

SECTION 1 INTRODUCTION

This Insurance cover is designed to provide a defined financial benefit for Vodafone Cash subscribers who sustain injuries leading to hospitalization, total permanent disability or death related to an accident via train, car or VRA ferry. The Policy is a renewable Term Policy.

SECTION 2 ELIGIBILITY CRITERIA

Policyholders should be between 18 and 60 years of age at the time of subscribing.

SECTION 3 EFFECTIVE DATE OF ASSURANCE

The effective date of the assurance on any Customer shall be the day he/she registers and is granted cover.

SECTION 4 DURATION OF COVER

Duration of cover is dependent on the option chosen at the time of registration; daily (24 hours) from the time of purchase), weekly or monthly.

SECTION 5 SCOPE OF COVER

The Policy covers:

- 5.1 **Accidental Death**, as a result of a train, car or Volta River Authority ferry accident
- 5.2 **Total and Permanent (TPD)** as a result of a train, car or VRA ferry accident

Total and Permanent Disability, as used in this policy, shall mean disability, caused by bodily injury which wholly prevents the Policyholder from engaging in any business, or occupation, or performing any work, physical or mental, for compensation or profit, provided, however, that to determine if the total disability has become a permanent one, it must continue uninterrupted for a period of at least 52 weeks. Total and Permanent Disability shall be understood to have begun on the first day that such disability has occurred, provided it had continued uninterruptedly for at least fifty-two (52) weeks and it is without expectation of recovery.

The loss of both legs and both arms, or of one arm and one leg, or of both eyes, shall be considered total and permanent disability. Loss shall mean, with regard to arms or legs, the permanent disuse or dismemberment by amputation of the entire hand or foot; with regard to eyes, entire and irrecoverable loss of sight.

The Disability must be certified by a Qualified Medical Practitioner who is approved by the Ghana Medical Association. However, the Company may accept a letter from a Qualified Medical Practitioner certifying the assured's total and permanent disability notwithstanding that the disability has not continued uninterrupted for the minimum period of fifty-two (52) weeks.

5.3 Accidental Hospitalization Benefit

This benefit provides a daily defined financial benefit to the Policyholder if a bodily injury caused by a car, train or VRA ferry accident results in the Policyholder's hospitalization and the Policyholder is treated as an in-patient or out-patient.

- The Company will pay the benefits under this Policy if it is still in force. The hospitalization benefit provides up to an amount specified in the policy schedule during the period that an insured Customer was hospitalized.
- The benefit payment shall be payable up to the maximum benefit or sum assured chosen at the point of registration

SECTION 6 RESTRICTION

This Policy is restricted to residents of Ghana and claims can only be made in Ghana.

SECTION 7 PREMIUMS

In the event that the premium or premiums actually paid to the Company are incorrectly calculated so that they are in fact insufficient to pay for the benefits, then Vodafone Cash shall be notified immediately and the error rectified. Any such rectification shall not affect the effective date of the Policy.

SECTION 8 EXCLUSIONS

The Company shall not be liable to pay any benefit in respect of any event arising directly or indirectly from or traceable to any of the following events:

- i. any pre-existing condition, medical impairment or serious past history suffered by the Policyholder before/on enrolment.
- ii. any physical defect or infirmity which existed prior to the accident

- iii. the Policyholder engaging in professional sport
- iv. the Policyholder's willful exposure to peril or criminal act
- v. the Policyholder committing, or attempting to commit suicide
- vi. the Policyholder being under the influence of intoxicants or drugs or suffering from insanity
- vii. dangerous or careless driving on the part of the Policyholder

SECTION 9 **RENEWAL**

The cover is renewable per daily, weekly or monthly as chosen by the Policyholder at the point of registration.

SECTION 10 **TERMINATION OF POLICY**

The Company's liability in respect of each Policyholder shall cease on the date that:

- i. The death benefit is paid by the Company in accordance with Clause 5.1 upon death of the Policyholder; or
- ii. The disability benefit is paid by the Company in accordance with Clause 5.2 where the Policyholder suffers total permanent disability; or
- iii. The insurance cover period expires and Policyholder fails to renew the cover

SECTION 11 **CLAIMS**

- 12.1 A claim shall be lodged in the form specified by the Company. Proof of enrolment provided by Vodafone Cash, a filled and duly signed claim form in addition to the following:
- 12.2 In the case of death, either a Death Certificate, a Medical Certificate of Cause of Death or any other legal proof of death and a Police report is required.
- 12.3 In the case of Total and Permanent Disability (TPD) medical evidence by a qualified registered medical doctor is required. The Company however reserves the right to seek whatever medical advice it requires to establish the Total and Permanent disability that arises within the terms of this Policy.
- 12.4 In the case of Accidental hospitalization, since the Company has a solid partnership with healthcare providers across the 10 regions of Ghana, policy holders do not have to submit medical bills to the Company for claims payment. The Company will pay the medical bills of Policyholders directly to the hospitals as per the benefit stated in the policy document
- 12.5 In the case where Policyholders are hospitalized or treated at medical centres that are not part of the Company's network, the Policyholder must put in a claim within 48 hours (for hospitalization) upon discharge from hospital.

Additional documentation needed for hospitalization claim:

- i. Copy of attested Hospital Discharge summary;
- ii. Medical report;
- iii. Original endorsed receipts of medical bill payments
- iv. Valid Photo identity card; and
- v. Any other relevant document as required by the Company

On receipt of claim documents from the Policyholder, the Company shall assess the admissibility of claim as per the Policy terms and conditions and make the payment of benefit as per the contract within 48 hours (for hospitalization) via Vodafone Cash In case the claim is repudiated, the Company will inform the Policyholder about the same in writing with reason for repudiation.

SECTION 12 **FRAUD**

If the Policyholder or any member of their family makes or progresses any claim knowing it to be false or fraudulent in anyway, then this Policy will be void and all claims or payments due under it shall be lost and the premium shall become forfeited.