



Empowering people
to take charge of their health

Hollard.
zambia

In partnership with **Hollard.**
health

BETTER HEALTH FOR BETTER FUTURES

We are passionate about Africa and we believe that the most powerful way to create a better future for the continent, is to improve the health of her people.

We believe in working together with you, giving you access to the most advanced tools and the best guidance available, to live fully in good health.

And when things go wrong, we're right there with you, giving you access to the best medical care.

We do health with heart

We treat every person with care and dignity and are there when you need us most. We push boundaries, we reimagine and we always find a better way. We put your fears and desires at the heart of our solutions.

By Africa, in Africa, for Africa

We are of Africa and for Africa. We understand Africa's unique demands and are committed to helping the continent thrive through the right health insurance.



A FRESH APPROACH TO YOUR HEALTH

Combining world-leading tech with the human touch to optimize your health journey

1. Know where you are to know where you're going

Making better health choices starts with knowing where you are right now – we give you really easy-to-use health assessments, that you can access on your phone. Our at-home essential screenings use personalised data for you to know where your health presently stands so you can keep doing what's working and make shifts where it isn't.

2. Enjoy the journey

Proactive health management can now be sociable, fun and easy. Whether it's through group or individual challenges, engagement through social platforms, incentives and rewards, we make it easier for you to enjoy getting healthier in ways that support you on your unique health journey.

3. Get the right care at the right time

When things do go wrong, we focus on how we can help to make things go right. We have the experience and capabilities to give you access to the right information, quality providers and expert care when it matters the most. We take care of the details so that you can focus on recovery.

OUR VALUES

Positive change one person at a time

We empower people to take charge of their health with easy-to-understand information and smart tools, supporting them to make the best choices for their health and wellbeing, now and into the future.

Collaboration is key

We listen first, then give insights and a methodology to create real shifts. This goes beyond employee productivity; to truly understanding and delivering what individuals need to be their healthiest and happiest.

Using tech for the greater good

We leverage technology but never forget our humanity. Our highly efficient platform manages processes and handles day-to-day claims, but when the big stuff happens, real people with real expertise and experience are there to guide individuals every step of the way.

Our cutting-edge tools efficiently mitigate fraud, waste and abuse while richer and richer data gives us the insights to continually refine our pricing methodologies to deliver optimum pricing levels.

Creating the win-win-win

We are committed to ensuring that everyone concerned is aligned and benefitting from keeping and making employees healthier.

- For employers: healthier employees mean lower claims, breaking the cycle of medical inflation increases.
- For local Insurers and industry: by working with and supporting the local insurance industry, we add to economies and make insurers sustainable.
- For dedicated healthcare providers: swift payment ensures they can continuously deliver their vital healthcare services, knowing their cashflow is sorted.



