

TERMS & CONDITIONS

INCOME PROTECTION POLICY

Cover:

This policy insures the subscriber and its registered family member (parent, spouse, sibling or child) against permanent disability due to accident or illness, against three critical illnesses and against loss of income due to hospital admission.

Premium Payment:

This policy is renewable monthly based on premium payment through airtime deductions. The premium paid in a given month provides cover for the following month.

Amount Paid	Hospital Support	Partial Disability	Total Disability/ Critical Illness
GHc10	GHc100/night	GHc2,500	GHc5,000
GHc8	GHc80/night	GHc2,000	GHc4,000
GHc6	GHc60/night	GHc1,500	GHc3,000

*In case of partial payment of premium, the policyholder will receive a cover proportional to the premium paid

Commencement Date:

Deductions start the day after registration. After successful premium payment, cover starts on the 1st day of the following month for hospitalisation and disability due to accident, and on the 1st day of the second month for disability due to critical illnesses and associated death.

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 • Accident due to willful exposure to peril • Condition was diagnosed or accident/admission occurred prior to commencement of cover as defined above.