

INTRODUCING YOUR POLICY

This document sets out the terms and conditions of the Ecosure Funeral Plan offered by LNIG Hollard to Econet subscribers. Please read and fully understand each clause set out in these terms and conditions.

These terms and conditions can be changed at the LNIG HOLLARD's sole discretion subject to sixty (60) days' notice to the main insured person. LNIG HOLLARD will notify the main insured person by SMS of any amendments to these terms and conditions and ensure that they are available at all Econet customer service touch points and on the official Econet website. Any main insured person who does not accept the changes to the terms and conditions of this agreement shall notify LNIG HOLLARD in writing within thirty (30) days of posting of the amendments at Econet customer touch points, and such notification shall be deemed to constitute termination of this insurance policy with effect from the date on which the new amendments take effect.

When an Econet subscriber registers for the Ecosure Groups Funeral Plan, the subscriber must know and fully understand the terms and conditions set out in this document.

Confirmation of registration means that the Econet subscriber agrees to abide and be bound by these Terms and Conditions in respect to the Ecosure Groups Funeral Plan.

WELCOME TO LNIG HOLLARD

LNIG Hollard is committed to providing world class service. Our aim is to ensure that all our communication with you is honest and easy to understand. We wrote this policy in plain English.

We will pay a valid claim for the benefits set out in this policy on condition that:

- You pay the premium set out in this policy;
- You give us all the information we ask for that materially affects our risk
- You and all the insured persons keep to the terms and conditions of this policy.

THE PARTIES TO THIS POLICY

The policy is a legal contract between you and LNIG Hollard. Only you have rights under this policy.

- 'We', 'us' and 'our' refer to LNIG Hollard, registration number I95/267. LNIG HOLLARD is a registered insurance company and an authorised Financial Services Provider.
- 'You' and 'your' refer to the main insured person who is the owner of this policy.

KEY DEFINITIONS USED IN THIS POLICY

We have given a specific meaning to certain words. These words appear in italics. The glossary at the end of this document gives the definitions that have the same meaning anywhere in this policy. Certain definitions only apply to a specific benefit section and will appear at the end of each benefit section. The most common definitions used in this policy are below.

- 'policyholder' refers to you, the owner of the policy and the main insured person.
- 'insured person' refers to a person that meets the conditions for eligibility.
- 'main insured person' refers to the person who we accepted as the main insured person.

How to read this policy

The plural of these words is used where appropriate. The headings in the policy are for reference only and will not affect the meaning of the terms and conditions to which they relate.

- When we refer to a specific section of this policy, the reference will include the name of the heading. Days refer to ordinary calendar days, including weekends and public holidays.
- Month means a calendar month including the first day, the last day and including weekends and public holidays
- Words which refer to natural persons will also refer to legal persons.
- 'He', 'him' and 'his' refers to a male or female.

Your policy

This policy is a legal contract between you and us and includes your registration and the policy wording.

The registration is where you asked us to cover all the insured persons under this policy, and where you gave us permission to collect the monthly premium.

- The registration is electronic via your mobile device or physical form that you completed at your local Econet customer service touch points; or
- If you make any changes or additions to the policy after the policy start date, the physical form you completed when you made the changes will also be part of this policy.

The policy wording includes the general terms and conditions and the benefits as explained below:

- The general terms and conditions include all the terms, conditions and exclusions that apply to all the benefits.
- The benefits set out the terms and conditions specific to the selected benefit.

The policy wording makes up your policy documentation that we sent to you. You must carefully read these documents together. Make sure you understand what you are covered for as well as what your responsibilities are. If you do not keep to the terms of this policy, it may result in us not paying a claim or cancelling your policy.

We are not bound by any changes unless we have agreed to them in writing and have included them into this policy by issuing you with a new policy wording or policy schedule. This policy document replaces all previous policy documents.

The policy document will always be the final determining factor in the event of any disagreement around meaning or interpretation.

POLICY PACKAGES, BENEFITS AND PREMIUMS

There are four policy packages options that will be available to Econet subscribers:

PACKAGE	BENEFITS	PREMIUMS
Lite	M 10 000	M 20.00
Basic	M 20 000	M 40.00
Standard	M 30 000	M 60.00
Premium	M 50 000	M 100.00

GROUP COVER

- Each Group member will nominate a beneficiary who must be an individual or Funeral service provider
- Claim payments will not be made to the group, society or employer
- Group members will be on the same package
- Group Cover allows main insured persons to register their insured persons. All insured persons shall be on the same currency and package as the main insured person.
- The premium is paid per head and is the same irrespective of the insured person's age.
- A Group member can be covered by only one Burial Society/Group.
- Should it be later discovered that a member is registered by another Burial Society/Group, claims shall be paid for the policy registered first only and Premiums paid for any latter Burial Societies shall be forfeited.
- A person can only be covered up to maximum three times, separately under the following categories: (1) Individual Policy where a person is covered once as MAIN LIFE INSURED, (2) as a DEPENDANT of the main life insured on

a different Individual Policy, (3) Burial society/group member as the MAIN LIFE INSURED.

