


ALUMNI

by *enterprise*



LIFE

Your Advantage



WiB
WESTOM
INSURANCE BROKERS

About Us

**Parent Company
Is EIC, The 1st
Insurer In Ghana,
100 Years**



**EI Incorporated In
2000,
Operational License
Received In 2001**



**Subsidiary Of
Enterprise Group Plc,
Listed On GSE, PRU
Financial Inc**



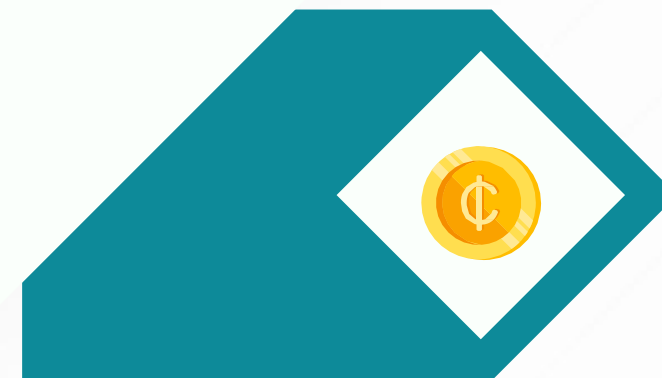
**Already Fully
Capitalised**



**Leader In The Life
Insurance Industry In
Ghana**



**Generate The Highest
Premium Income Amongst
All 47 Insurers In Ghana**



**Subsidiaries In The
Gambia, Nigeria And
Own Transitions**



**Pioneers Of
Funeral Insurance
In Ghana**





MISSION

“We provide all who come into contact with us their desired ADVANTAGE because we are the best at what we do!”



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.”



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This is a group life policy designed to meet some of the responsibilities that members of an old school association feel towards their schoolmates in the event of some unforeseen risks in life.



WHO CAN BE COVERED?

- ✓ A risk policy designed to cover the policyholder and family members. The lives that can be covered are below
- ✓ Nominated lives is limited to parents, Guardians, Parents-In-law, siblings and children.

Member	Min. Entry Age	Max. Entry Age
Main Life	18	65
Spouse	18	65
Extended family	18	85
children	unlimited	
Parents/In-laws	31	85



POLICY COVERAGE



Death

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



Critical illness

It is described as a disease or state of illness in which death is possible or imminent. This benefit pays out 50 % Sum Assured in the event of the Alumni member being diagnosed with a critical illness. The critical illness covered are on a named basis.



Total Permanent Disability

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

→ **Prestige**

Total sum assured
GHS 150,000
Annual premium
GHS 912.00

→ **Diamond**

Total sum assured
GHS 125,000
Annual premium
GHS 768.00

→ **Platinum**

Total sum assured
GHS 100,000
Annual premium
GHS 623.00

→ **Bronze**

Total sum assured
GHS 25,000
Annual premium
GHS 180.00

→ **Gold**

Total sum assured
GHS 75,000
Annual premium
GHS 479.00

→ **Silver**

Total sum assured
GHS 50,000
Annual premium
GHS 323.00

**Basic
Packages**



BASIC BENEFIT TABLE



BASIC COVER	BRONZE	SILVER	GOLD	PLATINUM	DIAMOND	PRESTIGE
SUM ASSURED	25,000.00	50,000.00	75,000.00	100,000.00	125,000.00	150,000.00
Death (Member)	5,000.00	10,000.00	15,000.00	20,000.00	25,000.00	30,000.00
Death (Spouse)	5,000.00	10,000.00	15,000.00	20,000.00	25,000.00	30,000.00
Death (Children max 2)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Death (nominated lives max 2)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Critical illness (Member)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Permanent disability (Member)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Annual Premium	180.00	323.00	479.00	623.00	768	912

