

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



DZIŴANI ZAMBILI PA NKHANI YOLIPILA INSHUWALANSI PANG'ONOPANG'ONO (NYANJA)

KNOW MORE ABOUT MICROINSURANCE



DZIŴANI ZAMBILI PA NKHANI YOLIPILA INSHUWALANSI PANG’ONOPANG’ONO

MAU OYAMBA

Tonse tumafuna kuti ifeyo limodzi ndi mabanja anthu tidzakhale ndi tsogolo labwino ndi lotetezeka. Komabe, masiku onse timakumana ndi ngozi zosiyanasiyana zimene zimabwela mosayembekezeleka. Mwacitsanzo, wacibale wathu akamwalila kapena ngati winawake wadwala mwadzidzdzi, ndipo tifunika kumupititsa ku cipatala, kapena ngati moto kapena kusefukila kwa madzi kwaononga minda, nyumba, kapena ma shopu, timafuna ndalama zotithandiza pa mavutowo. Nthawi zambili, anthu amene amalandila ndalama zocepa amavutika kupeza ndalama zimene zingawathandize panthawi imeneyo.

Kukonzekela pasadakhale kungakhale kothandiza mukakumana ndi mavutowo. Pali njila zambili za mmene mungakonzekelele. Anthu ambili amakonda kusunga ndalama kuti zikawathandize pakagwa za mwadzidzidzi, ndipo ena amakongola ndalama kuti ziwathandize pazovutazo. Koma nthawi zambili, ndalama zimene mungasunge kapena kukongola sizimakhala zokwanikila kuti zikuthandizeni pa mavuto a mwadzidzidzi. Komanso kukongola ndalama si njila yabwino yothetsela mavutowo.

Kulipila inshuwalansi pang’onopang’ono kumathandiza anthu amene amalandila ndalama zocepa kuti azilipila ndalama zocepa koma mwa pafupipafupi kuti ndalamazo zikawathandize mtsogolo pakadzagwa za mwadzidzidzi.

Kukhala ndi inshuwalansi kumakuthandizani kulimbana ndi zobwela zosafunika ndi zamwadzidzidzi zokhudza umoyo wanu kapena bizinesi yanu, ndipo mwakutelo inuyo ndi banja lanu mumakhala otetezeka.

Konzansi tsogolo lanu.

KODI INSHUWALANSI YOLIPILA PANG’ONOPANG’ONO KAPENA KUTI MICROINSURANCE M’CINGELEZI NDI YOTANI?

Inshuwalansi imeneyi imalola kulipila ndalama za inshuwalansi pang’onopang’ono ndipo imateteza zinthu zocepa cabe. Imeneyi ndi ya anthu amene amalandila ndalama zocepa.

Mwacitsanzo, munthu akamwalila, mumafuna kugula bokosi, zovala ndi zinthu zina. Kutu muike malilo, muyenela kubweleka mathebulo, mipando ndi ma tenti. Pamafunikanso cakudya ca obwela ku malilo, ndipo pamafunikanso nyimbo kapena zinthu zina. Zinthu zonsezi zimafuna ndalama zambili ndipo inuyo ndi banja lanu ndinu mungafunikile kucotsa ndalama zimenezi. Kulipila inshuwalansi pang’onopang’ono kungakuthandizeni pa zinthu za mwadzidzidzi monga imfa, matenda, kuonongedwa kwa katundu.

Inshuwalansi ili ngati ambulela. Mvula ikayamba kugwa, mwamsanga mumatenga ambulela ndi kuigwilitsila nchito. Ndipo ngakhale kuti mvula siikukugwa, ambulela ingakhala yothandiza pa zinthu zina.

N’CIANI CIMENE MUNGALIPILILE INSHUWALANSI?

Mukhoza kuzilipilila inshuwalansi pa zinthu zosiyanasiyana za mwadzidzidzi ndi zosafunika monga matenda, imfa, ngozi, kubeledwa, moto kapena kulemala. Zinthu zimenezi zingacitikile munthu aliyense panthawi iliyonse. Koma ngati muli ndi inshuwalansi, ingakuthandizeni mwa kukupatsani ndalama zoti zikuthandizeni. Mwacitsanzo, shopu yanu yapsa ndi moto, property insurance (inshuwalansi ya katundu) ingakuthandizeni kuti mumangenso shopu ina ndi kupitiliza bizinesi yanu.

KODI MICROINSURANCE SIMATHANDIZA PA ZINTHU ZITI?