- A person can only be covered for up to M 150 000 across all policies, @ maximum three different policy categories above.

The cover that can be bought for certain insured persons will be limited as follows:

- M30 000 for insured persons older than 5 years but younger than 14 years old, and
- M10 000 for insured persons 5 years old or younger.

Exclusions

Exclusions mean instances where we will not be obliged to pay out a claim where an insured person dies as a result of the following excluded activities:

- Insured persons aged below 60 age next birthday;
- Death due to natural causes occurring within six months (waiting period) of the benefit start date of the policy of the insured person.

The maximum benefit payable upon death due to natural causes shall be paid as follow

Time of Death from policy start date	0 to 6 months	6 to 12 months	After 12 months
Maximum Benefit Payable	M 0	M 30 000	M 50 000

Insured persons aged 60 age next birthday and above:

- Death due to natural causes occurring within six months (waiting period) of the benefit start date of the policy of the insured person.

The maximum payable upon death due to natural causes shall be paid as follows:

Time of Death from policy start date	0 to 6 months	6 to 12 months	After 12 months
Maximum Benefit Payable	M 0	M 0	M 50 000

- Suicide.
- War, insurrection or civil commotion.
- Epidemics as defined and declared by the World Health Organisation standards.
- A claim for a person who does not qualify for cover under this agreement.
- A fraudulent or dishonest claim.

REGISTRATION

To register a group as an EcoSure Burial Society the following requirements must be met:

- Elect a committee made up of a Chairperson, Secretary and Treasurer
- The minimum membership shall be 10 people. There is no maximum number of members.
- Provide completed and fully signed:
 - EcoSure Group/Burial Society Application Form
 - EcoCash Merchant Code Application Form
 - Constitution of the Group/Burial Society
- Attach
 - Certified ID copies of each executive member

Provide a database of the Group/Burial Society members. The database must contain the following information in full of all members:

- First Name and Surname,
- ID Number or Birth Entry Number for minors,
- Date of Birth,
- Gender,
- Preferred EcoSure Package,
- Mobile Number,
- Beneficiary's name and surname,
- Beneficiary's relationship to the main insured person,
- Beneficiary's date of birth,
- Beneficiary's contact cell number, and
- Signature indicating consent to join to Burial Society.

Members with incomplete details will be considered unsuccessfully registered.

- Ecosure Funeral Plan provides cover for funeral expenses in the event of the death of an insured person.
- To register for the Ecosure Funeral Plan, the main insured person must be at least 18 years old but younger than 70.
- A Burial Society member can be covered by only one Burial Society.
- Should it be later discovered that a member is registered by another Burial Society, claims shall be paid for the policy registered first only and premiums paid for any latter Burial Societies shall be forfeited.

POLICY START DATE AND PERIOD OF INSURANCE

- The Ecosure Funeral Plan is effective as of the policy start date.
- The policy start date is calculated as follows:
 - If an Ecosure Burial Society registers between the 1st day of the month and the 10th day of the month (inclusive), the policy start date shall be a date in that same month on which the first premium is successfully deducted from the Ecosure Burial Society.
 - If an Ecosure Burial Society registers between the 11th day of the month and the end of that month, the policy start date will be the 1st day of the following month.
- Following the first premium payment, the premium collection date shall fall on the 1st day of each month.
- Cover lasts for one calendar month from each premium collection date.
- Should payment fail on the 1st of the month, Ecosure will make several deduction attempts throughout the month until successful payment is made.
- Attempts will be made to collect the premium every five days on 1st, 5th, 10th, 15th, 20th, 25th and last day of the month.
- An Ecosure Burial Society may cancel the policy by giving 30 days' notice at any Econet Service Centre through any of the Executive Members.