→ **Prestige**

Total sum assured
GHS 180,000
Annual premium
GHS 1,620.00

→ **Diamond**

Total sum assured
GHS 150,000
Annual premium
GHS 1,368.00

→ **Platinum**

Total sum assured
GHS 120,000
Annual premium
GHS 1,116.00

→ **Bronze**

Total sum assured
GHS 30,000
Annual premium
GHS 326.00

→ **Gold**

Total sum assured
GHS 90,000
Annual premium
GHS 867.00

→ **Silver**

Total sum assured
GHS 60,000
Annual premium
GHS 578.00

Family Packages

FAMILY BENEFIT TABLE

BASIC COVER	BRONZE	SILVER	GOLD	PLATINUM	DIAMOND	PRESTIGE
SUM ASSURED	30,000.00	60,000.00	90,000.00	120,000.00	150,000.00	180,000.00
Death (Member)	5,000.00	10,000.00	15,000.00	20,000.00	25,000.00	30,000.00
Death (Spouse)	5,000.00	10,000.00	15,000.00	20,000.00	25,000.00	30,000.00
Death (Children max 2)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Death (4 nominated lives)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Critical illness (Member)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Permanent disability (Member)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Annual Premium	326	578	867	1,116.00	1,368.00	1,620.00

→ **Prestige**

Total sum assured
GHS 210,000
Annual premium
GHS 2,376.00

→ **Diamond**

Total sum assured
GHS 175,000
Annual premium
GHS 2004.00

→ **Platinum**

Total sum assured
GHS 140,000
Annual premium
GHS 1,621.00

→ **Bronze**

Total sum assured
GHS 35,000
Annual premium
GHS 467.00

→ **Gold**

Total sum assured
GHS 105,000
Annual premium
GHS 1,245.00

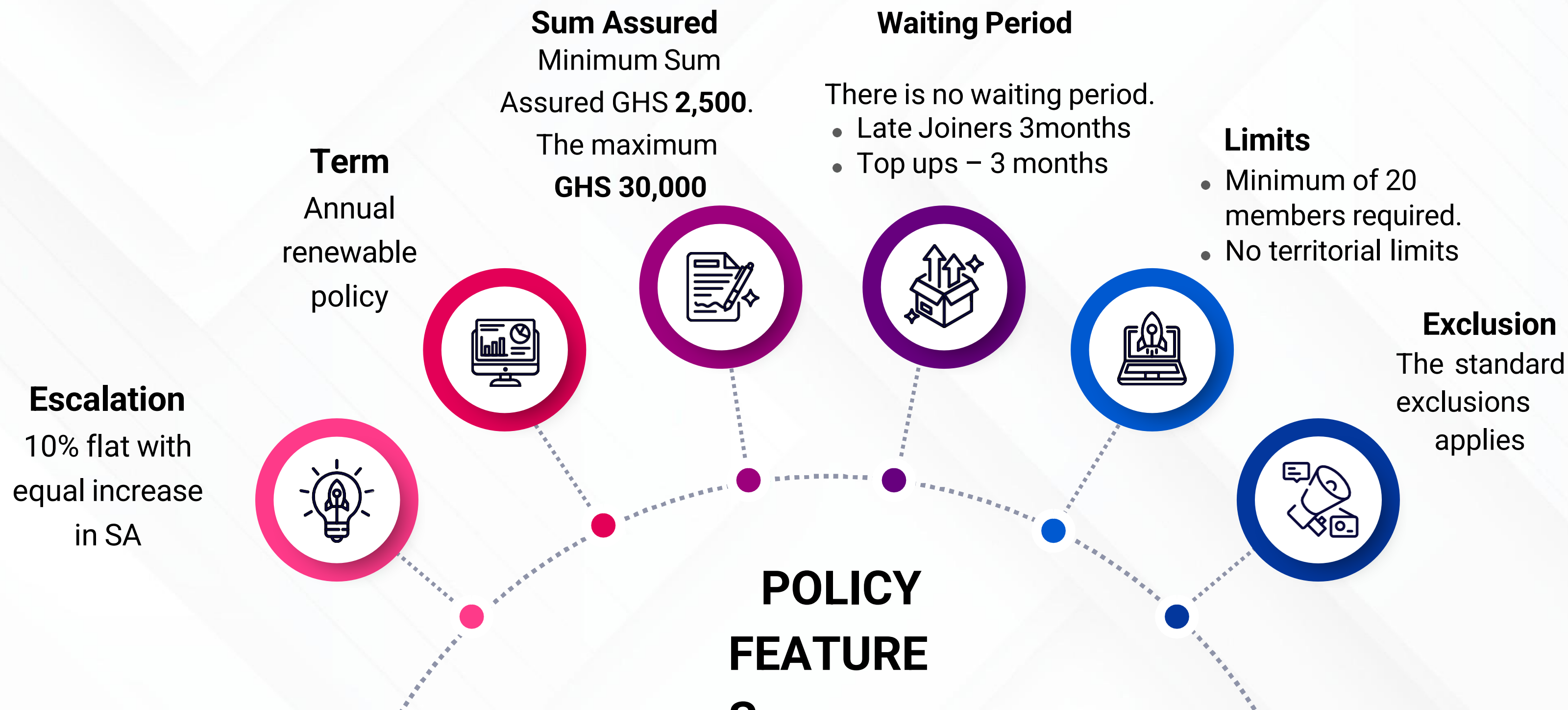
→ **Silver**

Total sum assured
GHS 70,000
Annual premium
GHS 839.00

EXTENDED PACKAGES TABLE

BASIC COVER	BRONZE	SILVER	GOLD	PLATINUM	DIAMOND	PRESTIGE
SUM ASSURED	35,000.00	70,000.00	105,000.00	140,000.00	175,000.00	210,000.00
Death (Member)	5,000.00	10,000.00	15,000.00	20,000.00	25,000.00	30,000.00
Death (Spouse)	5,000.00	10,000.00	15,000.00	20,000.00	25,000.00	30,000.00
Death (Children max 2)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Death (6 nominated lives)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Critical illness (Member)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Permanent disability (Member)	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00
Annual Premium	467.00	83G.00	1,245.00	1,621.00	2,004.00	2,376.00

POLICY FEATURES



COMPLIMENTARY BENEFITS

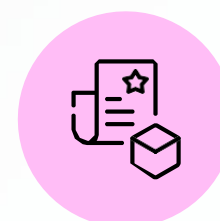


Allows for converting cash
payments to Transitions
minimum Core services

HOW TO GET STARTED



STEP 01



Data Collection

STEP 02



