

KARABO FUNERAL PLAN FREQUENTLY ASKED QUESTIONS

Q1: What is Karabo Funeral Cover?

A: Karabo Funeral Cover is a product focused on providing funeral assurance cover that entitles a promised amount and or benefit determined by the Policy Package to be paid out in the event of death of your death or the death of a loved one covered by Karabo Funeral Cover.

Q2: Why do I need Karabo Funeral Cover?

A: Karabo Funeral Cover will provide financial assistance to your family in the event of your death or the death of a loved one covered by Karabo Funeral Cover.

Q3: How do I register for Karabo Funeral Cover using my mobile number?

A: To register for Karabo Funeral Cover on your mobile number simply dial *173#, enter your Smega PIN and follow the instructions thereafter. You must ensure that you have sufficient funds in your Smega account to cover your first premium and activate your policy.

Q4: What are the requirements for one to register as an Individual Policyholder on Karabo on their mobile phone?

A: For one to register for Karabo Funeral Cover on their mobile number, one must have:

- An active BTC SIM Card
- The SIM card must be registered on Smega
- One must be between the ages of **18 and 70** at the point of registration.

Q5: Can I register for Karabo, if I have an existing funeral policy with another Funeral service provider?

A: Yes, you can register for Karabo Funeral Cover in addition to any other funeral policy you may have. A cash pay-out will be done via Smega to your Beneficiary in the event of your death or the death of a loved one covered by Karabo Funeral Cover.

Q6: Will I be issued with any documentation for my policy?

A: No documents are issued for this product. However, should you require a print out of your policy you can get this at any BTC Service Centre countrywide or download from the BTC and Hollard websites

Q7: How much cover do I enjoy?

A: The cover depends on the package chosen. There are a range of Policy

Package options that are available to Customers:

Package Name	Premium/Person	Benefit
Karabo Lite	P10.00	P10,000
Karabo Basic	P15.00	P15,000
Karabo Standard	P20.00	P20,000
Karabo Premium	P25.00	P25,000
Non-Resident Packages (Repatriation)		
Karabo Africa	P10.00	P10,000
Karabo Rest of World	P25.00	P25,000

Q8: How do I change my package on the individual policy?

A: To change a package you

- Dial *173# and enter Smega PIN
- Select Karabo Funeral Cover
- Select Karabo Individuals
- Select RTGS Policy
- Select Manage Policy
- Select Change Package
- Choose the package you intend to change to
- Confirm Package Upgrade or downgrade

Q9: How many policies can I have as a Policy Holder?

A: A maximum of 2 policies are allowed as policy holder through:

Self-registration on mobile phone

- On an BTC SIM Card 1
- On an BTC SIM Card 2

A: As a Dependent on another Policy Holders account (e.g. spouse, child, parent, parent-in-law, grand-parent)

Q10: Should I disclose the Policy details to my spouse?

A: It is up to you to decide whether to disclose the information. It is however critical to inform someone about your cover to ensure they claim in the event of your passing.

Q11: When does my Policy become active?

A: Your Policy becomes active once your first premium has been deducted from your Smega wallet. You have 30 days from registration to cash-in to your wallet and activate your policy. Should you exceed 30 days after registration without doing so the registration will fail and you will have to start the registration process again. Once you have registered and paid the initial premium, the system will send you an SMS confirming the policy commencement date and the next premium due date.

Q12: What happens if I do not pay the premium?

A: You must make sure you have money in your Smega wallet to cover the monthly premium. If funds are not available or less than monthly premium, your policy will lapse and you will no longer be covered.

Q13: How do I pay my monthly Karabo Premiums?

A: An automatic deduction will be done through your Smega wallet as soon as you register and then monthly from the 1st of the following month . You can initiate payment through your Smega wallet or payment can be done by a sponsor who pays the premium on your behalf through his/her Smega wallet.

Q14: How do I pay my monthly Add On premiums?

A: An automatic deduction will be done through your Smega wallet as soon as you register and monthly as from the 11th of every month to the 10th of the following month. You can initiate payment through your Smega wallet or payment can be done by a sponsor who pays the premium on your behalf through his/her Smega wallet.

Q15: Will I incur any additional charges on Karabo?

A: Normal Smega charges apply for all deductions made from your Smega wallet towards your Karabo Funeral Cover premium payment.

Q16: How will the benefits be paid considering that I will have both the Karabo Funeral Cover and the Add On Cover?

A: Both benefits are paid to your appointed beneficiary.

