



ABOUT US









Vision:

 "In all our markets, our pedigree will be recognized, our strength respected, our expertise valued, and our solutions sought by all who desire an ADVANTAGE in life"

Mission:

 "we provide all who come into contact with us their desired ADVANTAGE because.... We are the best in what we do!"





o Contribution / O Chop!



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This life solution is specialy made for members of Old Students Associations, who desire to insure their lives, the lives of their Spouses and two (2) Adult relations.

The solution provides cover for Death, Critical Illness and Funeral Expenses.

BENEFITS

- Upon the demise of a member of the association, a pre agreed amount is paid out. The demise could be through natural or accidental circumstances.
- Critical illness benefit will pay a lump sum cash payment if the member is dignosed with one of the specific illnesses covered in the policy.
- A funeral benefit, a lump sum pay out made to a member, if a covered relation (Spouse, parent or in-law) passes on, is also included.
- Permanent Disability (TPD) When a member suffers the total loss of a limb, sight or hearing due to an accident or illness, the agreed sum assured will be paid. This benefit is applicable to the member only

COVER OPTIONS

BRONZE

SILVER

Sum Assured GHS 20,000 Monthly Premium GHS 10

Sum Assured GHS 40,000 **Monthly Premium** GHS 20

GOLD

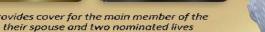
Monthly Premium

GHS 30

Sum Assured GHS 60,000 **PLATINUM**

Sum Assured GHS 80,000 Monthly Premium GHS 40

This provides cover for the main member of the group, their spouse and two nominated lives









Objective of the policy

The group life policy is designed meet some of the responsibilities that old school mates feel towards their school mates in the event of some unforeseen risks in life.

SOLUTION DETAILS



This policy is initiated for **all** members of the Alumni group and provides cover for **Members**, their **Spouses** and two (2) **parents**.

Policy provides cover for **Death** and **Funeral** Cover

Death

A sum assured paid out on the death of an alumni member, their spouse or adult dependant. Death benefit [Natural & Accidental] is a pre-determined amount selected by the group

Critical illness

Critical Illness could be described as a disease or state of illness in which death is possible or imminent. This benefit pays out 50% of the sum assured in the event of the Alumni member being diagnosed with a critical illness. The critical illness covered are on a named basis.

TPD

The TPD benefit shall become payable when the member becomes permanently unable to work in any occupation which the s/he reasonably able to do, given his experience, education, or training, because of an injury or illness









SOLUTION DETAILS



PACKAGE	PLATINUM	GOLD	SILVER	BRONZE
SUM ASSURED	80,000.00	60,000.00	40,000.00	20,000.00
Death (Member)	20,000.00	15,000.00	10,000.00	5,000.00
Death (Spouse)	20,000.00	15,000.00	10,000.00	5,000.00
2 Adult Dependent (Each)	10,000.00	7,500.00	5,000.00	2,500.00
Critical Illness (Member)	10,000.00	7,500.00	5,000.00	2,500.00
Total Permanent Disability (Member)	10,000.00	7,500.00	5,000.00	2,500.00
Monthly Premium GH	40.00	30.00	20.00	10.00
Annual Premium	480.00	360.00	240.00	120.00





SOLUTION DETAILS



- All inclusive every member should be on cover
- This is an annual renewable policy
- There is no waiting period on **members** lives but six (6) months waiting period for all other covered lives introduced on a later date other than the commencement date.
- The standard insurance exclusions apply i.e., death as a result of criminal activities, suicide within the first 24 months, etc.
- The maximum age at entry is 80 years (All covered lives)









CLAIMS (DOCUMENTATION REQUIRED)



Upon Death Report to the Administration. They then write a letter and attach any of the underlisted documents and submit to Enterprise Life.

- Medical Course of death
- Death Certificate
- Coroners Report
- Mortuary Receipt
- Obituary
- Burial permit











CLAIMS



Documentation

- Completed online Claim Form
- Proof of death
- ❖ ID of deceased

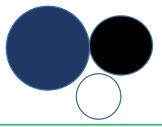
Process

- Takes 72 hours or 3 working days to process
 and pay out
- Payable to policyholder or anyone authorized to receive it
- Takes a maximum of 5 working days for funds to be credited into the designated account

WHO CAN BE COVERED?



- The Alumni member
- Spouse
- Parents or Parents-in-law











Dream Big with us.

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