



TERMS & CONDITIONS

B-LIFE COVER

AGE:

The policy covers the policyholder and chosen family member (spouse, children, parents, siblings) aged 18 to 69 at the time of registration.

COMMENCEMENT DATE:

- **ACCIDENT COVER:** Cover starts immediately upon registration and payment of all premiums.
- **LIFE COVER:** Cover starts after a 90-day waiting period following registration. Subsequent changes for registered family member will be subject to a 90-day waiting period

BENEFICIARY:

In the event of death of the insured, the benefit shall be paid to the policyholder's legal personal representative (beneficiary)

NO CLAIMS BONUS:

The no claims bonus is paid to the policyholder's mobile money wallet after 12 months of premium payment without claim.

CANCELLATION:

Dial *714*99# to cancel. There is no refund of premium or medication support in case of cancellation.

EXCLUSIONS:

- Self-inflicted death
- War
- Abuse of alcohol and illegal narcotics
- Cosmetic Elective surgery
- Beneficiaries resident outside Ghana