyuma yikwawu. Yuma yezhimiyi yasendaŃa mali amavulu nawa chiteli chezhima chamali akuyitwika enu nichisaka chenu chikwikala cheneni chikupu. Mali antesha imwafwetaŃa kuinsuwalansi anateli kuyikwasha kumanisha kukala kwakukasumwisha kudi neyi kufwa, yikatu hela yuma yikwawu yinakisiki.

Inshuwalansi yidi neyi abulela – neyi nvula yinoka mukuyenzununa nakudibuka hohenuh. IlaŃa neyi kunoka nehi munateli kuyizatisha hadi mpinji yidi yezhima yikukeŃa kuyizatisha.

YUMANYI YIMWATELA KWILA INSHUWA?

Munatweshi kwila inshuwa enu aweni kuyuma yayivulu yamwekanaŃa mukukasumwisha nawa yakubula kukeŃa, chakutalilahu, yikatu, kufwa, maposu, wukombi, kesi, niwufwayi. Yumiyi yinateli kumwekena muntu wudi wezhima hampinji yidi yezhima. IlaŃa neyi mudi nainshuwalansi, munatweshi kumanisha kukala kuhitila mukutambula mali akuyinkawu kulonda mumanishi kukala. Chakutalilahu, neyi, kesi kocha sitolu yenu yakuchisankanu, inshuwalansi yakukiŃa maheta yikuyikwasha kufwetela sitolu yayiha yamuchisankanu nikutachika cheŃi mudimu wenu wakulanda nakulandulula.

YUMA YATELA KUBULA KUFWETELAWU MALI ANTESHA AINSHUWALANSI?

Mali antesha ainshuwalansi hiyanteli kufwetela yuma yakisikaŃa hela yazhimbalaŃa yimunadileteli enu awenu mumushikila hela mukubula kashinshuku. Chakutalilahu, neyi muntu yocha sitolu yindi hamuloŃa wakukeŃa nindi amufweti mali asitolu yayiha, kampani yainshuwalansi hiyakumwinka maluku.

INDI MICROINSURANCE YAZATIKAŃA ŃAHI?

Kutalisha ku microinsurance mukufwetaŃa mali antesha (atenaŃawu nawu premiums) mpinji yezhima hela kamu hohu, kukampani yainshuwalansi kulonda kumbidi akayifweti neyi kumwekana chuma chidi neyi kankati, kufwa hela yuma yatama yikayimwekena. Muyuma yamuchidiwu, chipimu chamali chikuyifweta kampani yainshuwalansi mukuditezha hampinji yakulanda inshuwalansi. Hela chochu, neyi mukoleka nawa kwosi chuma chikayimwekena, kampani yainshuwalansi hiyikayifuntishila malenu imwahanini ainshuwalansuku. Kuwaha kwekalamu kwakwila nawu mukushakama chachiwahi chakadi kudakamena. Ichi dichazatikaŃa microinsurance: malenu antesha imwahananaŃa ayishaŃa hamu nawa ayizatishaŃa hamu namali ahanaŃa antu amakwawu kulonda ayifwetelenu neyi munaholokeli mumakabi hela muntu mukwawu welawu inshuwa. Hela chochu, chalema kwiluka nenu antu hohu ahana mali kwesekezha namwaditezheluwu diwu hohu afuntishilaŃawu mali kufuma kukampani. Kwekala muyikasha yashiyashana muyashaŃawu mali akuzatisha munzhila zhamboka, chakutalilahu, chikasha chimu ashaŃamu mali akukiŃa wuseya wachipezhi nawa muchikasha chikwawu mali akukiŃa masitolu amuyisankanu yinahi nakasi. Mwatela kwiluka muchikasha chidihni mumukukeŃa nenu mushimu mali, dichi mwatela kudihula enu aweni mutapu wainshuwalansi imunakukeŃa.

Anenu munatweshi kwila inshuwa chisaka chenu.

MALI AŃAHI AKEŃEKAŃA HAKUFWETELA MICROINSURANCE?

Antu amavulu atoŃozhokaŃa nawu microinsurance yawuseya chikupu, ilaŃa hidimuku. Microinsurance hiinsulansi yaloŃeshelawu antu atambulaŃa nfwetu yanyanya chikupu nawa yaleŃelaŃa muntu wezhima yatweshi kwikala nainshuwalansi.

Mwatela kufwetaŃa malenu antesha akuyila inshuwa mpinji yezhima kulonda ayikiŃi kuyuma yikamwekana kumbidi mukukasumwisha.

KWEKALA NYITAPU YIŃAHI YA MICROINSURANCE?

