



PRUDENTIAL

LIFE INSURANCE GHANA

PRUBuddy

Alumni Groups and Associations Policy

WiB
WESTOM

INSURANCE BROKERS

Cover to protect members and their dependents

Prubuddy is a life assurance policy that seeks to provide total peace of mind to alumni groups and associations.

This policy seeks to fulfill the association's obligations to their members in the event of an unforeseen life event.

Who does the policy cover?

Main Life/member

Spouses

Parents/guardians



Scope of cover

Death

Critical illness

Total permanent disability

Cover Termination Age

Event	Age
Death	No cover termination
TPD	65
Critical illness	70



Death Benefit

In the unlikely event of death of a member, a spouse or parent, a lump sum amount will be paid to the association or group. **It covers both natural and accidental death**

Accidental Permanent Disability

This is a life-long disability resulting from an accident.

Disability	Percentage
Loss of both hands at or above wrist	100%
Loss of both feet at or above the ankles	100%
Loss of one hand at or above the wrist and of one foot at or above the ankle	100%
Loss of all fingers and thumbs of both hands	100%
Total and irremediable blindness in both eyes	100%
Total and irremediable paralysis	100%
Total and irremediable deafness -both ears	50%

Critical Illness

Critical illnesses are illnesses that are dreaded and likely to lead to one's death. The benefit paid is 50% of the Main Life Assured's (MLA) sum assured. The benefits paid under critical illness is based on the universal CI scale.

Critical Illness Scale	Percentage
Stroke	100%
Heart Attack	100%
Cancer (Solid) Cancer of the Blood	100%
Kidney Failure	50%
Major Organ Transplant	100%

Maximum and Minimum age of entry

Member	Minimum age of entry	Maximum age of entry
Main life	18	70
Spouse	18	70
Adult Dependents	18	85 Parents older than 80 years can be covered at additional premium

Prubuddy Covers

Platinum

Death (Main Life)
GHS 25,000

Death (Spouse)
GHS 25,000

Death (2 Adult Dependents)
GHS 12,500 each

Critical Illness (Main Life)
GHS 12,500

TPD (Main Life)
GHS 25,000

Annual premium per head

GHS 720

Monthly premium per head

GHS 60

Diamond

Death (Main Life)
GHS 20,000

Death (Spouse)
GHS 20,000

Death (2 Adult Dependents)
GHS 10,000 each

Critical Illness (Main Life)
GHS 10,000

TPD (Main Life)
GHS 20,000

Annual premium per head

GHS 576

Monthly premium per head

GHS 48

Gold

Death (Main Life)
GHS 10,000

Death (Spouse)
GHS 10,000

Death (2 Adult Dependents)
GHS 5,000 each

Critical Illness (Main Life)
GHS 5,000

TPD (Main Life)
GHS 10,000

Annual premium per head

GHS 288

Monthly premium per head

GHS 24

Ruby

Death (Main Life)
GHS 5,000

Death (Spouse)
GHS 5,000

Death (2 Adult Dependents)
GHS 2,500 each

Critical Illness (Main Life)
GHS 2,500

TPD (Main Life)
GHS 5,000

Annual premium per head

GHS 144

Monthly premium per head

GHS 12



No waiting period at inception

However, a 3 months waiting period for parents or guardians only for new joiners

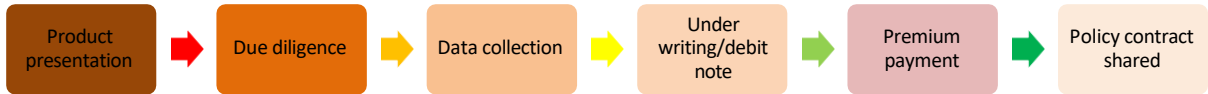
No territorial limitations

No cover termination age for death

No medical underwriting

On-boarding process

A seamless onboarding process where member data collation is done via USSD or Microsoft forms



Frequently Asked Questions About Prubuddy

■ What is the minimum number of members required for this policy.

Answer: 20

■ Must all members be on the same plan?

Answer: Yes

■ Must the alumni or association be legally registered at RGD?