HOLLARD HEALTHIER

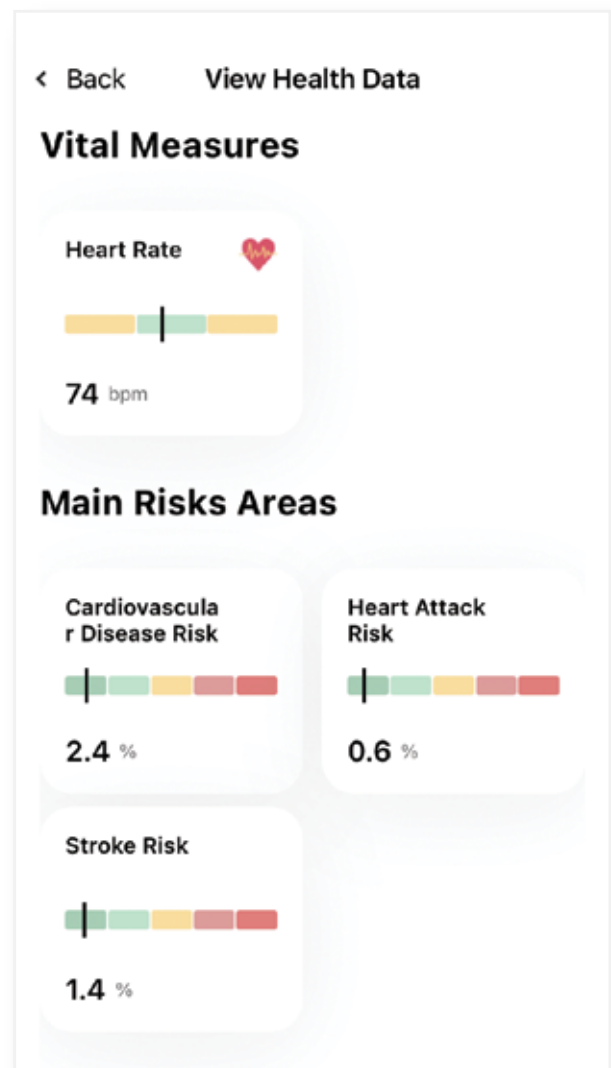
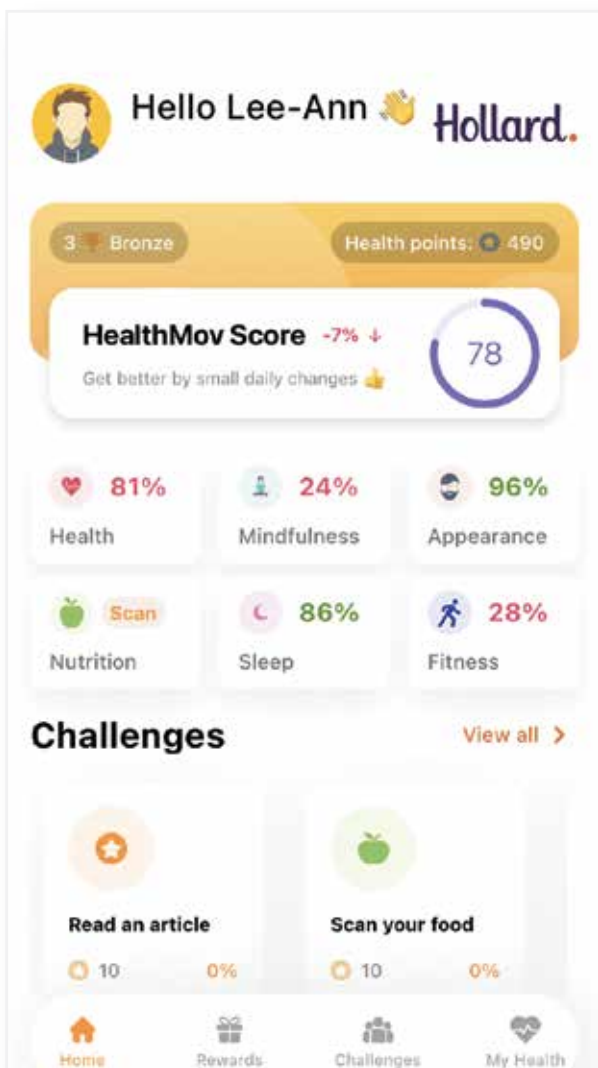
The wellness game changer that starts with a selfie

The good news: a healthier workforce is a more productive and happier workforce.

The great news: a healthier, happier, more productive workforce means lower premiums for you.

The BEST news: it doesn't have to be hard – great employee wellness could start with the simple act of taking a selfie.

The Hollard Healthier programme is powered by an app that uses smart tech to track, monitor and provide real-time feedback to employees so that they can make small changes each day that will make a HUGE impact to their long-term health. It is so intuitive, it can scan facial features and movement to measure heartrate, breathe rate, stress level and BMI. This information is then collated to give feedback, suggestions and rewards. Your employees will have a virtual personal trainer, health coach and mentor in their pockets.



With Hollard everyone has access to telehealth, no matter what plan they are on.

The advantages of Teladoc service for Hollard members?

