

Impact Life Insurance, Equity Health and MyHealthCop

Terms & Conditions

1. This is a life insurance product bundled with telemedicine and wellness benefits, offered in three (3) distinct coverage tiers.
2. Customers must be between 18 and 75 years of age at enrolment.
3. The nominated Next of Kin must be 18 years or older. If under 18 or no Next of Kin is nominated, benefits shall be paid in accordance with applicable legal requirements.
4. This insurance is available only to Ghanaian residents.
5. The Effective Date of Assurance is the date of enrolment, provided the premium has been successfully received. There is no waiting period for death cover.
6. Insurance cover is provided monthly, subject to payment of premiums.
7. Failure to pay the required premium will terminate insurance cover.
8. Payment of each month's premium provides cover for the applicable coverage period.
9. Benefit Structure

Tier	Life	Health+Telemedicine	Premium
Bronze	GHS 2,000	Doctor access + Wellness	GHS 8
Gold	GHS 5,000		GHS 13
Platinum	GHS 7,500		GHS 17.50

10. In the event of the death of the insured person (Beneficiary), the applicable benefit will be paid to the registered Next of Kin according to the selected product option.
11. Benefits are payable only where all applicable premiums have been received.
12. The policy terminates upon death, non-payment of premium, attaining the maximum eligible age, or cancellation.
12. The Insurer shall not pay claims arising from suicide, drug or alcohol abuse, or criminal activity.

13. Pre-existing chronic or life-threatening conditions are excluded unless accepted by the Insurer.

14. The customer must notify the Insurer within 60 days of death and submit all required claim documents.

15. Approved claims shall be paid by Electronic Bank Transfer or Mobile Money within 48 hours after verification.

16. Only one claim shall be payable in respect of each insured person.

17. This policy has no surrender value.

18. Fraudulent information or material misrepresentation may result in cancellation of the policy.

19. The Insurer may amend these Terms and Conditions in accordance with applicable law.

20. Any dispute shall be governed by the laws of the Republic of Ghana.

21. Telemedicine shall include:

- Unlimited access to licensed medical doctors
- Medical triage
- Prescriptions

22. Wellness shall include:

- Digital healthcare platform
- Wellness education
- Preventive health messaging
- Member engagement
- Structured wellness programmes