



## Zeemicro Insurance Policy

### Product Terms and Conditions

Please take the time to look through this document and understand the benefits applicable to the cover you have been granted. This Policy is a monthly cover designed to pay out benefits in the event of natural or accidental death, Total Permanent disability of the beneficiary, and the diagnosis of stated critical illnesses and hospitalization. There is no waiting period on this cover.

#### Benefits

##### 1.1 Death benefit:

On the death of the Policyholder through all causes (natural or accidental) , a sum assured of GH¢ 5,000 will be paid to the Beneficiary .

##### 1.2 Accidental Disability Benefit

This benefit provides compensation in the event of injuries, disability caused solely by violent, accidental, external, and visible events. The Accidental Disability benefit shall become payable when the client becomes permanently unable to work in any occupation that s/he is reasonably able to do, given his/her experience, education or training, because of an accident

##### 1.3 Critical Illness

This benefit pays out a lump-sum benefit of GH¢ 2,500 on a diagnosis of any of the named Critical illnesses. The list of illnesses is in the appendix

##### 1.4 Hospitalization

This benefit provides the Policyholder with a fixed amount of GH¢ 500.00 when hospitalized for a period exceeding one (1) night due to an accident. This implies that benefits will not be payable if the Policyholder is hospitalized for a period of less than a night. However, once the minimum of one (1) night has been exceeded, benefit becomes payable.

#### How do I make a claim?

Submit notification of the occurrence of the insured event to Enterprise Life within one (1) year of occurrence.

- Complete a claim form via USSD or Whatsapp
  - I. A properly completed claim form
  - II. Proof of the occurrence of the covered event for which the benefit is claimed such:
    - Death - death certificate, Medical Certificate of cause of death etc
    - Disability - Medical records
    - Hospitalization – Medical Records indicating Date of admission and discharge etc
    - Critical Illness: Medical Records diagnosing Critical Illness.



- III. In the event of accidental or unnatural death or disability, we will require a Police Statement / Officer's (Road) Accident Report.

**When will the plan not payout? (Exclusions)**

- ENTERPRISE LIFE will have no liability under this policy if any member under this policy, upon whose death a benefit is payable, by his own hand, or as a result of any involvement in unlawful activities within two years of the issue date or the date of any reinstatement of the policy, or as a result of any act of war, military action, terrorist activities (whether war be declared or not), riots, strikes, civil commotion or insurrection, in all cases whether as an active participant or not. Disability due to sickness or natural causes. Outpatient hospital treatment and hospitalization for less than one night

Should Enterprise Life reject or decline any claim, the Beneficiaries will be duly informed, and such claim will be of no effect unless legal action has been commenced against Enterprise Life within three (3) years from the date the occurrence of the event that necessitated the claim.

**APPENDIX A**

**List of Critical Illnesses**

- |  |  |
|--|--|
| (a) Stroke                                     | f) Coma                                |
| b) Cardiovascular Benefit Group                | g) ) Parkinson's Disease               |
| i) Heart Attack                                | h) Multiple Sclerosis                  |
| ii) Coronary Artery Disease requiring surgery. | I) Acute Respiratory Distress Syndrome |
| iii) Heart Valve Replacement                   | J) Acute Respiratory Failure           |
| iv) Surgery of the Aorta                       |  |
| v) Heart Valve Repair                          |  |
| c) Cancer (i Prostate Cancer, ii) Leukemia)    |  |
| d) Paralysis                                   |  |
| e) Major Organ Transplant(1 Renal Failure )    |  |
| ii) Major Organ Transplant                     |  |
| iii) Major Burns                               |  |