



HOLLARD LIFE BOTSWANA LIMITED

Karabo Funeral Plan

Policy Wording

Version: August 2023

Introducing your policy

This document sets out the terms and conditions of the *KARABO Funeral Plan* offered by Hollard Life Botswana Limited (Hollard) to BTC subscribers. Please read and fully understand each clause set out in these terms and conditions.

These terms and conditions can be changed at Hollard's sole discretion subject to sixty (60) days' notice to the *main insured person*. 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 BTC customer service touch points and on the official BTC website. Any *main insured person* who does not accept the changes to the terms and conditions of this agreement shall notify Hollard in writing within thirty (30) days of posting of the amendments at BTC 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 a BTC subscriber registers for the *KARABO Funeral Plan*, the subscriber must know and fully understand the terms and conditions set out in this document.

Confirmation of registration means that the BTC subscriber agrees to abide and be bound by these Terms and Conditions in respect to the *KARABO Funeral Plan*.

Welcome to Hollard

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; and
- 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 Hollard. Only you have rights under this policy.

- 'We', 'us' and 'our' refer to Hollard Life Botswana Limited. 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 BTC customer service touch points; or
 - If you make any changes or additions to the policy after the *policy start date*, the physical or electronic 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 or gave 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, policy schedule, an endorsement letter or an SMS confirming the change. 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.

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A. Policy Packages, Benefits and Premiums

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

Package	Benefits	Premiums
Lite	P 10 000	P 10.00
Basic	P 15 000	P 15.00
Standard	P 20 000	P 20.00
Premium	P 25 000	P 25.00

- A BTC subscriber may join individually via the mobile phone or as an *insured person* on Family Cover.
- Family Cover
 - Family 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, subject to defined limits.

B. Diaspora (Repatriation)

- A *main insured person* can add an *insured person* who is in the diaspora under the Family Cover Package.
- Packages and *premiums* depend on the location of the *insured person* and are as follows:

Location	Benefits Available	Monthly premium per insured person
Africa and the Rest of the World	P 10 000	P 10.00
	P 25 000	P 25.00

- An *insured person* may not have more cover than the *main insured person*.
- Registration for the packages in the table above is limited to insured persons in the Diaspora who want to be **repatriated** to Botswana.
- Claims will only be **payable to a beneficiary on repatriation**, being upon arrival of the body of the deceased in Botswana; OR to the repatriating *Funeral Service Provider* in the Diaspora prior to repatriation of the deceased's body to Botswana. The *beneficiary* will advise *us* which option they are taking up.
- Further, in the event of payment to a repatriating *Funeral Service Provider*, any remaining balance of the policy will be paid out into the appointed *beneficiary's BTC Cash Wallet*.

C. Family Cover

- The Family Cover Package allows a *main insured person* of the *KARABO Funeral Plan* to cover their *insured persons* under their policy.
- All *insured persons* under the policy shall be treated in their individual capacities for *premium* payments, exclusions and all other terms of the *KARABO Funeral Plan*.
- A *main insured person* can cover the following extended family members as *insured persons* directly on their mobile phone:
 - *Spouse*;
 - Biological or legally adopted children;
 - Grandchildren;
 - Biological parents;
 - Biological grandparents; and

- Parents-in-law
- An *insured person* should be at least 0 years old (newly born) but younger than 70 years old.
- The *premium* is paid per head and is the same irrespective of the *insured person's* age.
- An *insured person* may not have more cover than the *main insured person*.
- *Insured persons* are transferable amongst *insured persons* such as between husband or wife for minors and siblings for elderly biological parents.
- Where an *insured person* is 21 years or older and does not have an active BTC line that is registered with BTC, a *main insured person* will be requested to visit the nearest BTC Service Centre with the following documents
 - A copy of identity document of the *insured person*;
 - Proof of relationship to the *insured person*.
- A person can only be added once as an *insured person* on any policy but can have an individual policy or policies (maximum of 2) of their own.
- A person can only be covered for up to P 75 000 across all policies.
- The cover that can be bought for certain *insured persons* will be limited as follows:
 - P 30 000 for *insured persons* older than 5 years but younger than 14 years old, and
 - P 10 000 for *insured persons* 5 years old or younger.