CHANGES IN PACKAGES

- NOTE: A Group/Burial Society Member or dependant above the age of 70 cannot elect to increase his/her cover.
- A Group/Burial Society Member is allowed to either increase or decrease, their cover or that of a dependant a maximum of 3 times in a year.
- If a Group/Burial Society Member elects to increase their cover to any package other than the Premium Package, the benefits will be paid as follows:
 - If death is by natural causes the previous cover level will be in force for six months after which the new cover level will take effect;
 - If death is by accident the new cover level will take effect immediately and any claim will be payable as per the new cover level.
- If a Group/Burial Society Member elects to decrease their cover, the new cover level takes effect immediately regardless of whether death is by accident or natural cause and any claim will be payable as per the new cover level.
- If a Group/Burial Society Member elects to increase their cover from any package to the Premium Package, and subject to the group maintaining the 30% membership threshold for this package, the benefits if death is by natural causes the benefits payable are as follows will be paid as follows:
 - If death is by natural causes the benefits shall be payable as follows:

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Time of Death after Upgrade	0 to 6 months	6 to 9 months	After 9 months
Maximum Benefit Payable	According to previous package	M 15 000	M 25 000

If death is by accident the new cover level will take effect immediately and any claim will be payable as per the new cover level."

PREMIUM PAYMENT

Collection of premiums from members

Members can:

- Submit cash which is then 'Cashed-In' into a designated member's individual EcoCash account (Treasurer is recommended); or
- Premiums can be sent via EcoCash to a designated members' individual EcoCash account (Treasurer is recommended).
- Once all premiums have been received, the treasurer initiates a 'Pay Merchant' transaction into the Society / Clubs Merchant Account

OR

- Premiums can be deposited by Burial Society Members directly into the EcoSure Burial Society's EcoCash Merchant account by depositing funds into an individual's EcoCash wallet and making a 'Pay Merchant' transaction.

Premium payment

- Once the EcoSure Burial Society has collected premiums from all its members and deposited these into the EcoSure Burial Societies EcoCash Merchant Account, the elected Executive will then initiate a Merchant to do a Merchant payment from the EcoSure Burial Societies EcoCash Merchant Account's preferred payment wallet to EcoSure Merchant account as follows:
 - Elected Executive will ensure the Burial Societies Merchant Code SIM card has been inserted into a phone,
 - Enter PIN number of Merchant Code,
 - Select 'Merchant to Merchant transfer,
 - Enter EcoSure Merchant Code,
 - Enter Amount to be paid,
 - Confirm.

OR

- If a Burial Society is yet to receive its EcoCash Merchant Account Sim Card, Premium payments may be done as follows:
 - Burial Society Members can submit cash which is then 'Cashed-In' into a designated member's individual EcoCash account (Treasurer is recommended) from the preferred payment wallet. The treasurer will then initiate a Merchant to Merchant payment to EcoSure Merchant account
 - The Treasurer must immediately notify EcoSure of the payment made and mode used.
 - Burial Society Members' premiums must be paid in one go and in full by the 1st of the month and latest by the 10th day of the month of cover (inclusive) to ensure cover for the EcoSure Burial Society and that there are no delays in paying out of Claims.
 - The exact outstanding premium amount must be paid. Part payments are not possible.
 - If payment is received between the 11th day of the month and the end of that month, the commencement of cover will be the 1st day of the following month and cover for all members of the EcoSure Burial Society will lapse and will not be covered for the month.
 - If the monthly premium payment made for the group is less than the expected amount to be paid, cover for all members of the EcoSure Burial Society will lapse and will not be covered for the month.
 - There will be no claim settlement if the policy has lapsed.

The Grace Period for this policy is a maximum of forty (40) days from the due date within which the premium should be paid after which the policy will automatically lapse.

LAPSE AND REINSTATEMENT OF COVER

- The Group policy will lapse on the 40th day after the premium collection date if the premium is not paid by the aforesaid date.
- A lapsed policy can be reinstated upon payment of the premium. Where a policy is reinstated no claim shall be paid for death by natural causes for each month the policy was lapsed up to a maximum of three months following the reinstatement of the policy.
- The policy shall not have a surrender value.

NOTICE PERIOD FOR PREMIUM INCREASE

Sixty (60) days' notice will be given by us for any increases in premium.

MISREPRESENTATION AND FRAUD

- Any misrepresentation or non-disclosure of a material information by the insured person may result in the policy being cancelled, a claim rejected or the policy being voided from inception without any refund of premiums.
- Any fraudulent act used to obtain any benefit by a beneficiary under the policy may render the policy cancelled or void from inception and any claim or premiums paid in such event will be forfeited.
- The whole Group (EcoSure Burial Society) stands the risk of being blacklisted with no premium refund payable. The Chairman, Secretary and Treasurer will be legally, jointly and severally liable.

