

About OSA

This scheme is specifically designed for **Old Student Associations** and provides attractive insurance, guaranteeing benefits for members and their secondary lives, incorporates a single premium for secondary lives made up of Spouse and two (2) biological parents. This scheme will pay insurance benefits and charge low premium due as preferred by the members.

Who can be covered?

Cover is only available for:

1. Member - between the ages of 18 and 65 years
2. Spouse - between the ages of 18 and 65 years
3. **Two (2) Biological Parents – not older than 75 years**

OSA Welfare Scheme offers you:

- Cover for **Death, Total Permanent Disability** caused as a result of accident or any of the seven (7) standard **Critical Illnesses** for the members of the association.
- Cover for death of up to three dependants of the member – Spouse and two biological parents

Eligibility

- Must be a member of an Old Students Association
- Member must be between the ages of 18-65 years
- Spouse must be between the ages of 18-65 years
- Biological Parents must be not older than 75 years
- Ghanaian nationality

Other Features

1. Digital Enrolment: Association members can enrol on their various Association-customised schemes through the attached link and book appointment for presentation
2. E-Payment Options:

All premiums are paid using any of the e-payment options i.e., Mobile Money and debit card offering a convenient and safe mode of transaction or bank account

3. Easy policy administration:

You can easily amend your benefit options, change beneficiaries and update insured lives on your policy through our Westom customised Welfare App.

Claims

Claims can be submitted on the on our website www.westominsurancebrokers.com on our claims portal or call any of our call centre number **0308250083** or **0269 640 082** or **0245 310 258** with any of the following documents

The following documents are required to process the claim:

- Certified copies of the Death Certificate
- Medical Certificate of the Cause of Death (if the deceased died in hospital)
- Police Report (in the case of accidental of death)
- Medical evidence of the Permanent disability/Critical Illness of the Policyholder and its cause
- Deceased's proof of identity
- Beneficiary's proof of identity
- Proof of Relationship
- Where a death certificate or medical certificate of cause of death has not been submitted with the initial claim, it **MUST** be submitted to us within 30 (thirty) days from date of filing the claim to enable us pay the claim

Upon receipt of the claim, we will review the authenticity of the documents received and status of the Insured and same submitted to the insurance company. This process will amongst other verification processes include communication with the beneficiary before a claim is approved or rejected.

The claim pay-out will be within forty-eight (48) hours after submission, verification and authentication of all documents.

Exclusions

Exclusions are circumstances that are not covered under this policy if they give rise to a claim. This means, any claim caused by any of the under listed circumstances shall not be paid.

- Critical illness occurring during the first three (3) months of the policy, the cause of which originated from a disease or medical condition diagnosed before the commencement date of the policy.
- Transient ischaemic attacks in respect of cancer under critical illness
- Attempted suicide, suicide or any self-inflicted injury whether the Policyholder is sane or insane within twenty-four (24) months from the issue date of the policy.
- Claims under the insurance cover not notified to Vanguard Life in writing within one (1) year of the death of the Policyholder.
- Excessive use of alcohol
- Wilfully taking of poison or drugs not prescribed by a Medical Officer.
- Participation in any form of aviation other than as a fare-paying passenger on a scheduled air-service
- Any act committed by the Policyholder constituting a violation of criminal law
- War, military action or combat within and outside Ghana, terrorist activities (whether war be declared or not), riots, strikes, civil commotion or insurrection in all cases whether as an active participant or not



- engaging in diving, power boat racing, white water rafting or yachting, horse racing, motor car or motor cycle racing, speed contests or trials, mountaineering (necessitating the use of ropes or guides), bungi jumping or potholing
- Misrepresentation of facts at Policy inception or during claims stage. For example, adding non-biological parents as own biological parents, misstatement of age etc.
- When the Policy lapses due to non-payment of premium.