D. Exclusions

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

- *Death due to natural causes* occurring within six months (waiting period) of the *benefit start date* of the policy of the *insured person*.
- Suicide, attempted suicide or self-inflicted injury during the first 24 months of the benefit cover start date per *insured person*
- 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.

E. Registration

- *KARABO Funeral Plan* provides cover for funeral expenses in the event of the death of an *insured person*. The *premium* payment for cover will be deducted from the *main insured person's* BTC Cash Wallet at the specified payment frequency.
- To register for the *KARABO Funeral Plan*, the *main insured person* must be at least 18 years old but younger than 70.
- Registration is automated and shall be done through the *main insured person's* mobile phone.
- A *main insured person* must have an active BTC cell number registered on BTC Cash to be able to register for the *KARABO Funeral Plan*.
- In order to register for the *KARABO Funeral Plan*, a *main insured person* will need to supply the following information:
 - Full name and surname;
 - Identity number;
 - Gender;
 - Date of birth;
 - *Beneficiary's* name and surname;
 - *Beneficiary's* relationship to the *main insured person*;
 - *Beneficiary's* date of birth; and

- *Beneficiary's* contact cell number.
- Before a policy can be issued, the *main insured person* has to complete the registration process which includes confirming the personal details listed above, selection of the preferred KARABO Funeral Package and method of payment of the initial *premium* (via a debit order to their *BTC Cash Wallet* or via using text instructions).
- By completing the registration process, a *main insured person* confirms acceptance of these terms and conditions and authorises *us* to debit their *BTC Cash Wallet* for the first *premium* and monthly thereafter.

F. Policy Start Date and Period of Insurance

- The *KARABO Funeral Plan* is effective as of the *policy start date*.
- The *policy start date* is calculated as follows:
 - If a *main insured person* 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 *main insured person's BTC Cash Wallet*.
 - If the *main insured person* 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 successful deduction of their 1st full premium.
- The first *premium* shall be automatically deducted from *main insured person's BTC Mobile Wallet* upon registration.
- Following the first *premium* payment, the *premium payment date* shall fall on the 1st day of each month.
- *Cover* lasts for one calendar month from each *premium payment date*.
- The policy is renewable by monthly debit from the *main insured person's BTC Cash Wallet* or any other means as agreed upon with *us*.
- Should payment fail on the 1st of the month, BTC will make several deduction attempts against the *BTC Mobile Wallet* throughout the month until successful payment is made.
- Attempts will be made to collect the premium every day of the month.
- A *main insured person* may cancel the policy by giving 30 days' notice at a *BTC Service Centre* with proof of identification.
- The policy is terminated on the death of the *main insured person*, cancellation by the *main insured person*, lapse of *cover* and/any other arrangement agreed between the *main insured person* and *us*.

G. Changes in Packages

- If the *main insured person* elects to increase his/her *cover*, 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 the *main insured person* elects to decrease his/her *cover*, the new *cover* level takes effect immediately regardless of whether death is by accident or natural cause.

H. Premium Payment

- *Cover* is for funeral expenses provided the *premiums* are paid in accordance with the rules below:
 - The first *premium* is due upon registration, while the *premiums* that follow thereafter are due on the 1st day of each month thereafter.

- *Premiums* will be paid via the *BTC Cash Wallet*.
- The exact *premium* amount due must be paid. Part payments are not possible.
- There will be no *claim* settlement if the policy has lapsed.
- The Grace Period for this policy is a maximum of thirty (30) days from the due date within which the *premium* should be paid after which the policy will automatically lapse.

I. Lapse and Restart of Cover

- The policy will lapse on the 30th day after the Premium Due Date if the *premium* is not paid by the aforesaid date.
- A lapsed policy can be restarted upon payment of the *premium*. Where a policy is restarted, no claim shall be paid for *death by natural causes* for each month the policy was lapsed up to a maximum of six months following the restart of the policy.
- The policy shall not have a surrender value.

J. Notice Period for Premium Increase

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

K. 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 policyholder or 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.

L. Changes in the policy

- Any changes to the policy must be done either by USSD process on your mobile phone or at a BTC Service Centre with proof of identification.
- Such changes are limited to:
 - Change of mobile number; and
 - Corrections of any personal details on the policy
- 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 Botswana.
- A cancelled policy can never be reinstated. An applicant will have to make a new application for a new policy.