Inshuwalansi imeneyi singakuthandizeni ngati mwataya kapena kuononga cinthu mwadala kapena cifukwa cosasamala. Mwacitsanzo, ngati munthu waocha shopu yake pofuna kuti kampani ya inshuwalansi imupatse ndalama zomangila shopu ina, kampaniyo sidzapeleka ndalamazo.

KODI MICROINSURANCE IMAYENDA BWANJI?

Kukhala ndi inshuwalansi imeneyi kumafuna kuti muzilipila ndalama zing’onozing’ono (zocedwa Premium) pafupipafupi kapena panthawi imodzi ku kampani ya inshuwalansi kuti akakuthandizeni kutsogolo ndi ndalama mukadzakumana ndi matenda, imfa, kapena zinthu kuonongeka. Panthawi imene mugula ishualansi imeneyi, mumagwilizana ndi kampani ya inshuwalansi za kuculuka kwa ndalama zimene angazakupatseni. Ngati muli ndi mwai ndipo simunakumane ndi vuto limene munagulila inshuwalansi imeneyo, kampani ya inshuwalansi sidzakubwezelandi ndalama zanu. Ubwino wokhala ndi inshuwalansi ndi wakuti mumapewa kukhala ndi nkhawa.

Microinsurance imagwila conco: ndalama zocepa zimene mumalipila, zimaikidwa pamodzi ndi ndalama za anthu ena mtumba limodzi, ndipo zonse zimadzagwilitsidwa nchito ngati wina wa inu amene munalipila ndalamazo wakumana ndi tsoka. Koma simuyenela kuiwala kuti anthu okha amene akhala akulipila ndalama zoika mthumbalo mogwilizana ndi zimene anapangana ndi kampani ya inshuwalansi ndi amene amathandizidwa ndi ndalamazo. Pali mitumdu ingapo ya matumba amenewa ndipo amagwila nchito zosiyanasiyana. Mwacitsanzo, thumba lina limasalila zokhudza malilo, thumba lina limasamalila zokhudza ma shopu amene apsa ndi moto. Muyenela kufufuza kuti musankhe thumba limene mungafune kuikamo ndalama zanu. Motelo muyenela kudziŵa mtundu wa inshuwalansi imene mukufuna.

Mukhoza kulipilila banja lanu ndalama za inshuwalansi.

KODI KULIPILA INSHUWALANSI YA MICROINSURANCE KUMAFUNA NDALAMA ZINGATI?

Anthu ambili amaganiza kuti ishualansi imeneyi ndi yodula, koma zimenezo si zoon. Inshuwalansi imeneyi ndi ya anthu amene amalandila ndalama zocepa kotelo kuti aliyense azikhala ndi inshuwalansi.

Muzilipila premium yanu pafupipafupi kotelo kuti mudzatetezedwa mukadzakumana ndi zosayembekezeleka mtsogolo.

KODI PALI MITUNDU INGATI YA MICROINSURANCE?

Inshuwalansi imeneyi imakhudza mavuto a zaumoyo (matenda, kuvulala, kapena imfa) ndi katundu (kuongedwa kapena kusoŵa). Inshuwalansi imeneyi imakhudza mbali zingapo monga:

HEALTH INSURANCE (INSHUWALANSI YA THANZI)

Mukhoza kukhala ndi inshuwalansi imeneyi mwa kulipila ndalama zocedwa premium pang’onopang’ono caka ciliconse ndipo imasiyanasiyana malinga ndi ndalama zimene munthu amalandila. Zimenezi zimathandiza kulipilila ndalama za ku cipatala mukadwala kapena kulipilila mankhwala amene mungafune ku famasi yodziŵika bwino. Mwakutelo simamutulutsa ndalama zolipilila zinthzhu. Ngati mufuna kudziŵa

zambili za mmene mungalembetsele mbali imeneyi ya inshuwalansi, pitani mukafunse ku kampani yanu ya inshuwalansi kapena mlangizi wanu wa inshuwalansi.