Answer: Not necessarily, they must be a group set up not for the main purpose of taking up insurance. They must have a constitution and must provide names of their executives. Currently we do not provide this cover to family groups(nuclear or external).

■ What other requirements must we fulfill?

Answer: Members covered must be in good standing.

■ Does the policy have a waiting period?

Ans: There is no waiting period for all lives who join before cover starts. However, a waiting period of 3 months apply when any life joins after the cover start date.

■ Do parents also have a Critical illness and TPD cover?

Ans: No. The Critical illness and TPD cover is enjoyed by the member only.

■ What is the maximum age of entry for members and dependents?

Ans: Member and Spouse – 70 years

Adult Dependents - 85 years (Extra premium to be paid if more than 80 years)

■ Who qualifies as an adult dependent?

Ans: The biological parent of the member/legal guardian/parent in-law.

■ Do members undergo medical underwriting?

Ans: No. There is no medical underwriting on this policy.

■ Does the annual premium per member cover our spouses and parents?

Ans: Yes

■ Can the policy cover a member who is outside Ghana?

Ans: Yes. The policy can cover any active member who is in the diaspora.

Claims Process

Death Claim

- ☐ A Claim Form completed and signed by the Policyholder.
- ☐ Copy of a valid national identity card of the deceased
- ☐ Original or Certified Copy of:
 - i. The Death Certificate
 - ii. The Medical Certificate of the Cause of Death
 - iii. A Police Report in the event of unnatural death.

Disability Claim

These forms need to be completed for the submission of a claim for disability benefits.

A Claim Form completed and signed by the member

Copy of any valid national identity card

Letter from Employer

Job Description Questionnaire

Confidential Medical Report (General Practitioner)

Confidential Medical Report (Specialist Physician)

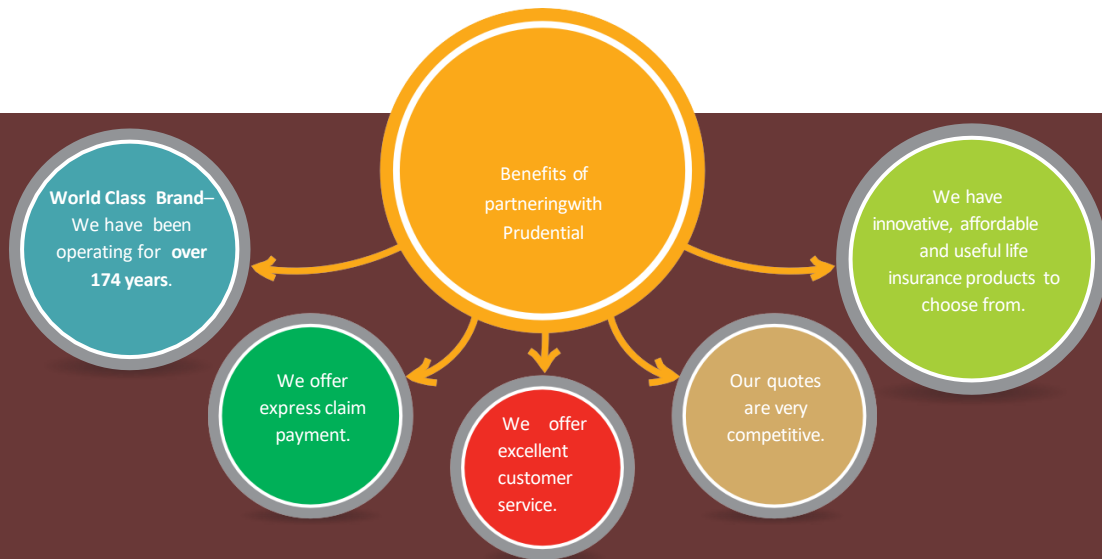
Critical illness claim

A Claim form completed and signed by the member

- ☐ A letter from the employer
- ☐ A medical certificate completed by the medical doctor who is currently treating or who has treated the insured or medical report on the diagnosis of the condition.
- ☐ Copy of any valid national identity card

NB: Further documents may be required to evaluate claim depending on the outcome.

Why Partner with Prudential?



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Your Future, Our Priority