Q17: What happens if I have a policy but die just after my funeral cover has lapsed?

A: The claim will be declined. You will need to ensure that your premium payments are up to date all the time.

Q18: If my policy is not up to date will I get a fraction of the pay-out?

A: Unfortunately, the policy will only pay-out policy holders who are paid up at the time of death. We urge you to ensure that your policy is paid up at all times and will send you regular reminders before your policy expires.

Q19: Are there any other means of payment other than cash?

A: For the convenience of you our valued customer, the Karabo system is linked directly to the Smega system to enable you to make payment from anywhere at any time.

Q20: When should I make a cash deposit into my Smega wallet for the premium renewal to be affected in that month?

A: You must ensure that you have paid your monthly premium by the 1st of every month. To do so you must ensure that you have deposited cash into your Smega wallet any time from the 11th of the month for the premium due the 1st of the next month. You have until the 10th of the next month to ensure that your policy remains active. If you do not pay by the 10th of the month your policy will lapse.

Q21: Should I register again if I want to reinstate my lapsed policy?

A: Registration details are sent only once. To reinstate your lapsed policy, you just have to deposit cash into your Smega wallet or initiate payment through the Karabo menu. An exclusion due to death by natural causes will be applied in the event of a claim depending on the length your policy had lapsed up to a maximum of three (3) months. A policy cannot be reinstated if premiums have been skipped for three (3) consecutive months.

Q22: If I lose my SIM card, can I have my policy transferred to my new SIM card?

A: Yes. Your policy can be transferred to your new SIM card. However, you will need to advise BTC as soon as possible to ensure that you do not lose cover should premiums not be paid.

Q23: Does the policy mature?

A: The Karabo is a life assurance policy which pays out/ matures upon the death of the policy holder.

DEPENDANTS

Q24: What is a Dependant?

A: A Dependant is a person whom the Insured has a legal duty to support. For purposes of Karabo Funeral Cover guidelines these are the Insured's family members who are;

- Spouse;
- Biological or legally adopted children up to the age of 21, 25 if studying;

- Biological grandchildren;
- Biological parents;
- Biological grandparents; and
- Parents-in-law

Q25: How can I register my Dependants?

A: You register a Dependant by dialling *173#, entering your Smega PIN and selecting option 5- Karabo Funeral Cover and follow the instructions thereafter. You must ensure that you have all the following information at hand:

- Date of birth
- ID Number or Birth Entry number for minors
- First Name and Surname;
- Contact Number for those above the age of 21.

Q26: How do I add a dependant on my individual policy?

A:

To change a add a dependant you

- Dial *173# and enter Smega PIN
- Select Karabo Funeral Cover
- Select Manage dependant
- Select add dependent
- Follow steps and confirm

Q27: How do I check my dependants on my individual policy?

A: To change a add a dependant you

- Dial *173# and enter Smega PIN
- Select Karabo Funeral Cover
- Select Manage dependant
- Select View dependent
- Follow steps and confirm

Q28: What if I am resident in another country despite being a citizen of Botswana?

A: You are still able to register for Karabo on your roaming BTC SIM card or Smega Mobile App. On registration you will be required to select whether you are in Botswana, Africa or the rest of the world. The premiums and benefits for customers based in other African countries or in the rest of the world are as follows:

Non-Resident Packages (Repatriation)		
Karabo Africa	P10.00	P10,000
Karabo Rest of World	P25.00	P25,000

BENEFICIARY

Q29: What is a beneficiary?

A: The person and/ or entity that, the Insured, nominates to receive the benefits of the Policy in the event of the Insured's death.

Q30: Who can be a beneficiary on my policy?

A: You can make anyone you want a beneficiary of your policy.

Q31: How do I add a beneficiary on my individual policy?

A: To add a beneficiary you

- Dial ***173#** and enter Smega PIN (*please confirm the number*)
- Select Karabo Funeral Cover
- Select Karabo Individuals
- Select RTGS Policy
- Select Manage Policy
- Select Manage Beneficiary
- Select Add Beneficiary
- Follow steps and confirm

Q32: Can I change my beneficiary?

A: Yes, it is possible to change your beneficiary. In fact, it is very important you review your beneficiary on a regular basis because overtime your circumstances change e.g. your chosen beneficiary may have passed away. One can add or remove a beneficiary for a maximum of 3 times within a year.

Q33: Can I leave the death benefit to anyone other than the specified beneficiary i.e. charitable organisations?