CHANGES IN THE POLICY

- Additions, Removals, Corrections
- NOTE: Only Burial Society Members below the age of 70 will be accepted as additional Burial Society Members of the EcoSure Burial Society.
- Any changes to an EcoSure Burial Societies database can only be done by the EcoSure Burial Society Executive members.
- Additions, Removals or Corrections may only be done once in any given calendar month and the 1st of every month to ensure the correct premium is paid for the group and all Burial Society Members covered.
- Additional policyholders above the age of 18 must sign their consent to be added to the EcoSure Burial Society.
- All other terms and conditions regarding details required, dependant rules, age limits and applicable NCE periods shall apply to Burial Society Members joining after the initial group has registered and paid first premium.
- Corrections of a Burial Society Member's details will only be done on submission of proof of identification of the Burial Society Members whose details are to be corrected.
- Any changes to the policy must be done at an Econet Service Centre with proof of identification.
- There can be no change in the identity of the insured person on a given policy other than official changes in name in accordance with the laws of Lesotho.
- A cancelled policy can never be reinstated. An EcoSure Burial Society will have to make a new application for a new policy.

BENEFICIARY

- A Burial Society Member can only appoint two (2) beneficiaries. A principal beneficiary who shall receive the death benefit upon the insured person's death and an alternate beneficiary who is the second-choice person the main insured person nominates to receive the benefits of the policy in the event that the principal beneficiary is incapacitated or has died.
- The beneficiary could only be an individual.
- No provision in any will or testament will have the effect of varying the beneficiary appointed in the policy.
- If the principal beneficiary has died, the death benefit will be paid to the alternate beneficiary selected by the main insured person.
- If both principal and alternate beneficiaries have died or where the main insured person did not appoint any beneficiary, the death benefit will be paid to the insured person's surviving spouse on submission of a Marriage Certificate and ID.
- If the insured person does not have a surviving spouse the death benefit will be paid to a beneficiary nominated per the instruction from District Administrator's office
- If the beneficiary selected is an individual and is under the age of 18 the proceeds of the claim will be paid per the instruction from the Office of the Master of the High Court.

INDEMNITY

- Upon the death of an insured person, we will pay the amounts stated in section A to a beneficiary, but subject to the exclusions and conditions in this policy.
- If we claim that the payment is not due and payable by virtue of the exclusions or non-compliance with any of the terms and conditions stated herein, onus shall be on the beneficiary to prove the contrary.

CLAIMS PROCEDURE

- A claim must be presented as soon as possible from the date of any insured person's death. A claim will be paid into the beneficiary's bank account or payment made by cheque.
- A claim will be submitted through Econet Service Centres only.
- We must be notified that a claim is being made as soon as reasonably possible after the death of an insured person but in any event no later than 180 (one hundred and eighty) days from date of death.
- In addition to a fully completed Econet Death Claim form, certified copies of the following documents must be provided at Econet Service Centres Econet:
 - o Death Certificate;
 - o Mortuary Certificate;
 - o Medical Certificate of the Cause of Death (if the deceased died in hospital);
 - o Police Report (in the case of unnatural causes of death);
 - o Deceased's proof of identity;
 - o Beneficiary's proof of identity;
 - o Beneficiary's banking details; or
 - o Beneficiary's contact cell number.
- Pay out to the beneficiary will be into their bank account or a cheque payment will be made.
- Where a death certificate has not been submitted with the initial claim, it MUST be submitted to us within 180 (one hundred and eighty) days from date of death.
- The claim pay-out will be within 72 (seventy-two) hours after submission of all documents
- In the event of death of an insured person, the benefit is paid to the main insured person.
- Group claims are paid into the Burial Societies EcoCash Merchant code or to a family member if agreed upon by the Group or to an EcoSure Funeral Services Partner.

REPUDIATION OF CLAIMS, CONFLICT AND DISPUTE

- In the event of repudiation by us of a claim or portion of a claim hereunder, (and after receiving a written objection from the beneficiary within thirty (30) days after such repudiation) the decision shall be reviewed by an appraiser. The appraiser's view will not be binding on us but may serve as a basis for a reappraisal of the decision to repudiate.
- In the event of the beneficiary not agreeing with our reappraisal, the beneficiary will notify us in writing within thirty (30) days.
- Thereafter the matter shall be referred to arbitration by us in terms of the relevant legislation, within a period of sixty (60) days.