LIFE INSURANCE (INSUWALANSI YA MOYO)

Inshuwalansi imeneyi ili paŵili. Mbali yoyamba imatheketsa kuti mupatsidwe ndalama pakacitika zinazake, ndipo mbali yaciŵili imatheketsa kuti mupatsidwa ndalama ngakhale palibe cimene cacitika. Mfundo zina zokhudza life insurance, monga mfundo yokhudza malilo, imalola kulandila ndalama za inshuwalansi munthu amene analembetsa inshuwalansi imeneyi akamwalila. Koma mfundo zina monga zokhudza maphunzilo, mumafunika kulipila ndalama za inshuwalansi ndi zina zosunga. Dongosolo limeneli, limafuna kuti muzilipila ndalama zina zocepa kuonjezela pa premium imene mumalipila nthawi zonse kuti kampani ya inshuwalansi izikusungilani. Mfundo za inshuwalansi zimenezi zimene zimalola kukusungilani ndalama, ndi zokhazi zimene zingakupangitseni kulandila ndalama ngakhale ngati simunakumane ndi vuto limene munagulila inshuwalansiyo.

Inshuwalansi siimakhudza cabe inshuwalansi ya umoyo. Fufuzani inshuwalansi imene ali nayo ndipo sankhani imene mufuna.

MFUNDO ZOKHUDZA MALILO

Ngati inuyo kapena munthu wina m’banja lanu amwalila, mfundo yokhudza malilo imatheketsa kuti mupatsidwe ndalama zimene munagwilizana pasadakhale ndi kampani ya inshuwalansi kuti mudzagwilitsila nchito pamalilo.

MFUNDO ZOKHUDZA MAPHUNZILO

Mfundo imeneyi imathandiza kuti mwana wanu azilipilidwa sukulu kwa utali wanthawi imene munagwilizana ndi kampani ya inshuwalansi. Ngati mungafe nthawi imeneyo isanathe, kampani ya inshuwalansi idzapitilizabe kulipila ndalama zimenezo ndipo kaŵiliikaŵili amalipila ndalama zimenezi mwacindunji ku sukulu kapena kwa munthu wina amene amasankhidwa ndi banja kuyendetsa cuma ca womwalilayo.

DISABILITY INSURANCE (INSUWALANCE YA KULEMALA)

Ngati mwacita ngozi kapena mwadwala ndipo simungathenso kugwila nchito, inshuwalansi imeneyi imakupangitsani kuti muzifola ndalama mpaka nthawi imene munagwilizana itakwana mwacitsanzo pambuyo pa milungu 52 kapena 104.

PROPERTY INSURANCE (INSHUWALANCE YA KATUNDU)

Inshuwalansi imeneyi idzakuthandizani kuti mupatsidwe ndalama zimene munapangana ngati katundu wanu, nyumba yanu, kapena bizinesi yanu yaonongedwa pa zifukwa zimene munachula pogula inshuwalansiyo. Mwacitsanzo ngati muli ndi inshuwalansi yokhudza moto, kenako moto ndi kuocha shopu yanu, kampani ya inshuwalansi ingakuthandizeni kuti mukonzenso shopu yanu mmene inalili ngoziyo isanacitike.

Monga mmene mwaonela, pa mitundu yosiyanasiyana ya inshuwalansi imene mungasankhe. Mufunika kudziŵa bwino mitundu ya inshuwalansi imene mukufunadi ndi kusankha inshuwalansi imene mufuna. Palibe inshuwalansi imodzi imene mungagule kuti ingakutetezeni pa ngozi zonse panthawi imodzi. Inshuwalansi iliyonse iyenela kugulidwa padela padela. Pali makampani a inshuwalansi ena amene ali ndi mitundu ya microinsurance monga imene tachula pamwambapa. Funsani mlangizi wa inshuwalansi yanu kapena pitani ku kampani ya inshuwalansi kuti akuuzeni zambili zokhudza mtundu wa microinsurance imene mufuna.

Inshuwalansi imakuthandizani panthawi imene katundu wanu wasoŵa kapena waonongeka mwadzidzidzi m’njila yakuti mumapatsidwa ndalama zokuthandizani kuti mubwezeletsa zimene zaonongeka. Conco, microinsurance kapena kulipila inshuwalansi pang'onopang'ono kumafanana ndi kusunga ndalama kapena kutenga loni.

Kusunga ndalama, kutenga maloni ndiponso kulipila ndalama ku inshuwalansi, zonse ndi zofunika. Ngati zimenezi mumazigwilitsila nchito bwino, zingakuthandizeni kuongolela ndi kukhala ndi umoyo wabwino. Koma zonsezi zilipo pa zifukwa zosiyanasiyana. Conco ndi kofunika kuzidziŵa bwino.