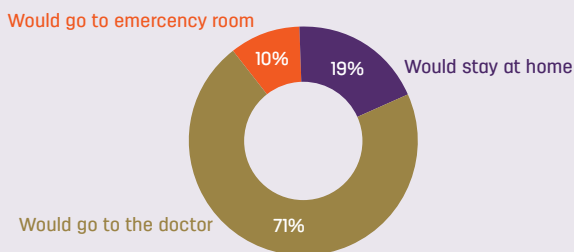
- Unlimited access to a team of qualified doctors available 24/7
- Video consultation in an entirely secure and confidential environment thanks to the Hollard-Teladoc platform available via the Hollard member portal
- Appointment scheduling service or call-back for emergencies
- Avoid waiting time and travel to a doctor's office

GP Consultation

- Access to medical advice and guidance by a qualified doctor in English, Portuguese, French and more
- Get a medical prescription (except if the local legislation does not allow it in the considered country)

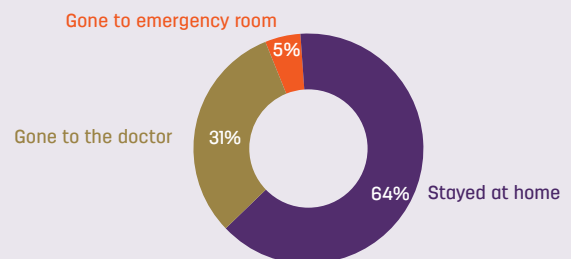
~2/3 of the patients stayed at home after the consultation with Teladoc

What would you have done if you had not used this service?



Source: All Henner cases until July 2022

What did you actually do after the call with our doctor?

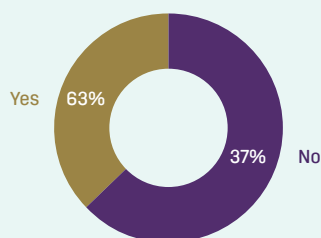


Second Medical Opinion

- Analysis of medical records, images and test results
- Confirm diagnoses accuracy and treatment plans
- To provide a medical protocol for the patient and their physician/medical team
- To obtain reassurance and support when seeking treatment

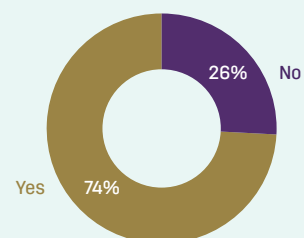
~3/4 of the cases included a change in the suggested treatment

Cases with change in Diagnosis



Source: All Henner cases until July 2022

Cases with change in Treatment





Step 1 – Basic	Option 1	Option 2	Option 3	Option 4	Option 5
Inpatient Condition management Wellness & preventative care Evacuation & out of country care	\$75,000	\$200,000	\$750,000	\$3,000,000	\$10,000,000

Step 2 – Enhanced	Option 1	Option 2	Option 3	Option 4	Option 5
Outpatient	\$1,500	\$2,500	\$4,000	\$6,000	Paid in full

Step 3 – Complete	Option 1	Option 2	Option 3	Option 4	Option 5
Dental and vision	\$500	\$750	\$1,500	\$3,000	\$4,500