Communications

- We are entitled to address any written communication in the manner it deems most expedient by SMS or through other means such as the Econet website (www.Econet.co.ls).

LIMIT OF INDEMNITY

- Any claim brought by the beneficiary as a result of the EcoSure Funeral Plan for whatever reason shall be limited to the benefit the insured person is entitled to in terms of their policy and these terms and conditions.
- The insured person may benefit from EcoSure Funeral Plan as long as we continue to offer the EcoSure Funeral Plan to the insured person. Any claims made after the discontinuance of EcoSure Funeral Plan for whatever reason shall not be valid. We shall pay-out all claims that meet the terms and conditions and are submitted no later than 180 days after discontinuance of EcoSure Funeral Plan.

WHOLE AGREEMENT

- These Terms and Conditions shall constitute the sole agreement between us and the insured person.
- No contrary representations or agreement to amend the Terms and Conditions shall be of any force or effect unless reduced to writing and signed by someone specifically authorized thereto in writing by us.

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GLOSSARY OF DEFINED TERMS

We have given a specific meaning to certain words. These words appear in italics. This glossary gives the set of definitions that have been used in this document and that have the same meaning anywhere in this policy. This glossary does not include definitions that only apply to a specific benefit section. Those definitions will appear at the end of each benefit section.

APPRAISER	Means an insurance expert engaged by us to review any repudiated <i>claim</i> , conflict or dispute.
BENEFICIARY	A person that you chose to receive an <i>insured person's</i> benefits on the death of the <i>insured person</i> . This is known as nominating a <i>beneficiary</i> .
PRINCIPAL BENEFICIARY	A person that is your first-choice person which you nominate to receive the benefits in the event of an <i>insured person's</i> death.
ALTERNATIVE BENEFICIARY	A person that is your second-choice person which you nominate to receive the benefits in the event that the <i>principal beneficiary</i> is incapacitated or has died.
BENEFIT AMOUNT	Means the amount of money that will be paid out to a <i>beneficiary</i> in the event of the death of an <i>insured person</i> .
BENEFIT PREMIUM	The monthly cost of the selected benefits on this policy for each <i>insured person</i> .
BENEFIT START DATE	The <i>benefit start date</i> for each <i>insured person</i> or benefit may be different. This is the date when an <i>insured person's</i> cover for a specific benefit begins under this policy.
BURIAL SOCIETY MEMBER	This is a <i>main insurer person</i> who is part of an <i>Ecosure Burial Society</i> .
CHILD	Will mean an unmarried, financially dependent <i>child</i> of the <i>main insured person</i> or <i>spouse</i> , who has not yet attained the age of 21, and will include: <ul style="list-style-type: none"> - a biological child, a posthumous <i>child</i> and a grandchild - a <i>stepchild</i>, a legally fostered <i>child</i> and an adopted <i>child</i>. <p>While the <i>main insured person</i> or <i>spouse</i> is eligible for <i>cover</i> under this policy, the age may (at our discretion), be extended to age 25 in respect of:</p> <ul style="list-style-type: none"> - an unmarried <i>child</i> who is a full-time student at a registered educational institution; and - an unmarried, financially dependent <i>child</i> of the <i>main insured person</i> or <i>spouse</i> who is mentally disabled or permanently, totally or physically disabled.
CLAIM	A request for a benefit pay-out done by a <i>beneficiary</i> and or his representative or guardian in the event of the death of the <i>insured person</i> .
CLAIMANT	The person who has told us about a claim and whose claim was accepted by us.
COVER	Means a promise made under this policy by us to pay a specified amount of money under the <i>Ecosure Funeral Plan</i> , in return for a <i>premium</i> .
DEATH BY ACCIDENT	Means an unforeseeable event that occurs after the <i>benefit start date</i> and which, in a violent, external and visible manner, independently of any other cause, directly results in the death of the <i>insured person</i> .
DEATH BY NATURAL CAUSES	Means a death that is primarily attributed to an illness or an internal malfunction of the body not directly influenced by external forces such as accident or homicide, but excluding the exclusions set out in these terms and conditions.
ECOCASH WALLET OR ECONET AIRTIME BALANCE	Means an electronic wallet held with Econet Telecom Lesotho (Pty) Ltd the name of the <i>insured person</i> , Sponsor, and/ or <i>beneficiary</i> .
ECONET MICRO INSURANCE SYSTEM	Means the system which manages the Econet insurance services.