M. Beneficiary

- A *main insured person* 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* can only be an individual.
- No provision in any will or testament will have the effect of varying the *beneficiary* appointed in the policy.

- 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.

N. 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 state that the claim 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.

O. 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 BTC Smega mobile.
- A claim will be submitted through BTC Service Centres or a Hollard Branch office.
- 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 Claim form, copies of the following documents must be provided at BTC Service Centres or Hollard Branch:
 - Certified copy of Death Certificate;
 - Police Report (in the case of unnatural causes of death);
 - *Beneficiary's* proof of identity;
 - *Beneficiary's* banking details; or
 - *Beneficiary's* contact cell phone number.
- Pay out to the *beneficiary* will be into their *BTC Cash Wallet* or bank account or BTC Smega mobile.
- Missing documents must be submitted to Hollard within 180 days from date of notification of death/claim.
- The claim pay-out will be within 48 (forty-eight) hours after submission of all documents.
- In the event of death of an *insured person*, the benefit is paid to the *main insured person*.
- In the event the *main insured person* dies, the *insured persons* may be transferred to another *main insured person* as advised by the *beneficiary* and after consultations with new *main insured person* to continue their cover; failure of which the *insured person(s)* cover will lapse. Any *premiums* paid in advance by the deceased *main insured person* in respect of the *insured persons* shall be reimbursed and paid to the *beneficiary*.

P. Repudiation of Claims, Conflict and Dispute

- In the event of repudiation by *us* of a *claim* or portion of a *claim* hereunder, a claimant may request us to review our decision within thirty (30) days period after claim repudiation letter was received. 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.

Q. Complaints Process

If you, the customer, are dissatisfied with *Hollard's* products, services or the sales methods, you can have the situation reviewed by following the steps listed below:

- **Step 1**

If you are not satisfied after Step 1, escalate the matter to Customer Service Manager. You should be contacted within 24 to 72 hours.

Customer Service Manager: Tsaone Pheto
tsaonep@hollard.co.bw
+267 3633000/31

- **Step 2**

If you are not satisfied after Step 2, request an appointment with the Head of Operations. You should be contacted within 24 to 72 hours.

Head of Operations: Masego Kwape
masegok@hollard.co.bw
+2673633000/50

- **Step 3**

If you are not satisfied after Step 3, request an appointment with the Principal Officer. You should be contacted within 24 to 72 hours.

Principal Officer +2673633000/46

- **Step 4**

If you are not satisfied after Step 4, request an appointment with the Managing Director. You should be contacted within 24 to 72 hours.

Managing Director: Tabuya Tau
tabuyat@hollard.co.bw
+267 3633000

- **Step 5**

If you are not satisfied with the response (or get no response) to Step 5, you can call for mediation from the industry regulator - the Non-Bank Financial Institutions Regulatory Authority (NBFIRA). NBFIRA can be contacted:

Telephone: 3102595 / 368 6100
Fax: 3102376 / 3102353
Web: www.nbfira.org.bw

Ensure that you furnish NBFIRA with all facts, names, dates and other such detail that may be of use in investigating your complaint. Also, remember to keep a copy of all documentation submitted.

R. 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 BTC's website (www.btc.bw) or Hollard's website (www.hollard.com.bw).

S. Limit of Indemnity

- Any claim brought by the *beneficiary* as a result of the *KARABO 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 *KARABO Funeral Plan* as long as we continue to offer the *KARABO Funeral Plan* to the *insured person*. Any *claims* made after the discontinuance of *KARABO 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 from the date of death of the deceased *insured person*.

T. 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 in writing and signed by someone specifically authorised thereto in writing by *us* or changes that are made electronically and agreed to by you.