KODI PALI KUSIYANA KOTANI PAKATI POLIPILA INSHUWALANSI PANG’ONOPANG’ONO, KUSUNGA NDALAMA NDI KUTENGA LONI?

Kusunga ndalama kumatanthauza kuika ndalama zina zimene mumafola masiku ano kuti mukazigwilitsile nchito mtsogolo. Anthu amasunga ndalama poopela kuti angadzavutike akadzakumana ndi vuto mtsogolo. Mungathe kugwilitsila nchito ndalama zimene munasunga kucitila zinthu zimene mufuna. Komabe, zinthu zina pa umoyo (monga matenda, ngozi, imfa ndi zina zotelo) zingafune ndalama zambili kuposa zimene mungasunge. Inshuwalansi ingakuthandizeni kulipila zinthu pa nthawi ya zovuta imeneyi.

Loni ndi ndalama zimene mumakongola. Kaŵiliikaŵili, muyenela kulipila loni pamodzi ndi ciongoladzanja pa nyengo yanthawi imene munapangana ndi a ku banki. Mukhoza kutenga loni kuti muigwilitsile nchito pa zilizonse zimene mufuna. Koma musanatenge loni, muyenela kusonyeza cikole (monga shopu, nyumba, kapena ndalama zodallika zimene mumafola ndi zina zotelo), ndipo zimenezi zingakhale zovuta panthawi imene mulibe zinthuzo. Loni iyenela kugwilitsidwa nchito pa zinthu monga za malonda ndipo nthawi zambili ndalama za loni siziyenela kugwilitsidwa nchito pa matenda kapena pa malilo. Ishuwalansi ndi imene ingagwile bwino nchito pa mavuto amene angagwe mwadzidzidzi amene angafune kuti mutulutse ndalama mwamsanga.

N’CIANI CIMENE MUYENELA KUCITA KUTI MUKHALE NDI INSHUWALANSI? NANGA NDANI AFUNIKA KUKHALA NDI INSHUWALANSI?

Wina aliyense angatenge inshuwalansi. Microinsurance kapena inshuwalansi yolipila pang'onopang'ono inakonzedwela anthu amene amalandila ndalama zocepa. Nthawi zambili makolo ndi amene angalipilile ana ao inshuwalansi kapena angaikidwe pa inshuwalansi imodzi ndi makolo ao. N’zotheka kukhala ndi inshuwalansi imene ingathandize aliyense m’banja lanu lonse. Ngati mufuna kudziŵa zambili, kafunseni ku kampani yanu ya inshuwalansi kapena mlangizi wanu wa inshuwalansi.

KODI INSURANCE POLICY N’CIANI?

Mukasankha mtundu wa inshuwalansi imene mufuna ku kampani ya ishualansi imene mwasankha, inuyo ndi kampani ya ishualansiyo mudzapanga pangano.

Mudzapatsidwa cikalata cokedwa ‘insurance policy.’ Cikalata cimeneco cimalongosola zinthu zingapo zimene zingalipilidwa ndi inshuwalansi imene mwasankha komanso mfundo zina zokhudzana ndi pangano lanu. Mufunika kumvetsetsa mfundo zonse zimene zili m’cikalataci, komanso muyenela kukhala woona mtima ndi kukamba zoon. pa zonse zimene mlangizi kapena agent wa inshuwalansi yanu angafune kudziŵa. Mukalephela kutelo, kampani ya inshuwalansi ingathetse panganol. ndi kusakupatsani ndalama zanu zinthu zikaonongeka. Ngati mukukaikila, ndi bwino kufunsa m’malo mokamba bodza.

Kambani zoon. pa zimene a kampani ya ishualansi angafune kudziŵa za inu. Tsimikizilani kuti mukudziŵa bwino inshuwalansi imene mufuna kugula komanso zinthu zimene zingalipilidwe ndi inshuwalansi yanu

KODI MUNGALIPILE BWANJI NDALAMA ZANU ZA INSHUWALANSI?

Udindo umodzi umene uli mu pangano lanu la ishualansi ndi wakuti muyenela kulipila ndalama yanu ya inshuwalansi yocedwa premium nthawi zonse. Ndalama imeneyi ingalipilidwe masiku onse, pa mwezi kapena pacaka, ndipo izi zimadallila mtundu wa inshuwalansi imene mwagula ndi zimene mwagwilizana ndi kampani yanu ya inshuwalansi. Makampani a inshuwalansi ali ndi njila zosiyanasiyana zimene amalipitsila ndalama za premium. Iwo angalandila ndalama zenizeni, angagwilitsile nchito zinthu monga mafoni kapena makompyuta, kapena angamadule ndalama ku akaunti yanu ya ku banki. Muyenela kudziŵa kuti mumalipila zingati komanso mtundu wa inshuwalansi imene mukulipila.

