

## TERMS & CONDITIONS

### FAMILY CARE POLICY

#### *Life Assurance Cover:*

This policy insures the primary subscriber and registered family member (parent, spouse, sibling or child) against death. The amount payable is determined based on premium payment as well as the AirtelTigo airtime used during the month prior to death.

#### *Commencement Date:*

Deductions start the day after registration and cover starts the 1st day of the next month if premium deduction was successful.

#### *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.

#### *Claims Procedure:*

Beneficiaries should contact us by calling 550 within 180 days of death of insured person. Payment of your benefit will be made within 72 hours of receipt of the following valid documents:

1. Identification Documents: Voters ID, NHIS card, Passport or Drivers' License, National ID.
2. Evidence of death: Death Certificate, or Medical Certificate of cause of death, or Burial Permit, or Official letter from local chief, religious leader or an authorised District Assembly representative.

#### *Exclusions:*

The benefit under this policy shall not be paid if the insured person was older than 69 at enrolment, if insurance cover was not earned for the month when the death occurred or if claim documentation is not authentic. Maximum payable amount is GHc3,000 per life where same beneficiaries are registered with several sim cards by the same policyholder.

#### *Termination:*

This policy shall terminate at the end of the month unless renewed by AirtelTigo airtime recharge, or if the insured subscriber dies.