U. 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.

<i>Accident</i>	A sudden, fortuitous and uncertain event caused solely and directly by violent, external, physical and visible means independently of any other cause.
<i>Appraiser</i>	Means an insurance expert engaged by <i>us</i> to review any repudiated <i>claim</i> , conflict or dispute.
<i>Alternative Beneficiary</i>	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.
<i>Benefit amount</i>	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> .
<i>Benefit premium</i>	The monthly cost of the selected benefits on this policy for each <i>insured person</i> .
<i>Benefit start date</i>	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 after their 1 st <i>premium</i> in respect of the <i>insured person</i> has been paid.
<i>Child</i>	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: - 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> . 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: - 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.
<i>Claim</i>	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> .
<i>Claimant</i>	The person who has told <i>us</i> about a claim and whose claim was accepted by <i>us</i> .
<i>Cover</i>	Means a promise made under this policy by <i>us</i> to pay a specified amount of money under the <i>KARABO Funeral Plan</i> , in return for a <i>premium</i> .

<i>Death by accident</i>	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> .
<i>Death by natural causes</i>	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.
<i>BTC Cash Wallet or BTC Cash Wallet Balance</i>	Means an electronic wallet held with BTC Botswana Ltd in the name of the <i>insured person</i> , Sponsor, and/ or <i>beneficiary</i> .
<i>Econet Micro Insurance System</i>	Means the system which manages the <i>KARABO Funeral Plan</i> .
<i>BTC Agent</i>	Means an entity and/or individual registered by us to assist in submission of <i>claims</i> .
<i>KARABO Funeral Plan</i>	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> .
<i>Insured person/s</i>	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"> - Spouse; - Biological or legally adopted children; - Grand Children; - Biological parents; - Biological grandparents; and - Parents-in-law.
<i>Insured event</i>	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> , <i>death by natural causes</i> or disablement by accident.
<i>Main insured person</i>	Refers to the individual <i>KARABO 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.
<i>Material information</i>	Information that affects our decision to cover an <i>insured person</i> on the terms and conditions in this policy.
<i>Medical Practitioner or Physician</i>	Physician or Medical Practitioner means a person legally licensed and duly qualified to practise medicine and surgery (other than the policyholder, an <i>insured person</i> or a member of their family).
<i>Parent</i>	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> .

<i>Period of insurance</i>	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 full monthly <i>premium</i> . <i>Cover</i> is active for one month and is renewable with each subsequent <i>premium</i> payment.
<i>Policy</i>	Means this <i>KARABO Funeral Plan</i> contract between <i>us</i> 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.
<i>Policy cancellation</i>	Means the withdrawal and/or termination of a policy by <i>us</i> or by the <i>main insured person</i> .
<i>Policy number</i>	Means the unique number generated by the <i>Cassava / 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 KARABO Funeral Plan</i> .
<i>Policy package</i>	Means the <i>KARABO Funeral Plan</i> options available for selection by a <i>main insured person</i> for himself and/or <i>insured persons</i> .
<i>Policyholder</i>	Refers to you, the owner of this policy. The <i>policyholder</i> is also the <i>main insured person</i> .
<i>Policy review date</i>	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: - will automatically increase the <i>premium</i> (if applicable); and - may make changes to the policy conditions.
<i>Policy start date</i>	The date <i>cover</i> for the <i>main insured person</i> begins under this policy. The <i>policy start date</i> will be the later of: - 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 as defined in the policy terms and conditions.
<i>Premium</i>	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 BTC Cash Wallet</i> or any other means as agreed upon with <i>us</i> .
<i>Premium collection date</i>	The day each month, on which the <i>total premium</i> will be deducted as agreed, from as: - a debit to the <i>main person insured's BTC CashWallet</i> ; or - any other means as agreed upon with <i>us</i> .
<i>Principal Beneficiary</i>	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.
<i>Repatriation</i>	The act of returning a person back to their home country. In this case the act of returning the remains of a deceased back to their home country where this insurance policy was purchased.

<i>Spouse</i>	<p>A person who is the permanent life partner in a heterosexual partnership or spouse by marriage, civil union, customary law, or the tenants of any Asiatic religion partner of the <i>main insured person</i>.</p> <p>A permanent life partner is a partner who you live with (in a heterosexual cohabitation) for longer than twelve (12) months.</p>
<i>Waiting period</i>	<p>This is the period of time 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> (the date on which the 1st <i>premium</i> begins cover for the <i>insured person</i>).</p>
<i>Us / We / Our</i>	<p>Refers to Hollard Life Botswana Limited (Hollard).</p>