Musanasinile cikalata cokedwa insurance policy, tsimikizani kuti mukumvetsetsa zinthu zonse zokhudza panganol.

Musalipile ndalama ngati muli ndi zikaikilo zina kapena ngati simukudziŵa bwino zimene inshuwalansi yanu ikulowetsamo. Muyenela kusunga malisiti onse a ndalama zimene mumalipila ku kampani ya inshuwalansi. Nthawi zonse, muzitenga lisiti ya ndalama zilizonse zimene mumalipila kwa mlangizi wa inshuwalansi ndi kusunga malisiti anu pa malo abwino.

Muzilipila ndi kusunga malisiti nthawi zonse!

ZIMENE MUYENELA KUCITA POFUNSILA CIPUKUTA MISOZI

Ngati mwakumana ndi tsoka kapena vuto linalake limene inshuwalansi yanu ingalipilile, muyenela kudziŵitsa mlangizi wanu wa inshuwalansi za vutolo mwamsanga ndi kupempha kuti kampani ya inshuwalansi ikupatseni ndalama mogwilizana ndi zimene munagwilizana pa cikalata ca pangano lanu. Dongosolo lonse lopemphela ndalamazo limachedwa ‘kufunsila.’ Mfundo zonse zokhudza zimene muyenela kucita pofunsila ndalama za cipukuta misozi zalongosoledwa bwino pa cikalata cokedwa insurance policy. Ngati simudziŵa mmene mungafunsile ndalamazo, funsani mlangizi wanu wa inshuwalansi kuti akuuzeni zoonjezeleka za mmene mungafunsile cipukuta misozi. Mufunika kudziŵa mmene mungafunsile ndalama za cipukuta misozi komanso mapepala amene kampani ya inshuwalansi ikufuna kuona isanakupatseni ndalamazo. Muyenelanso kuuza anthu a m’banja lanu kuti adziŵenso zimenezi ngati cinacake cingacitike kwa inu.

Mufunika kuuza banja lanu za inshuwalansi imene mufuna kugula kotelo kuti ngati zinazake zingacitike kwa inu, io akadziŵe zimene ayenela kucita pofunsila ndalamazo, komanso nthawi zimene adzafunika kufunsila. Apo ai, ndiye kuti ndalama zanu zingapite pacabe.

NDI LITI PAMENE KAMPANI YA INSHUWALANSI SIINGAKUPATSENI CIPUKUTA MISOZI?

Kampani ya inshuwalansi sidzakupatsani ndalama ngati munagwilitsila nchito bodza posaina pangano lanu. Kuonjezela pamenepo, mphamvu ya inshuwalansi iliyonse imatha pakapita nthawi ngati simukonzanso mgwilizano wanu kapena mukasiya kulipila ndalama za inshuwalansi. Ngati tsoka likugwelani pambuyo poti pangano lanu la inshuwalansi laleka kugwila nchito, kampani ya inshuwalansi sidzakupatsani ndalama zilizonse. Ndiye cifukwa cake muyenela kudziŵa nthawi pamene inshuwalansi yanu idzaleka kugwila nchito komanso mufunika kulipila ndalama za inshuwalansi nthawi zonse.

Muli ndi mphamvu zofunsila cipukuta misozi. Kutu mudziŵe zambili, funsani mlangizi wanu wa ishualansi.

Pali zinthu zina zimene muyenela kucita kuti muziteteza kwa akuba. Mwacitsanzo, funsani mlangizi wanu mafunso onse ofunika kuti mutsimikizile kuti mukudziŵa mtundu wa inshuwalansi imene adzakugulitsani. Ngati iye akulephela kukufotokozelandi bwino za inshuwalansi imeneyo ndipo mukumukaikila, simuyenela kugula inshuwalansi. Muyenela kudziŵa bwino zimene muyenela kucita ngati tsoka lakugwelani limene lingalipilidwe ndi inshuwalansi yanu. Muyenelanso kudziŵa kumene mungapeze mlangizi wanu wa inshuwlansi mukakuna ndi tsoka lililionse kapena vuto.

MAPHUNZILO A MU ZAMBIA OKHUDZA ZA NDALAMA

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.