

TERMS & CONDITIONS

HOSPITAL SUPPORT

Terms of cover:

This policy pays a fixed lump sum per night in the event that the policy holder or its registered family member (parent, spouse, sibling or child) is hospitalised. The policyholder and its registered family member are entitled to GHc40 per night of hospitalisation from a single night up to a maximum of 50 nights in a year.

Premium payment:

- Premium is GHc2.5 a month payable through daily airtime deductions (15Gp per day for 17 days with the last day being 10Gp) for full cover. This policy is renewable monthly, the premium paid in a given month provides cover for the following month.
- In case of partial payment of premium, the policyholder will receive a cover proportional to the premium paid (e.g. contributing GHc1.5 premium earns a cover of GHc24/night in the following month).

Commencement date:

Deductions start the day after registration and cover starts the 1st day of next month once full or partial payments have been received.

Claims:

The total claims in a policy year cannot exceed a combined 50 nights of hospitalisation for both insured parties (policy holder and its registered family member). Claims need to be reported within 180 days after discharge from hospital.

Payment will be made upon receipt of required documents:

1. Identification documents: Voters ID, NHIS Card, Passport or Driver's License, National ID.
2. Plus any one of the following showing date of admission and discharge, endorsed by a doctor from an NHIS-accredited hospital:
 - Excuse note
 - Discharge notice
 - Hospital Invoice
 - Signed AirtelTigo claims form

Age:

The minimum age of entry for the policyholder is 18 years and a maximum of 69 years. The registered family member can be from a minimum of 5 years to a maximum of 69 years.

Exclusions:

Self-inflicted injury, War, Abuse of Alcohol and illegal narcotics, Childbirth if within 12 months of policy registration date, Cosmetic and Elective surgery, Hospitalisation due to willful exposure to peril.