Microinsurance yabombelamu yidi neyi munakati (kankati, kudikatisha, hela kufwa) yuma yimwaheta (kukisika hela kuzhimbala). Kwekala ma microinsurance amavulu, kubombelahu niyuma yidi ney:

HEALTH INSURANCE (INSHUWALANSI YAYIKATU)

Inshuwalansi yayikatu ayilanda kuhitila mukufweta mali antesha hachaaka hachaaka nawa yenda kushiyasha kwesekezha mali atambulaŃayi muntu. ChaleŃeleŃa nawu akayifweteli mali ezhima

akuchipatela neyi mukata nawa munakukeŃa kuya kuchipatela, hela kuyifwetela neyi munakukeŃa yitumbu musitolu mwalandishaŃawu yitumbu yinakukeŃeka, dichi himwatela kuhana mali hohenuhuku. Hakwila mwiluki nsaŃu yayivulu chakusonekesha mwatela kuhanjeka nakampani yainshuwalansi yidi kwakwihi hela akwakuhipma mali.

Inshuwalansi hiyashindamena hohu hakukiŃa wumuku! Ihulenu inshuwalansi yinakuhanawu niyimunakukeŃa.

LIFE INSURANCE (INSHUWALANSI YAKUKIŃA WUMI)

Kwekala nyitapu yiyedi yainshuwalansi yawumi, yimu yahanaŃa mali neyi kudi chuma chinamwekani nawa yikwawu yahanaŃa mali hela chakwila kwosi chuma chinamwekani. Nshimbi zhikwawu zhainshuwalansi zhatalaŃa hakukiŃa wumi, chakutalilahu hansaŃu yidi neyi chipezhi, yahanaŃa mali ainshuwalansi chiŃa hohu neyi muntu weliluwu inshuwa nafwi. Lushimbi lwakwawu lwatalaŃa hainshuwalansi yawumi, ludi neyi lushimbi lwakutaŃa shikola, lwabombaŃa inshuwalansi nanzhila yakuhembelamu mali. Munzhila yamuchidiwu, kubumbela hamalenu akuyila inshuwa imwahananaŃa mpinji yezhima, mukuhana mali antesha ahambeŃa kampani yainshuwalansi hamu neyi malenu akuyihembela. Izhi nshimbi zhainshuwalansi hamu nanzhila yakuhemba mali diyi nzhila hohu yetezhaŃawu kutambula malenu hela chakwila kwosi chuma chatama chinayimwekeni.

FUNERAL POLICIES (NSHIMBI YAINSHUWALANSI YACHIZEPHI)

Neyi enu hela muntu wamuchisaka wumwela inshuwa yafwa, lushimbi lwainshuwalansi yachipenzhi ahanaŃa mali imwaditezheli akuzatisha hachipezhi.

EDUCATION POLICIES (NSHIMBI YAKWILA INSHUWA HAKUTAŃA SHIKOLA)

Nshimbi yakwila inshuwa kutaŃa shikola yamwanenu hampinji yimu yimwaditezheli nakampani yainshuwalansi. Neyi mufwa hohu kanda iyi mpinji yishiki, chochimu kampani yikufweta mali, kakavulu yahanaŃa mali kushikola hela kudi Ńimenu.

DISABILITY INSURANCE (INSHUWALANSI YAKUKIŃA WUFWAYI)

Neyi muwanika mumaposu hela mukata nawa wuswa wakuzata wuyimana, inshuwalansi yakukiŃa wufwayi yikuyifwetaŃa mali kushika mpinji yimwatezheli yidi neyi nyilungu 52 hela 104.

PROPERTY INSURANCE (INSHUWALANSI YAKUKIŃA YUMA)

Inshuwalansi yakukiŃa yuma yayikaŃa chipimu chamali imwaditezheli neyi yuma yenu, itala, hela mudimu wakulandulula anakukisaŃani hela wunakisiki hakuloŃa wayuma yinashimunuwu. Chakutalilahu, neyi mukweti lushimbi lwakuyikiŃa kukisi nawa kesi kwocha sitolu yenu, mali akufweta kampani yenu yainshuwalansi anateli kuyikwasha kutuŃulula sitolu yenu hohu kanda muzhimbeshi mahetenu. Kwesekezha nachimunamoni, kwekala nyitapu yainshuwalansi yashiyashana yimwatela kufuukulahu kulanda. Chalema kwiluka nzhila zhimunakukeŃa nikufuukulahu inshuwalansi yimunakukeŃa kulanda. Kwodi inshuwalansi yimu yatela kuyikiŃa kuyuma yezhima hampinji yoyimu – mwatela kuzhilanda munzhila yamboka. Makampani amakwawu ainshuwalansi anateli kuyilandisha (microinsurance) neyi diwu anabadiki ezhima. Ihuleu aŃimenu enu ainshuwalansi hela kampani yainshuwalansi ha microinsurance imunakukeŃa. Inshulansi yayikwashaŃa kumanisha kukala kumunamoni hela yuma yinakisiki hamuloŃa wachuma chimwabulili kukuhwelela kuhitila mukuyinka mali kulonda mulandumu yuma yacheŃi yimunazhimbeshi. Muniji nzhila, microinsurance himudimu wamali wudi neyi kuhemba mali niloni.

