Bloom

By enterprise LIFE

Bloom is an all-female-related term assurance product

Talk to your Life Planner or Broker

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Product Terms and Conditions

Fraud Warning: Knowingly presenting false information is a crime. Failure to disclose accurate information may result in non-payment of a claim and all benefits under the Policy being cancelled. No cash payments should be made to sales representatives. Clients who make such cash payments do so at their own risk.

A. YOUR POLICY

Please take the time to study this document and understand the benefits applicable to this insurance Policy. The life assurance Policy terms and conditions, the application form, communication of acceptance through SMS, an e-mail and the schedule of benefits (printed on the website or upon request) enforces the Policy contract between the Life Assured and Enterprise Life (the life insurer). A Policy document contains many legal and technical terms, which are required to protect both the life assured and the life insurer. Enterprise Life has, as much as possible, set out the terms in plain English in the interest of the Policyholder's clear understanding and communication.

Please be advised that you are not entitled to any benefits under this Policy until you have received confirmation from Enterprise Life that your application has been accepted after the first premium has been received.

Please read these documents carefully and keep them in a safe place for future reference.

B. BENEFITS DESCRIPTION

The Policy is a female related term assurance product designed to provide cover against female related illnesses, Death, Total Permanent Disability (TPD) and Critical Illness (CI) of the Policyholder. The policy may be purchased by the women or by men to cover their wives. The benefits are as follows:

1. Main Benefits

1.1. Basic Risk Benefits

The basic risk benefits comprise of Death, Total Permanent Disability (TPD) and Critical Illness (CI), and this comes as an Accelerated cover.

The Basic Risk Benefit options are summarized in the table below:

Cover option	Main Life Only
Accelerated	Death
	Total Permanent Disability
	Critical Illness

Depending on the option chosen, the policy will pay a lump sum equal to the sum assured in the event that the policyholder dies, becomes permanently disabled or contracts a critical illness.

The Critical Illness option pays out a percentage of the sum assured in the event of the policyholder being diagnosed with a defined illness. The detail of the critical illnesses covered, and the lump sums paid are given in the Appendix A.

The TPD benefit shall become payable when the Policyholder becomes permanently unable to work in any occupation which the Policyholder is reasonably able to do. given her experience, education or training, because of an injury or illness; subject to a waiting period of three months and a deferred period of three months from the date of disablement;

1.2 Embedded Benefits

I. Female –Related Illness

This cover will pay out a lump sum equal to 50% of the main sum assured upon the diagnosis of the following named illness - Rheumatoid Arthritis, Osteoporosis, Urinary Incontinence Requiring Surgical Repair and Fibroid Surgery, Endometriosis, Polycystic ovary syndrome. This benefit is payable once in the lifetime of the policy.

II. Ultimate Lady

This is a loyalty scheme which permits policyholders to enjoy free health checks and discounts from wellness centers. The health checks and discounts will include but are not limited to Pap Smear tests, Breast screening and spa treatment to be provided by a vendor selected by Enterprise Life.

III. 5% Annual Cash Back

This benefit pays out 5% cash back on risk premium (less policy fee) every year if there has not been any claim on the policy during the year under consideration and full premiums has been received. Missed premiums will delay the payment of the cash back until full premiums are received. This benefit does not apply to non-life optional benefits.

IV. 100% Risk Premium Refund

The policy will pay back risk premiums paid at the end of the payment term and the client may continue to pay premiums to keep surviving life (main life covered in the case of the policyholder being different from the covered life) on cover. The premium refund will be less Policy fee and any Cash back paid. Missed premiums will delay the payment of the premium refund until full premiums are received. The payment of this premium refund will end the policy.

V. Free Child Benefit

This cover provides a free death cover for up to six children of the policyholder. The cover ceases when the children turn age 21. The benefit is a lump sum payment of GH¢5,000.

VI. Medical Reimbursement

This cover will reimburse any expenditure incurred at the hospital in relation to any covered illness under the defined critical illness. The benefit amount will be capped to 10% of the main sum assured per calendar year. The medical expense may include operation fees, cost of surgical appliances and nursing home or hospital charges necessarily incurred as a result of a covered Critical Illness. The amount of such expenses but not exceeding the capped amount shall be payable.

VII. Death and TPD Waiver of Premiums

If the spouse is covered under the policy and the main life covered dies or becomes permanently disabled before the policy anniversary preceding the 60th birthday, all premium payment would be waived for other lives covered under the policy. If the Death and TPD Waiver of Premium comes into effect it will remain active until such time that the Principal Life Assured would have turned sixty (60) had he/she remained alive. This benefit will not be payable if the Policy holder was above age forty-nine (49) at the start of the policy or dies within the six months waiting period. All automatic premium updates will stop at the date of death.