A: No, you can only leave the death benefits to an Individual.

Q34: What happens if I did not appoint a beneficiary? Will my family members be able to make a claim in the event of my death and receive the benefit?

A: Where no Beneficiary is specified the benefit will be paid to your spouse. If there is no spouse the benefit will be paid to a beneficiary nominated by three relatives who would submit their ID and have the letter certified at the kgotla or submit police affidavit with the three relatives as witnesses, All documents are to be submitted to your nearest Hollard offices

Q35: Can a minor appointed as a beneficiary make a claim?

A: A minor above the age of 18 with an active BTC SIM card which is also registered on Smega can be appointed as a beneficiary. However, if the beneficiary is still below the age of 18, the guardian upon proof of guardianship can claim on behalf of a minor.

CLAIMS

Q36: What is the turn-around time for claims?

A: Claims can be submitted at all Hollard Centres or appointed service providers outlets. Claims submitted with all requirements are payable within 48 hours.

Q37: Am I covered no matter how I die?

A: No, you will not be covered if your death is as a result of the following:

- Suicide for the first 24 months of cover
- War, insurrection or civil commotion
- Epidemics as defined and declared by the World Health Organisation.
- If you die of natural causes within the six months waiting period.

Q38: Am I covered if I work for force (police/army) and die on duty in a war zone or civil unrest?

A: The claim will not be paid if they die during the listed events (War, insurrection or civil commotion)

You are covered however if you die from natural causes or accident as per the definition.

Q39: Will one be covered should they be killed on car accident or any accident before 6 months?

A: Yes. Noting that suicide, attempted suicide or self-inflicted injury is not an accident.

Definition of accident: A sudden, fortuitous and uncertain event caused solely and directly by violent, external, physical and visible means independently of any other cause

Q40: What happens if I am covered and I die outside of Botswana?

A: So long as you were resident in Botswana when you registered and premiums are up to date your Funeral Cover is valid regardless of where you die.

Q41: Any document needed to register e.g ID or Residence permit

A: No documentation is required for you to register as you KYC is already available on the Smega system

Q42: Is there option for annual premium

A: Yes, you can pay for 1 month, 3 months, 6 months, 9 months and 12 months.

Q43: Can there be flexibility to add dependents from any policy package other than the one the member chose

A: Unfortunately, that flexibility is not there. You can only add dependents to a cover equal to your cover

Q44: How many dependants is one allowed to have?

A: There is no limit to number of dependants you can add to your policy. Please be mindful that every dependant added will increase your premium payment.

Q45: Can I add my siblings (brother, sister) as dependants?

A: No, those have to register their own policy, however you can pay their premium once they are registered.

Q46: What happens when one pays 6 months in advance upon registration but passes on within 2 months (that is before the 6 months waiting period)

A: You will not be eligible to claim if you died from natural cause, however because of the accident cover, there is no waiting period for death due to accident. You will be refunded the remaining months that we were not on risk.

Q47: What documents are needed to claim for non-citizens;

A: Passport of deceased, Death certificate, ID of beneficiary, nomination of person as beneficiary

Q48: On which day of the month will the auto deduction be done?

A: Auto deduct effects on the last day of the month/policy circle

Q49: Is there a waiting period when you downgrade

A: No, there is no waiting period when you downgrade

Q50: My phone can't display alphabets when adding Dependants

A: This is caused by the phone keyboard setup, go to setting and enable Alphabet.

Q51: Is there waiting period when I upgrade my package.

A: There is waiting period for upgrades, however you are covered

Q52: How do I get in touch with Hollard Life if I have any queries and/or need any clarification on the product?

A: You can call us on **3633060** or email us at **customerservice@hollard.co.bw** visit Hollard Insurance offices, at plot 70662, 2nd floor, Fairscape, Fairground, Gaborone or Plot 608/9, Lobengula Ave, Francistown.

Q53: How do I claim for a death benefit?

A: Your beneficiary and/or family members can visit any Hollard Service Centre or Hollard Life Agent to make the claim. Claim requirements can also be submitted via email to **lifecclaims@hollard.co.bw**. The following documents are required to process the claim:

- Fully completed claim form
- Certified copy of death certificate
- Certified copy claimant identity card
- Proof of banking details/Smega account

Claims Process:

1. Submit Claim documents:
 - Email- **lifecclaims@hollard.co.bw**
 - Service Center
 - BTC
2. Claim Assessment
3. Claim Approval
4. Disbursement (Smega or bank account)