Kuhemba mali, loni nimicroinsurance zhalema chikupu. Neyi muyizatisha chiwahi, yinateli kuyikwasha kutwala hambidi nikukiŃa chihandilu chenu. IlaŃa yinateli kwila nayikokwanyi yashiyashana ninkeŃelu nawa chalema kuyiluka yezhima.

CHAMBWINYI CHIDI HAKACHI KA MICROINSURANCE, KUEMBA MALI NIMALONI?

Kuhemba kwatalisha mukutula mali hambadi imunakukwata dalelu kulonda mwakayizatishi kumbidi. Antu ahemba mali kulonda akayizatishi hampinji yamakabi hiyakekala namali antesha. Munatweshi kuzatisha mali imwahemba kuyuma yidi yezhima yimunakukeŃa. Hela chochu, yuma yakwawu yavula kumwekana muwumi (yidi neyi yikatu, kukisika kwayuma, kufwa niyuma yikwawu) yakeŃekaŃa mali amavulu kubadika imukuhemba. Inshuwalansi yikuyifweta mali amavulu akuyikwasha kumanisha kukala kwamali kumukumona.

AshimaŃa mali amavulu aloni. Kakavulu loni nimali akwashima nachu mali (mali akushilahu hewulu) atela kuyifuntisha mumpinji yashikila. Mwatela kutambula loni hamuloŃa wudi wezhima. Hela chochu, hakwila nawu mutambuli loni mwatela kuhana yuma yakukwatilamu (chakutalilahu sitolu, itala, mali imwatambulaŃa niyuma yikwawu). yimunateli kukaŃanya kwikala nawu mumpinji yakukankila. Mwatela kuzatisha loni hamu neyi mali akutachika nachu mudimu wakulandulula nawa hinzhila yayiwahi yakumanishilamu kukala kudi neyi yikatu hela kufwaku. Mumpinji yakukala kwamuchidiwu, inshuwalansi yinateli kuyikwasha hakukiŃa yuma yimukujimbeshha hanyima yachuma chikumwekana mukukasumwisha kukuyileŃela enu hela chisaka chenu mwikali mukukala kwakukeŃa mali mukunyakashana.

MUNATELI KWILA INSHUWA ŃAHI? HINYI WUNATELI KUYILA INSHUWA?

Muntu wudi wezhima nateli kwila inshuwa – microinsurance ayiloŃeshela sweje-e kudi antu atambulaŃa nfwetu yantesha. Kakavulu, anyana munateli kuyila inshuwa kudi anvwali zhawu hela hamu nawanvwali zhawu. CheŃi nawa chaswayi kutambula inshuwalansi yakukiŃa chisaka chezhima. Ihulenu nsaŃu yayivulu kudi kampani yainshuwalansi yidi kwakwihi hela kudi mukwahimpa mali.

INDI INSHUWALANSI POLICY HICHUMANYI?

Neyi munafuukuli dehi hamutapu wainshuwalansi yimunakukeŃa kulanda nikampani yainshuwalansi yimunakeŃi, mukwiŃila muchitiyaŃenu nanoyi kampani. Akuyinka chipapilu chatenaŃawu nawu chatenaŃawu nawu ‘insurance policy’. ChalumbululaŃa chuma chatela kumwekana hela yuma yatela kumwekana yelaŃa inshuwa kampani hohamu nichidi chitiyaŃenu chenu. Chalema nankashi kudenu kwiluka chikupu nsaŃu yidi hanochu chipapilu nawa ninenu mwatela kwila ashinshika nakushimuna nsaŃu yalala kudi Ńimenu yenu wakuinshuwalansi – neyi nehi chitiyaŃenu chenu hichikuzatikaku nawa kampani hiyikuyifweta maluku. Neyi munakuzhinoka, mpinji yezhima chachiwahi kwihula chatela mushimuni nshaŃu yakutwamba.

Shimunenu nsaŃu yalala. Mwatela kwiluka nenu muneluki yuma yimunakulanda niyuma yakiŃaŃa inshuwalansi yenu

MUNATELI KUFWETELA ŃAHI INSHUWALANSI PULIMIYAMU?