C. POLICY FEATURES

1. Minimum / Maximum Term

Minimum Cover Term: The minimum term is 5 years. This qualifies the policyholder to enjoy the Premium back benefit however to enjoy the Full waiver benefit, the minimum cover period is 10 years.

Maximum Cover Term: 42 years or until the policyholder turns 60

Payment Term: Payment is for the entire duration of the policy.

2. Minimum / Maximum Ages at Entry

The minimum age at entry is 18.

The maximum age at entry is 54.

The basic cover ceases at age 60.

3. Policy Fee

All Policies are subject to a Policy Fee. Enterprise Life reserves the right to adjust the Policy fee annually upon the approval of National Insurance Commission.

4. Premium Payment

The benefits under this Policy are based on the assumption that these premiums will be paid regularly, and the onus is on the Policyholder to ensure that the premiums due reach the company as and when they are due. Only the policyholder or spouse can make premium payments. Premium payment frequency options are

a. Monthly

b. Quarterly

c. Bi-annually or

d. Annually – Annual payments will attract a 10% discount on the risk. This discount will not apply to savings related optional benefits.

5. Waiting Period

Various waiting period apply to the various covers. The table below captures the waiting periods where applicable

Benefit	Waiting Period	Waiting Period	Deferred Period
Death (Basic Benefit)	None	6 months	None
TPD	3 months	6 months	3 months
CI (Basic Benefit)	None	6 months	None
Female Related Illness	6 months	6 months	None
Medical Reimbursement	None	6 months	None
Ultimate Lady	12 months	6 months	None
Hospitalization	None	6 months	2 nights
Maternity Complications	6 months	6 months	None
BayCare (Child Critical Conditions)	None	6 months	None
Home Contents Insurance	None	6 months	None
Spousal Cover (Death)	6 months	6 months	None
Spousal Cover (TPD)	3 months	6 months	3 months
Edusaver (Death)	None	6 months	None
Edusaver (TPD)	3 months	6 months	3 months

GENERAL CONDITIONS

1. Start of Cover

Cover will commence on the day following the Acceptance Date of the application and is subject to Enterprise Life having received the first payment of the premium as specified in the schedule.

2. Misstatement of Age

If the age of any of the Lives Assured is incorrect any benefit that becomes payable will be recalculated. The amount of benefit payable will be adjusted to the amount of insurance that the premiums paid would have provided had the Policyholder's age been stated correctly. This condition is not applicable to ages outside the entry age limits. Benefits are not payable if the actual age of any life assured is not within the age limit at entry.

3. Premium Payments

Unless otherwise stated in the Policy, premiums are payable to Enterprise Life until:

- Enterprise Life admits a death or waiver claim on the Principal Life Assured; or
- The Policy is cancelled

4. No Lapse Rule

The basic and embedded covers will not be subject to lapse nor termination provided the first premium has been paid and an acceptance has been made by Enterprise Life, when payment of premium ceases. The Policy remains active, but the payable claim amount would be adjusted. However, this will be limited to the National Insurance Commissions 36months reinstatement rule. (After 3years (36months of non-payment of premiums (inactive payment status) the policy goes beyond reinstatement.

5. Notification

It is advisable to notify Enterprise Life of any death claim within one year of the occurrence of the event to enable prompt claim payment. Delay in notification is likely to cause delay in document verification and claim processing.

Should Enterprise Life reject or decline any claim, such claim will lapse and be of no force or effect unless an action has been started against Enterprise Life within two years of the claim arising.

6. Incontestability Clause

Enterprise Life may contest the validity of the insurance contract on the grounds of a material misrepresentation in the application/ proposal within **two (2) years**. A material misrepresentation in an application for life insurance is a misrepresentation that is relevant to the insurer's evaluation of the proposed insured by Enterprise Life. The misrepresentation is material when, if the truth had been known, the insurer would not have issued the Policy or would have issued the Policy on a different basis, such as a higher premium or a lower sum assured.

7. Surrender Benefit

A surrender benefit which is a percentage of the risk premium (less policy fee) will be payable upon the surrender of the policy by the policyholder provided no claim has been made under the policy. This is applicable to active lives at the point of surrender. The non-risk benefits provide maturity and surrender benefits payable to the Policyholder on maturity or termination of the policy. This benefit is no longer available after the full waiver comes into effect. The percentages payable are stated in the table below:

Policy Duration	Percentage of Premiums Payable
Year 1 to Year 5	5%
Year 6 to Year 10	10%
Year 11 onwards	15%

8. Amendments

Enterprise Life must be advised in writing of any change of Nominated Lives Assured or of any additional relative of the Policyholder. Any deletion of a nominated life or appointment of a Trustee must be brought to the notice of the Insurer in like manner.

