

ZEEMICRO – HIENOKAM) POLICY

PRODUCT

The Hienokam) Plan is a 30 day insurance benefit package designed to give ample life protection to Zeepay customers. This policy is underwritten by GLICO Life Insurance.

BENEFITS OF THE POLICY TO THE CLIENT

COVER TYPE	BENEFIT	PAYS TO
DEATH BENEFIT	GH¢ 5,000	Beneficiary of Insured Member
PERMANENT DISABILITY	Up to GH¢ 2,500 based on a Disability Scale	Insured Member
TEMPORAL DISABILITY	Weekly Benefit up to GH¢ 2,500	Insured Member
DREAD DISEASES	Up to GH¢ 2,500	Insured Member

BENEFIT DETAILS

Death: This refers to the passing away of the life insured, (recipient of the transfer) either through natural or accidental means. Upon the production of a completed Death Claim form and a Death Certificate satisfactory to the underwriter and such other information as the insurer may require in respect of a Life Assured. The insurer shall, subject to the exclusions and special conditions, pay the Death Benefit to the Policyholder or as the Policyholder may direct.

PERMANENT DISABILITY: The total and permanent inability, in the opinion of a duly licensed medical doctor, of a Life Assured due to accident injury, to engage in his **OWN or ANY OTHER OCCUPATION;** or the permanent impairment of a Life Assured's physical condition to such an extent that he is unable to attend to his normal bodily functions; or the loss by a Life Assured of two limbs or the sight of both eyes or one limb and the sight of one eye.

TEMPORAL DISABILITY: shall mean the temporary total inability, in the opinion of a medical doctor, of a Life Assured due to **accidental injury**, to engage in his own or any other occupation.

DREAD DISEASES: shall mean the onset or occurrence of any one or more of the following: Cancer, Stroke, Kidney failure, Liver failure, Major Organ Transplant, Total Blindness, Heart attack, Paraplegia, Coma, Alzheimer's Disease, Parkinson's Disease, Major Burns, Coronary Artery and Multiple Sclerosis. (Terms and Conditions Apply)

CLAIMS PROCESS

- 1.** Beneficiary makes claim via Zeepay's USSD/Website
- 2.** ZEEPAY forwards claim to the insurer
- 3.** Insurer validates and pays claim to ZEEPAY
- 4.** ZEEPAY pays claim to the client

CLAIM DOCUMENTS REQUIRED

Death (Natural and Accidental)

Required documents:

- Completed Death Claim form
- Medical Certificate of Cause of Death or a Death Certificate
- Police report for Accidental Death
- Any other documents that may be required in peculiar situations for clarity

Accident (Total Permanent/Partial Disability)

Required documents:

- Completed Accident Claim form
- Completed Medical Report from attending Medical Doctor
- Police report for Accidental in some cases
- Any other documents that may be required in peculiar situations for clarity

Dread Disease

Required documents:

- Completed Dread Disease Claim form
- Completed Medical Report from attending Medical Doctor
- Any other documents that may be required in peculiar situations for clarity

AGE RANGE OF LIVES INSURED

- Minimum age at entry: 18 years.
- Maximum age at entry: 70 years

This means that the policy covers individuals between the ages of 18 to 70 years. Anyone outside this age bracket shall not be insured under this policy.