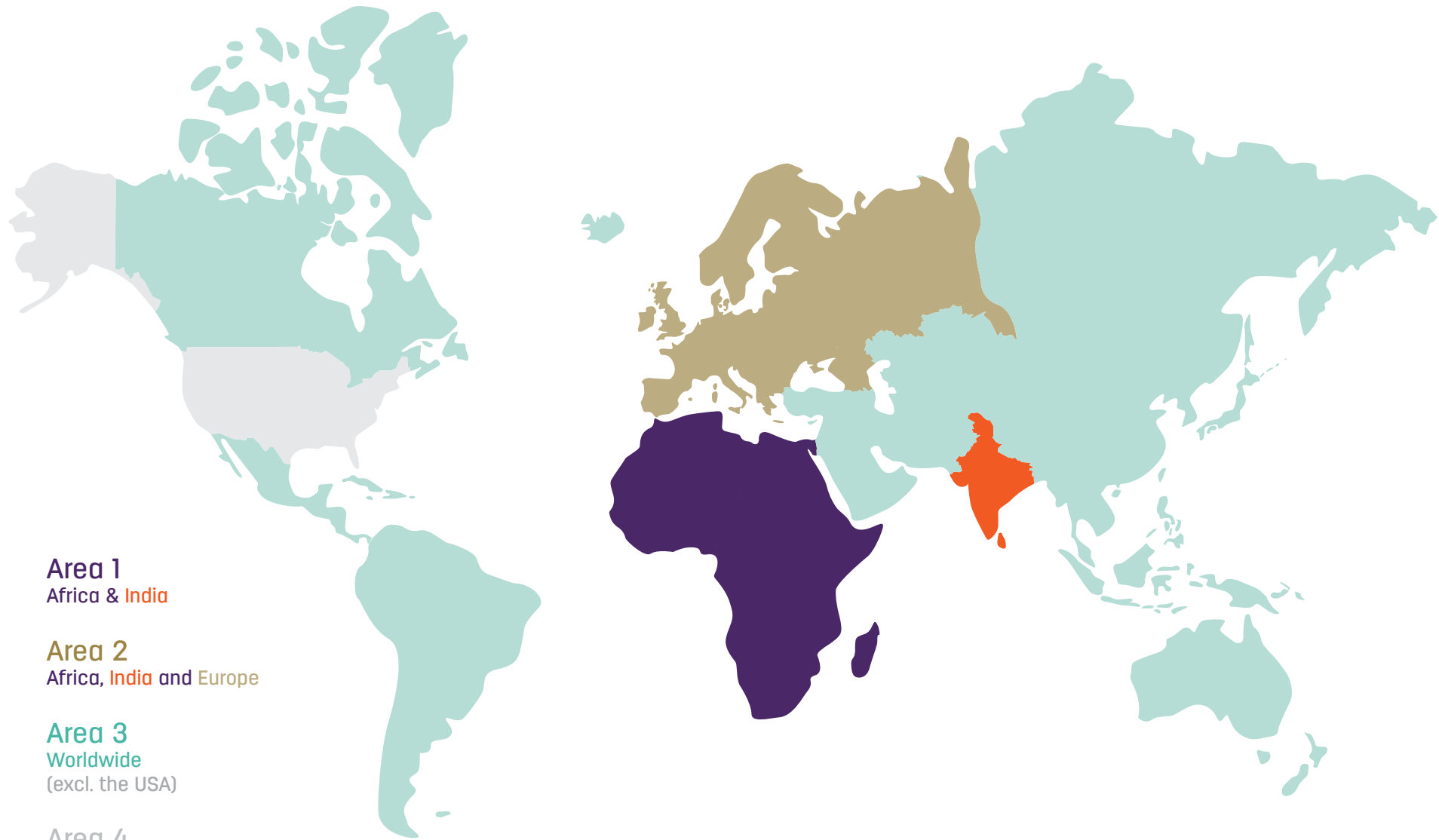
You can **choose** if you want only Step 1 which will give you our Basic Plan. Thereafter you can decide if you would like to add Step 2 and have the Enhanced Plan and finally you could add all 3 steps and so have our Complete Plan. Within each step you can choose the option that you require. In case it was not clear, you cannot skip a step but you can **mix and match** your options.

All the values reflected above are the annual maximum benefit that applies for each of the steps. However, the option you select in Step 1, also determines the policies annual maximum benefit, which is the total that we will pay in a year when you sum the amounts we have paid for all the treatment a single insured person had in a year.

This is a very high-level summary of the benefits we offer, for the full details of all that we cover, the limit, sub-limits and any other limitations, please refer to the complete benefit overview.



Area of cover map



Area 1
Africa & India

Area 2
Africa, India and Europe

Area 3
Worldwide
(excl. the USA)

Area 4
Worldwide

In partnership with **Holland.**
health



THE VALUE OF HOLLARD

We started here

Hollard was born in Africa and our ways are inspired by each region we serve. We are financially sound and remain fully invested in Africa.