ECONET AGENT	Means an entity and/or individual registered by us to assist in submission of <i>claims</i> .
ECOSURE BURIAL SOCIETY	An <i>EcoSure Burial Society</i> is a group of people formally organised with the sole purpose of assisting each other in the event of death of one of their members or a member's <i>insured persons</i> . The Burial Society is approved and registered by the us and an <i>insured person</i> is a member of. It is specifically provided that the <i>insured person's</i> Burial Society will assist with burial arrangements and logistics as provided in the Burial Society's constitution.
ECOSURE FUNERAL PLAN	Means a funeral assurance cover that entitles a promised amount determined by the <i>policy package</i> to be paid out in the event of the death of an <i>insured person</i> .
INSURED PERSON/S	Refers to the person who meets the conditions for eligibility and a person whom the <i>main insured person</i> has a legal duty to support, such as: <ul style="list-style-type: none"> - <i>Spouse</i>; - Biological or legally adopted children; - Grand Children; - Biological parents; - Biological grandparents; and - Parents-in-law.
INSURED EVENT	Is something that happens to an <i>insured person</i> under this policy that results in us paying out a claim. This is <i>death by accident</i> or <i>death by natural causes</i> .
MAIN INSURED PERSON	Refers to the individual <i>Ecosure Funeral Plan</i> applicant. <i>Main insured persons</i> must be 18 years or older but younger than 70 years to qualify to register for a policy.
MATERIAL INFORMATION	Information that affects our decision to cover an <i>insured person</i> on the terms and conditions in this policy.
PARENT	Includes the <i>parent</i> of the <i>main insured person</i> and/or <i>spouse</i> where the <i>main insured person</i> and/or <i>spouse</i> is a biological <i>child</i> , a <i>stepchild</i> , a legally fostered <i>child</i> or an adopted <i>child</i> of the <i>parent</i> .
PERIOD OF INSURANCE	Means the period between the <i>policy start date</i> or the <i>benefit start date</i> and the date when the policy ends, subject to the receipt of your monthly <i>premium</i> . <i>Cover</i> is active for one month and is renewable with each subsequent <i>premium</i> payment.
POLICY	Means this <i>Ecosure Funeral Plan</i> contract between us and the <i>main insured person</i> , which determines the <i>claim</i> which we are legally required to pay in the event of an <i>insured person's</i> death.
POLICY CANCELLATION	Means the withdrawal and/or termination of a policy by us or by the <i>main insured person</i> .
POLICY NUMBER	Means the unique number generated by the <i>Econet Microinsurance System</i> and may be the <i>main insured person's</i> unique mobile number. The <i>main insured person's</i> policy number may be quoted in all correspondence pertaining to the <i>insured person's</i> <i>Ecosure Funeral Plan</i> .
POLICY PACKAGE	Means the <i>Ecosure Funeral Plan</i> options available for selection by a <i>main insured person</i> for himself and/or <i>insured persons</i> .
POLICYHOLDER	Refers to you, the owner of this policy. The <i>policyholder</i> is also the <i>main insured person</i> . The <i>policyholder</i> is responsible to pay the <i>premium</i> .
POLICY REVIEW DATE	The month on which we will review your policy every year, as set out in the policy schedule. This is the date on which we: <ul style="list-style-type: none"> - will automatically increase the <i>premium</i> (if applicable); and - may make changes to the policy conditions.
POLICY START DATE	The date cover for the <i>main insured person</i> begins under this policy. The <i>policy start date</i> will be the later of: <ul style="list-style-type: none"> - the first of the month during which we received the first <i>total premium</i>; and - the date that we agree to restart this policy.
PREMIUM	Means the amount that the <i>main insured person</i> is required to pay every month or at any other frequency specified under the policy to maintain the policy. The <i>premium</i> is paid through automatic deduction from the <i>main insured person's Econet Airtime Balance</i> or any other means as agreed upon with us.
PREMIUM COLLECTION DATE	The day in each month, on which the <i>main insured person</i> agreed for us to collect the <i>premium</i> as: <ul style="list-style-type: none"> - a debit to the <i>main person insured's Econet Airtime Balance</i>; or - any other means as agreed upon with us.
SPOUSE	A person who is the permanent life <i>spouse</i> by marriage to the <i>main insured person</i> .
WAITING PERIOD	This is the period during which we will not pay any claims if an <i>insured person</i> died because of natural causes. The <i>waiting period</i> begins from the <i>benefit start date</i> of each <i>insured person</i> .
US / WE / OUR	Refers to LNIG Hollard, with registration number 195/267.

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