9. Conditions applicable to all Policy benefits

I. If the age of any person is incorrect any benefit that becomes payable will be recalculated

II. The benefit payable will be subjected to a deduction of any indebtedness to Enterprise Life

III. If the contract is surrendered benefits will automatically cease.

IV. If the contract is cancelled benefits will automatically cease.

10. Medical Clause

Enterprise Life reserves the right to request for full disclosure of any information concerning the health of the Policyholder from any doctor or medical facility, which may be in possession of any such information. The Policyholder hereby agrees to the disclosure of such details from his/her doctor, medical facility about his state of health even after the demise of the Policyholder. This information shall remain in the STRICTEST confidence of Enterprise Life.

11. Currency

This contract is issued in, and subject to the laws of the Republic of Ghana. All monies payable in respect hereof whether by or to Enterprise Life are payable in the lawful currency of the Republic of Ghana.

12. Exclusions

Enterprise Life will not recognize any claim occasioned or accelerated by any of the following causes:

I. Suicide, attempted suicide or any self-inflicted injury whether the Principal Life Assured is sane or insane within the first 2 years after acceptance.

II. Any act committed by the Principal Life Assured which constitutes a violation of criminal law;

III. Excessive use of alcohol, wilful inhalation of gas, wilful exposure to radioactivity or the wilful taking of poison or drugs (except as prescribed by a medical practitioner);

IV. Any act of war, military action, terrorist activities (whether war be declared or not), riots, strikes, civil commotion or insurrection, in all cases whether as an active participant or not;

V. Active participation in mountaineering, horse riding, motor cycle racing, hunting, any speed contest other than a speed contest on foot, or fighting (except in self-defence);

VI. Participation in any form of aviation other than as a fare-paying passenger on a scheduled air service over an established passenger route;

VII. Military service or training in the armed forces of any country and for this purpose "military service" includes army, naval and air force service;

VIII. Military combat outside of Ghana or military action intended to influence or overthrow the ruling Ghanaian government.

13. Trustee

The Policyholder may by notifying Enterprise Life in writing, appoint, change or cancel the appointment of a Trustee at any time. Trustees receive the benefits of the Policy in respect of a claim arising from the death of the Policyholder under the Policy where the beneficiary is a minor.

The appointment of a new Trustee will automatically cancel the prior appointment of a Trustee. The appointment of a Trustee will be ineffective if the said Trustee dies before the Policyholder. If the Policyholder fails after such lapsing, or after the cancellation of the appointment of a Trustee to appoint a new Trustee, the proceeds of the Policy will be payable to the estate of the Policyholder. No provision in any Will and Last Testament executed by the Policyholder will have the effect of cancelling the appointment of a Trustee. The Trustee can access the Policy only after the death of the Policyholder.

14. Beneficiary

Enterprise Life will pay the benefits from this Policy to the Policyholder, or the Beneficiary in the event that the Policyholder dies. If the Beneficiary is a minor, the benefit will be paid to the nominated Trustee for the benefit of the Beneficiary. In the event that the Beneficiary or Trustees cannot be found, Enterprise Life will pay the benefit to the estate of the Policyholder.

The death of a Beneficiary before the death of the Policyholder would render the appointment of the Beneficiary invalid and the Policyholder in that circumstance is required to appoint another Beneficiary. Should the Policyholder fail to appoint another Beneficiary after such incident or after the cancellation of the appointment of a Beneficiary, the benefit under the Policy will be payable to the estate of the Policyholder. No provision in any Will and Last Testament executed by the Policyholder will have the effect of cancelling the appointment of a Beneficiary or of appointing a new Beneficiary. The Beneficiary can exercise rights to this Policy only when the Policyholder is late.

15. Residence and Travel

No restrictions apply as far as travel or residence is concerned. However, at the time of taking up the Policy all Lives Assured must be resident in the Republic of Ghana.

No life cover benefits will be paid for any Policyholder who is a permanent resident in a foreign country. This provision may be waived at the sole discretion of Enterprise Life.

16. Assignments

The basic cover- death, total permanent disability and critical- illness can be transferred by the owner to a third party having notified Enterprise Life at any of its offices in writing. Upon request of any such transfer Enterprise Life will issue a deed of transfer to the new Policyholder. Enterprise Life will not assume responsibility as to the validity of any such transfers neither will Enterprise Life waive nor abandon any right arising out of a valid assignment.

17. Communication

The Policyholder may only regard communications with Enterprise Life as received if sent by hand, through e-mails, any of our social media platforms or any electronic platform as advertised or acknowledged in writing by Enterprise Life.

18. Policyholder review / Cancellation

The Policyholder has the right to review and cancel this Policy within 30 days from the Acceptance Date and receive all premiums paid, provided that no benefit has yet been paid or claimed or an insured event occurred. This cancellation must be communicated in terms of paragraph 17 above by the Policyholder.

