

Personal Lines Product Brochure



**A legacy of protection. A future of
freedom.**

Let's help you secure what matters most, your family, your
peace of mind, and your tomorrow.

Empowering Prosperity

Zimnat | LIFE
ASSURANCE
associated with  Sanlam group

Why Life Assurance?

Life doesn't come with guarantees but your protection can.

Whether you're thinking about funeral costs, income security, or your child's future, Zimnat Life Assurance gives you peace of mind that endures.

- It's about dignity in farewell.
- It's about cushioning your family.
- It's about saying, "I've got this."

When you prepare today, you empower tomorrow.

Meet the Plans That Back You Up

1. Gadziriro / Lungiselelo Funeral Plan

The all-in-one family send-off solution.

Cover yourself, spouse, children, parents, in-laws even extended family or helpers.

- USD or ZiG payouts
- No medical exams
- Quick claims turnaround

Because dignity starts with preparation.



2. Security Plan

Affordable life cover with a lump sum payout of up to USD 30,000. Offers profit-sharing and annual cashback for claim-free policyholders. Flexible premium payment modes available..

3. Sarudzo/Ukhetho Funeral Plan

Flexible tiered funeral cover in USD, offering Family, Individual, and Extended options. Sum assured ranges from USD 2,000 to USD 5,000 with funeral service or cash payout options. Designed for those who want tailored benefits with value-for-money premiums.

4. Chema / Inyembezi Funeral Cover

Micro funeral cover for the underserved market. Available via InnBucks or Mukuru wallets. For USD 1–2/month, it pays USD 1,000–2,000 to beneficiaries. No waiting period for accidental death and no medicals required.

5. Tsapi / Isiphala Personal Pension Plan

A flexible retirement savings plan starting from USD 20/month. Includes guaranteed fund value at retirement or death and death benefit multipliers (×36, ×48, ×60) on monthly contributions. Designed for individuals aged 18–63.

What you get out of our solutions

Product	Premium From	Sum Assured	Key Features	Age Limits
Gadziri / Lungiselelo	USD 12.50	USD 5,000	Inflation-linked or fixed cover, optional riders, no medicals	Up to 65 (principal)
Sarudzo / Ukhetho	Varies	USD 2,000–5,000	Tiered packages, services or cash payout	Not specified
Security Plan	Varies	Up to USD 30,000	Cashback, profit share, flexible terms	18–70
Chema / Inyembezi	USD 1	USD 1,000	Mobile wallet, instant payout, no medicals	Not specified
Tsapi / Isiphala	USD 20	Multiplier ×36–×60	Guaranteed pension fund, death benefit	18–63

Why Zimnat Life Assurance?

- We have a rich heritage of empowering families for over 78 years
- We are trusted by thousands of Zimbabweans who have insured with us over the past 78 years
- We take pride in fast, compassionate claims

Get Covered in 3 Easy Steps

- Get a quote online via the Zimnat SelfCare Portal
- Talk to a Zimnat advisor in person or over the channels listed below
- Start protecting what matters with monthly plans that work for you

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Get in touch with us today:



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