

Terms and Conditions-Individual Plan

Cover: This policy insures the subscriber against loss of income due to hospital admission and the loss of life.

- Hospital Admission Benefit- This is paid per night of hospital admission, from a single night up to a maximum of thirty (30) nights per calendar year.
- Maternity Benefit – Double the hospital admission benefit is paid per night of hospital admission due to child birth up to a maximum of two (2) nights per calendar year.
- Death Benefit– Twenty (20) times the daily hospital admission benefit is paid to the beneficiaries of the policy when death of the policyholder occurs.

Premium Payment:

Your coverage amount depends on the premium paid using your Mobile Money Wallet.

| Plan Type | Monthly Premium | Annual Premium | Daily Hospital Benefit | Death Benefit |
|-----------|-----------------|----------------|------------------------|---------------|
| Ruby | GHS 2 | GHS 22 | GHS 18 | GHS 360 |
| Sapphire | GHS 3 | GHS 33 | GHS 36 | GHS 720 |
| Diamond | GHS 4 | GHS 44 | GHS 54 | GHS 1,080 |

Premium can be paid monthly or annually. Annual payments will be discounted by one month of free cover. No partial payments are accepted.

Cashback Benefit- A cashback benefit of two (2) monthly premiums will be paid in your mobile money wallet if you consistently pay for twelve (12) months and no claims are made within that year. This will also apply if an annual premium is paid and no claim is made within that year.

Commencement Date:

- Coverage will start on the first day of the subsequent month premium is received.

Cooling off Period:

You have two (2) weeks from the date of acceptance of these terms and conditions to cancel the policy. All premiums paid will be refunded on condition that no form of benefit has been paid to you during this period.

For policies that have exceeded the 2-week period, all risks covered under the policy will cease at the end of the calendar month in which the last premium was received.

Duration and Continuation of the Cover: This policy lasts for one (1) month (or one (1) year), renewable monthly (or annually) upon receipt of premium payment through your mobile money wallet.

Communication: You will be sent regular SMS to update you on the status of your policy.

Claims Procedure: You have to report your claim within one hundred and eighty-two (182) days of the event occurring (i.e. the death or the discharge from hospital).

Payment will be made upon receipt of the following required documents:

- Identification document: *Voters ID, National ID, NHIS, Passport or Driver's License*
- For hospital admission: *Excuse note, Discharge notice, Hospital invoice, or Signed Prudential claims form.* Document has to show date of admission and discharge, endorsed by a doctor from a NHIS-accredited hospital
- Call 0302 208 877 to report your claim

Age: The minimum age on entry for the subscriber is eighteen (18) years, maximum of fifty-nine (59) years. Cover ceases at sixty-five (65) years.

Exclusions: You are not eligible for payment if:

- Death or hospital admission occurred, prior to commencement of cover as defined above.
- Insured life suffered death whilst under influence of drugs, abuse of alcohol or due to wilful exposure to peril (i.e. risk of death).
- Insured life is admitted to the hospital due to self-inflicted injury, war, abuse of alcohol or illegal drugs.
- Insured life undergoes cosmetic or elective surgery.
- Insured life was older than fifty-nine (59) at time of enrolment.
- Insured life is not covered for month in which death/hospital admission occurred.
- Cover documentation is not authentic.
- Hospital admission documentation is not endorsed by a doctor from a non-NHIS accredited hospital.

Terms and Conditions- Family Plan

Cover: This policy insures the subscriber and one spouse against loss of income due to hospital admission and against loss of life. The policy also insures the three (3) oldest children of the subscriber against loss of income due to hospital admission.

- Hospital Admission Benefit- This is paid per night of hospital admission, from a single night up to a maximum of thirty (30) nights per calendar year.
- Maternity Benefit – Double the hospital admission benefit is paid per night of hospital admission due to child birth up to a maximum of two (2) nights per calendar year.
- Death Benefit– Twenty (20) times the daily hospital admission benefit is paid to the beneficiaries of the policy when death of the policyholder or spouse occurs.

Premium Payment:

Your coverage amount depends on the premium paid using your Mobile Money account.

| Plan Type | Monthly Premium | Annual Premium | Daily Hospital Benefit | Death Benefit |
|-----------|-----------------|----------------|------------------------|---------------|
| Ruby | GHS 5 | GHS 55 | GHS 18 | GHS 360 |

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|----------|--------|---------|--------|-----------|
| Sapphire | GHS 9 | GHS 99 | GHS 36 | GHS 720 |
| Diamond | GHS 13 | GHS 143 | GHS 54 | GHS 1,080 |

Premium can be paid monthly or annually. Annual payments will be discounted by one month of free cover. No partial payments are accepted.

The death benefit applies to the policyholder and one spouse only. The three (3) oldest children are entitled to 50% of the daily hospital benefits listed above.

Cashback Benefit- A cashback benefit of two (2) monthly premiums will be paid in your mobile money wallet if you consistently pay for twelve (12) months and no claims are made within that year. This will also apply if an annual premium is paid and no claim is made within that year.

Commencement Date:

- Coverage will start on the first day of the subsequent month premium is received.

Cooling off Period:

You have two (2) weeks from the date of acceptance of these terms and conditions to cancel the policy. All premiums paid will be refunded on condition that no form of benefit has been paid to you during this period.

For policies that have exceeded the 2-week period, all risks covered under the policy will cease at the end of the calendar month in which the last premium was received.

Duration and Continuation of the Cover: This policy lasts for one (1) month (or one (1) year), renewable monthly (or annually) upon receipt of premium payment through your mobile money wallet.

Communication: You will be sent regular SMS to update you on the status of your policy.

Claims Procedure: You have to report your claim within one hundred and eighty-two (182) days of the event occurring (i.e. the death or the discharge from hospital). Payment will be made upon receipt of the following required documents:

- Identification document: *Voters ID, National ID, NHIS, Passport or Driver's License*
- For hospital admission: *Excuse note, Discharge notice, Hospital invoice, or Signed Prudential claims form.* Document has to show date of admission and discharge, endorsed by a doctor from a NHIS-accredited hospital
- Call 0302 208 877 to report your claim

Age: The minimum age on entry for the subscriber and his spouse is eighteen (18) years, maximum of fifty-nine (59) years. Cover ceases at sixty-five (65) years. The minimum age on entry for the subscriber's children is zero (0) years to a maximum of seventeen (17) years. Cover ceases at eighteen (18) years.

Exclusions: You are not eligible for payment if:

- Death or hospital admission occurred, prior to commencement of cover as defined above.

- The policyholder suffered death whilst under influence of illegal drugs, abuse of alcohol or due to wilful exposure to peril (i.e. risk of death).
- The policyholder is admitted to the hospital due to self-inflicted injury, war, abuse of alcohol or illegal drugs.
- The policyholder undergoes cosmetic or elective surgery.
- The policyholder was older than fifty-nine (59) years at time of enrolment.
- The policyholder is not covered for month in which death/hospital admission occurred.
- Cover documentation is not authentic.
- Hospital admission documentation is not endorsed by a doctor from a non-NHIS accredited hospital.