

Zeemicro Insurance – 3kyena Asem 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. This policy is underwritten by Enterprise Life Insurance.

What are the benefits on the policy?

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

1.2 Critical Illness

This benefit pays out a lump-sum benefit of GH¢ 2,500 on a diagnosis of any of the named Critical illnesses. covered illness are stroke, Cardiovascular Benefit Group, Heart Attack, Coronary Artery Disease requiring surgery, Heart Valve replacement, Surgery of the Aorta, Cancer, Paralysis, Major organ Transplant (Renal Failure) major Burns, Coma, Parkinson's Disease, Multiple Sclerosis.

1.3 Hospitalization

This benefit provides the Policyholder with a capped amount of GH¢ 500.00 when hospitalized for a period exceeding one (1) night. 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. Benefit amount payable per event is GHS 250.00. This can be claimed twice in a month.

How do I make a claim?

Submit notification of the occurrence of the insured event to Zeepay within ninety (90) days of occurrence. Complete a claim form via USSD or Website.

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. (Accidental or unnatural death - Police report)

- Accidental Disability - Medical records, Police Report
- Hospitalization - Medical Records indicating Date of admission and discharge etc.
- Critical Illness: Medical Records diagnosing Critical Illness.

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.