Mudimu wumu washimunawu mulushimbi lwa inshuwalansi yenu ludi lwakufweta mali mpinji yejima kuinshuwalansi kampani, yatenaŃawu nawu pulimiyamu. Pulimiyamu munateli kuyifwetaŃa ifuku nifuku, hakakwezhi hela hachaaka, kushindamena halushimbi lumwalanda nichimwaditezha. Makampini ainshuwalansi ashiyashana akweti nzhila zhashiyashana zhakutambwilamu pulimiyamu yawu: yinateli kwikala kuhitila mukutambula mali, indi kwezhi kuzatisha ikina hela kuketula mali kufuma muakawunti yenu yakunyambawulu. Chalema enu kwiluka chipimu chamali ninyidimu yimunakufwetela.

Henohu kanda mufwachiki lushimbi lwainshuwalansi, mwatela kwiluka nenu muneluki nsaŃu yezhima hanolu lushimbi.

Bayi mufwetaku neyi kudi yuma yimunabuli kwiluka hela himuneluki yuma yakiŃawuku kudi oyu inshuwalansi! Chalema cheŃi kuhemba yipapilu yezhima yimwafwetelaŃahu mali. Lombenu lisiti hamali ezhima imunafweti kudi Ńimenu yainshuwalansi mpinji yezhima nawa hembenu malisiti ezhima muchisweku chachiwahi.

Mwatela kufwetaŃa mpinji yezhima nikuhemba malisiti!

MUNATELI KUSHIMUNA ŃAHI MWABU WENU?

Neyi yuma yenu yizhimbala hela yikisika yakiŃawu kudi inshuwalansi yenu, mwatela kulezha Ńimenu yenu wainshuwalansi hachuma chinamwekani mukunyakashana nikulonda nenu inshuwalansi kampani yiŃweti neyi chimwaditezheli. Nzhila yakulomba nenu ayifweteli ayitenaŃa nawu ‘kulomba’. NsaŃu yakulondela hakulomba mali ayilumbulula mulushimbi lwa inshuwalansi. Neyi himuneluki chakwilaku, ihulenu Ńimenu yenu wakuinshuwalansi chakulonda nenu ayifweteli. Chalema enu kwiluka chakulomba mali nawa mwetela kwiluka yipapilu yakeŃekaŃa kuinshuwalansi kampani hakwila ayinki mali. Mwatela cheŃi kulezha antu amuchisaka chenu nzhila yakulondela hadana kudi chuma chinateli kuyimwekena enu.

Chalema kulezha antaŃa zhenu hainshuwalansi yimwalanda kulonda akeluki chakwila mimpinji yakulomba mali neyi kudi chuma chinayimwekeni enu. Neyi nehi mukufweta tuhu mali amukunkulu.

MPINJINYI YINATELI KUKAANA KAMPANI YAINSHUWALANSI KUYIFWETELA MALI?

Inshuwalansi kampani hiyateli kuyifwetela mali adi ezhimaku neyi mushimuna nsaŃu yakutwamba. Kubombelahu, lushimbi lwakuyikiŃa lwainshuwalansi hadi mpinji yashimunawu hilwamaninaŃa neyi mubula kusonekesha cheŃi hela neyi muleka kufweta pulimiyamu. Neyi kudi yuma yikumwekana hampinji yakwila lushimbi lwainshuwalansi lunaleki kuzatika, kampani yainshuwalansi hiyinateli kuyifwetela maluku. Dichi, chalema enu kwiluka kuleha kwampinji yalushimbi lwenu nikusonekesha cheŃi mpinji yezhima.

Mukweti wuswa wakushimuna nenu ayifweti: lezhenu Ńimenu yenu wakuinshuwalansi.

MWATELA KUDIKIŃA ŃAHI KULONDA ABULI KUYIDIMBA?

Kudi nzhila mumwatela kudikiŃila abuli kuyidimba. Chakutalilahu, ihulenu Ńimenu yenu wakuinshuwalansi malwiwu ezhima kulona mwilukishi inshuwalansi yinakuyilandishawu. Neyi yakaŃanya kuyilumbulwila chachiwahi nawa himunateli kumukuhwelelaku, bayi mulanda inshuwalansuku. Mwetala kwiluka chikupu chuma chimwatela kwila neyi chuma chayilawu inshuwa chinayimwekeni. Chalema cheŃi kwiluka kwakumuwana Ńimenu yainshuwalansi neyi munakukeŃa nenu mumulezhi yuma yimunazhimbeshi hela yinakisiki

KUDIZA HANSAŃU YAMALI 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.

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?