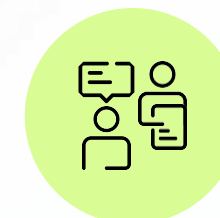
Automatic
Underwriting

STEP 03



Issuance of
debit note

STEP 04



Premium
Payment

STEP 05



Issuance of
contract
documents

FAQs

How long and active should one be with an old student group to qualify for the cover?

All members of the alumni group in good standing (per the governing rules of the alumni group) qualify to join the policy.

How long should I contribute to earn benefits?

The Cover is immediate as long as the premiums are paid and the policy is active. However, a three-month waiting period applies for late joiners.

Can one change the dependent at any time?

Yes, provided the dependent is within the allowable age limit. The replaced dependents will go through a 3-month waiting period. Qualifying lives for adult dependents are parents, parents-in-law, guardians, and siblings.

How do I make payment for my insurance cover.

Premiums are paid in bulk through the group scheme administrator for the entire group.

FAQs

Can one select more than one cover option?

No

Can one have more than one spouse under a cover?

No

Can existing policyholders of Enterprise Life sign up for this policy?

Yes

Are benefits paid directly to members or through my old student Association?

Benefits are paid to the alumni group or an authorized beneficiary

What documentation is required to sign up?

We will require members to submit names, dates of birth, and the relationship of all lives covered.



FAQs

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How long does it take Enterprise Life to pay claims?

Within 5 working days after providing all required documentation.

Are there any cashbacks to groups who do not claim after years of being on the policy?

No. Cashbacks, premium refunds, and cash bonuses are not features of this policy.

What happens to policies and groups unable to pay premiums at renewal due to old age or retirement?

The policy becomes inactive after non-renewal.

FAQs

Can members nominate new dependents at renewal and pay additional premiums after claiming on the original dependents they presented at inception?
Any member of the year group can join as per the rules on membership of the group.

Below are the requirements for claims:

Death claim- death certificate, burial permit, medical cause of death, mortuary receipt or coroner's report and an I.D of the deceased person.

Critical illness and permanent disability- detailed medical report.



THANK YOU

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