Hospital Cash Back – Policy Summary

Pays you cash for each day you spend in hospital. Available only as an add-on to an active Funeral Cash Plan.

This is a microinsurance product of ShildShare Microinsurance (Private) Limited, registered with the Insurance and Pensions Commission (IPEC). This summary is not the full contract; the full Terms and Conditions apply.

Packages and prices

Price per person, per month	Pays per day in hospital	Most per hospital stay	Most per year
$2	$75	$600	$1,000

What you get

- $75 for each day in hospital, from the 4th day of an overnight admission.
- Paid after 7 days in hospital, or in one amount after you go home.
- Covers the same family members as your Funeral Cash Plan.

Good to know

- You must have an active Funeral Cash Plan. Tick Hospital Cash Back on the Funeral Cash Plan proposal form; there is no separate form.
- Waiting periods: none for accidents; 3 months for illness and operations; 12 months for illnesses you already had.
- Up to 8 days per stay and 13 days per year.

What is not covered

- Pregnancy and childbirth.
- Illnesses you already had, in the first 12 months.
- Alcohol-related illness or injury, including drunk driving.
- Mental illness, cosmetic surgery, and dental or eye treatment (unless from an injury).
- Suicide attempts and self-harm.
- Dangerous sports, professional sport, war and riots.

How to claim

Claim within 30 days of leaving hospital. Send the Hospital Cash Back claim form with the hospital's admission and discharge papers.

We decide within 7 working days of getting all your documents, and pay within 3 working days of approval.

Important to know

- Your cover runs month to month and continues each time you pay. If you miss a payment you have 15 days' grace; after that your cover stops.
- Tell us the truth on your form. Wrong or missing information can mean your claim is not paid.
- We will SMS you at least 60 days before any price change, and only after IPEC approves it.
- You may buy through a ShildShare agent or a partner such as your lender. ShildShare is always your insurer, and you claim or complain to ShildShare.
- Changed your mind? Cancel within 7 days of buying for a full refund, paid within 14 days. After that you can cancel at any time with 30 days' notice.
- Complaints: WhatsApp, call +263 785 606 127, email support@shildshare.com or visit our office. If you are still unhappy, you may contact IPEC.