

Terms and Conditions

Product

- ✓ Multiple event cover plus Value Added Services
 - Insurance Bundle: Life, Accidental Permanent Disability, Hospitalization, Maternity, Fire and Allied Perils, Goods in Transit, Burglary, Income Protection
 - Value Added Services: SMS-a-Doc, Health Tips.

Cover Levels

Cover	Cover Benefit
Life	GHS 2,500
Accidental Permanent Disability	GHS 2,500
Maternity	GHS 500
Hospitalization	GHS 200*
Fire and Allied Perils	GHS 1,250
Goods in Transit	GHS 1,250
Burglary	GHS 1,250
Income Protection	GHS 250

- ✓ * GHS 200 payable per each incident of in-patient hospitalization for up to five times in a year, subject to one pay-out per month.
- ✓ Payment mode: Lump sum

Premium

- ✓ There is no premium payable. The product is Free to the Customer for the first year of cover

Term of Assurance

- ✓ Monthly cover, with automatic renewal in the first year of cover

Eligibility

- ✓ MSME Clients of selected MicroEnsure partner institutions who are:
 - aged: 18 – 75 years (inclusive)
 - Ghanaian residents with the insured property within territorial borders of Ghana

Waiting Period

- ✓ Life: 2 Months
- ✓ Accidental Permanent Disability: No waiting period
- ✓ Maternity: 6 months
- ✓ Hospitalization: 1 month
- ✓ Fire and Allied Perils: No waiting period
- ✓ Burglary: No waiting period
- ✓ Goods in Transit: No waiting period

- ✓ Income Protection: No waiting period
 - Your Waiting Period begins from your first cover month.

Claims Notification

- ✓ 60 days to report claim event from the date the incident occurs
- ✓ 60 days to present all claim documents from the date the incident occurs
- ✓ Call 0550011998 to report a claim and an Agent will assist you to gather needed support documentation

Claims Procedure

- ✓ Claim Notification
- ✓ Submission of required documentation
- ✓ Verification of documentation /claim
- ✓ Claim payout

Personal data/Data Protection

- ✓ Your personal data will be used and shared with third parties (Enterprise Insurance and Metropolitan Life) for the sole purpose of administering your insurance cover.

Cancellations

- ✓ The insured may nominate to cancel their insurance cover at any time by calling 0550011998.
- ✓ If cancelled prior to the expiration of the Free cover period you will not be able to come back on the Free Insurance Product.

Exclusions

- ✓ Death, Accidental Permanent Disability or Hospitalisation that arises as a result of Abuse of drugs/alcohol, attempted suicide, suicide, participation in criminal activity
- ✓ Loss or damage to Property caused/organized by the Beneficiary
- ✓ Loss or damage to Property directly or indirectly caused by the cancellation of any license or orders under a contract
- ✓ Any fraudulent or dishonest act committed by the Beneficiary or the staff of the Beneficiary whether acting alone or in collusion with others;
- ✓ Malicious damage

Double Insurance

- ✓ No one subscriber shall be covered more than once from multiple MicroEnsure partners. Only one subscriptions shall be acknowledged per person, in which case, the first record to the insured.

Frequently Asked Questions (FAQs)

Who is eligible?

- ✓ All MSME Clients of MicroEnsure partner institutions who are aged between 18 and 75 (inclusive) and are resident in Ghana.

What is covered?

- ✓ Hospitalization, Maternity, Life, Accidental Permanent Disability, Fire and Allied Perils, Burglary, Goods in Transit

What are the benefit amounts?

- ✓ GHS 200 for Hospitalization of three nights or more (up to five times a year)
- ✓ GHS 500 for Maternity
- ✓ GHS 2,500 for Life
- ✓ GHS 2,500 for Accidental Permanent disability
- ✓ GHS 1,250 for property loss or destruction due to Burglary, Fire and Allied Perils, Goods in Transit
- ✓ GHS 250 for Income Protection as a result of property destruction

How will I know that I am on cover?

- ✓ You will receive SMS notification on successful enrolment
- ✓ You will also receive periodic SMSs on your Policy

When does my cover start?

- ✓ Your cover starts on the first of the month after you meet the selection criteria set by your primary institution partnered by MicroEnsure
- ✓ You will receive an SMS to confirm the start of your cover

How long can I be covered?

- ✓ Your Free Cover on for 12 consecutive months after enrolment.
- ✓ There are however options to keep you covered after the first 12 months, call 0550011998 for details

Can I add my family members on my Policy?

- ✓ No. The Free insurance does not allow you to add family members on your policy. However, call 0550011998 for more product options

How do I make a claim?

- ✓ Call 0550011998 to report a claim event.

How long do I have to report a claim?

- ✓ Report valid claims within 60days from the date the incident occurs.

What documents do I need to submit for claim?

- ✓ Our agents are ready to assist you through your claim process and document gathering. Call 0550011998 for assistance.

How long will it take to pay my claim?

- ✓ Your claim shall be paid within 72 hours of submitting required documents.

How will I receive my claim payment?

- ✓ Your claim will be paid via your bank account or mobile wallet.

Who is insuring my policy?

- ✓ Underwritten by Enterprise Insurance and Metropolitan Life. Powered by MicroEnsure.

Can I make changes to my policy?

- ✓ Yes, you can update your personal information. Call 0550011998 for assistance.

Can I cancel my policy?

- ✓ Yes, you can cancel your policy at anytime. Call 0550011998 to cancel your policy.

Are there any exclusions on the policy?

- ✓ Yes, claims will not be paid when death, permanent disability or hospitalization arises from abuse of alcohol or drugs, suicide, attempted suicide or participation in criminal activity
- ✓ Destruction to property caused or organized by the insured or his employee

How many times can I claim (on one peril)?

- ✓ You can claim up to 5 times on hospitalization but only once per month;
- ✓ Maternity and Property claims can be made once in a year;
- ✓ Accidental permanent disability and death are claimable only once through the policy life.

What does accidental permanent disability mean?

- ✓ Total loss of a limb (amputation /loss of use in one arm or one leg) OR complete loss of sight or hearing as a result of an accident.

Hospitalization benefit, does it pay for my hospital bills?

- ✓ No. As with life and accidental permanent disability, maternity and other covers, hospitalization cover gives you a lump sum benefit if you are hospitalized for 3 nights or more