Established in 1980, we provide short-term and life insurance as well as investment products to a diverse customer base, including individual consumers, commercial entities and corporate clients.

We are purpose-driven and measure our social dividends alongside our shareholder contributions. Since inception, 'partnership' has been at the heart of our business model, with the group today boasting over 100 ventures across the insurance value chain. Each one supports our purpose of enabling more people to create and secure a better future.

Our group touches more than 4 million policyholders, we employ more than 3 000 people across the globe and have posted over \$2,5bn in premium income in the year to June 2021.

As a Hollard customer you can expect to be treated with respect, dignity and above all, a sense of common humanity. We expect to be held to the highest standards and whilst we can't claim to always get it right, we never stop enhancing and innovating, enabling more people to create and secure better futures.



HENNER - HERE TO CARE

Henner, an international and independent group created in 1947 in France, is a leading expert in consulting, designing, and managing innovative international healthcare solutions. With a strong international presence in 4 continents, our company has 1 550 employees in Europe, Asia, Africa and North America.

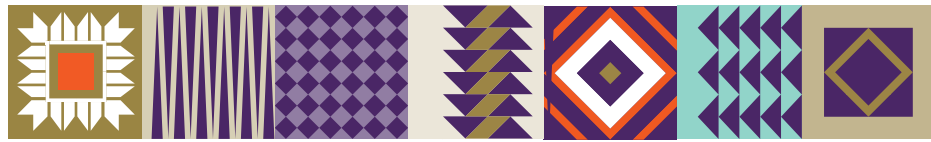
Active in all segments of health and life insurance – medical, death and disability, retirement – over 15,000 companies and organizations of all sizes trust Henner to manage insurance plans for over 2 million members.

As an independent Third-Party Administrator, Henner has always placed its clients at the center of its business model. Thanks to this approach and to our 75 years of experience in the field of Medical Insurance, our Client relationships last for an average of 26 years.

Henner has clients from a vast range of sectors, which gives us a unique perspective to understand and anticipate market trends and deliver solutions tailored to their own specific needs. To ensure that members have access to care wherever they are, the Group has built up one of the strongest proprietary global network of healthcare partners in the industry.

We strive to deliver a unique member experience and state-of-the-art services to our members. Our holistic approach towards health management, innovative approach towards cost-containment and continuous investment in our medical and wellbeing services supports our clients in creating healthier populations and sustainable health plans.





HOLLARD ZAMBIA - WHO WE ARE

Hollard Insurance Zambia Limited was founded in 2010 as a general insurance company and Hollard Life Assurance Zambia Limited was launched in 2011. We have seen consistent revenue growth ever since, with over 10,000 Short-Term policy holders and over 12,000 Life policy holders. We have branches in Lusaka, Kitwe, Solwezi, Mansa and Kasama.

Hollard Insurance is an authorised general insurance provider and Hollard Life Assurance is an authorised life assurance provider. We offer a wide variety of insurance products and risk management services for our customers' personal and business insurance needs.

We strive to be an intelligent, passionate team of insurance partners, offering quality general and life insurance solutions with utmost integrity. Our team works with a wide portfolio of clients ranging from individuals to retailers, banks, mining houses, government institutions and multinational organisations.

Through our innovative business insurance partners and products, we offer solutions tailored to address the very specific needs and objectives of our customers. These solutions are cost-effective and flexible, from Credit Life to Group Funeral cover and more.



OUR FOOTPRINT

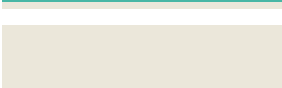
Our in-country insurers provide us our valued admitted status. We will continue to grow our footprint to ensure we can assist you with more and more of the local national residents across Africa.



Hollard Insurance Zambia Limited, with its registered office at: Stand No 2374, Pangea Office Park, Off Great East Road, Private Bag 891, Lusaka, Zambia (Registration Number 91794).

Hollard Health International, is a protected cell in Manzillo Insurance (PCC) Limited, with its registered offices at: Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 6HS and is regulated by the Guernsey Financial Services Commission. (Registration No. 35007).





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