After completion of the 30-day period mentioned above, the Policyholder may give notice in writing to Enterprise Life to cancel the Policy. The cover will cease on the date of cancellation. Cancellation of the Policy leads to the loss of benefits and all premiums paid before cancellation, but any premiums paid after Enterprise Life receives notice of cancellation will be refunded.

19. Claims Settlements

Submit written notification of the death to Enterprise Life within one (1) year of occurrence. Complete a claim form at any Enterprise Life Branch office. Provide the following documents.

I. A properly completed claim form

II. Proof of the occurrence of the covered event for which the benefit is claimed such as death certificate, cause of death etc

III. The legal capacity of the claimant(s) to receive the benefit and evidence of the age of the Policyholder.

IV. All beneficiary appointments and cancellations thereof where applicable

V. In the event of unnatural death, we will require Police Statement / Officer's (Road) Accident Report.

Enterprise Life reserves the right not to pay a claim covered under this Policy until all requirements, as specified by Enterprise Life, have been met.

Please note that a delay in notification of death and submission of relevant documents may cause a delay in the claim payment.

20. Inflation Protector

When the Policy reaches an anniversary date, the premium, excluding the Policy fee, will be increased by the percentage selected by the Policyholder. For each year that the premium is increased because of the update facility, the cover will also increase by the corresponding percentage. Where the family burial benefit is applicable, the cover of all lives assured will increase by the applicable benefit update rate as specified below. The update facility may be cancelled or reduced by a written request to Enterprise Life.

AUTOMATIC PREMIUM UPDATE	BENEFIT UPDATE
0.00%	0.00%
5.00%	3.75%
10.00%	7.50%
15.00%	11.25%
20.00%	15.00%
25.00%	18.75%
30.00%	22.50%

The inclusion of this benefit in the Policy will depend on the selection you made on your application. When selected or included in the application, they will reflect automatically on your Schedule of benefits.

21. Pre-Existing Condition Clause

No Disablement Benefit or Critical Illness Benefit shall be payable under this Policy during the first twelve (12) months following the Policyholder's entry date if in the opinion of Enterprise Life, the claim arises from any disease or condition which the Policyholder was diagnosed with, treated for or displayed symptoms of within six (6) months prior to the Policyholder's entry date.

Any contract resulting from payment of the premium will be void within the first five years of the Policy if at the time of signing the application on which this contract has been based the insured does not disclose:

- any illness or injury suffered, consultation of any physician or surgeon or any medical advice received, with respect of such illness; or
- Any other Policy application on the life of the Policyholder which has been declined, discouraged, or accepted on terms different from the standard terms or the Policyholder engaging in any fraudulent activity in relation to the Policy.

22. Grace Period

The Policy shall allow a Policyholder a grace period of 30 days to pay renewal premiums following a premium due date. During this grace period, life insurance coverage shall continue in force. If the Policyholder dies during the grace period, Enterprise Life may deduct the amount of any unpaid premium from the death benefit payable.

D. Optional Benefits

I. Hospitalization benefit (Main life)

This benefit option provides the policyholder with daily fixed amounts which are stated in the table below.

Option	Hospital Benefit (per day)
Option 1	GHS50
Option 2	GHS80
Option 3	GHS100
Option 4	GHS120
Option 5	GHS150
Option 6	GHS200

This benefit becomes payable after a minimum of two nights in hospital. This implies that benefits will not be payable if the life assured is hospitalized for a period of less than 2 nights. However, once the minimum of 2 nights has been exceeded, benefit payments will commence from day one when the policyholder was hospitalized. Hospitalization benefits will be limited to a maximum period of 30 days per calendar year. However, hospitalization benefit ceases at age 60.

II. Maternity Complications

This option will cover the following: Ectopic pregnancy, Miscarriage due to accident, Pre-Eclampsia and Disseminated intravascular coagulation, Placenta Abruptio, Placenta Previa, Post-Partum Hemorrhage, Cervical Incompetent, Gestational Diabetes, Molar Pregnancy Intrauterine Fetal Death.

A lump sum benefit of 30% of the main Sum Assured will be paid once the insured event occurs on a graded basis as stated below:

• Initial or 1st Claim	100% of the Maternity Complication Sum Assured
• 2nd Claim	75% of the Maternity Complication Sum Assured
• Subsequent to this	50% of the Maternity Complication Sum Assured

III. BabyCare (Child Critical Conditions)

The BabyCare option covers the policyholder's child from the 6th month of pregnancy to the child's 4th birthday. Although early and middle childhoods are typically healthy ages, it is during this time that children are at risk. Conditions covered are Pathological Jaundice, Meningitis, Developmental and behavioral disorders, and Diabetes. A lump sum benefits equal to 10% of the main sum assured will be paid once the insured event has occurred.

IV. Home Contents Insurance

This is a packaged policy specially designed for homeowners. The Policy covers a myriad of perils including Fire, Lightning, Explosion, Earthquake, Riot and Strike, burglary (including armed robbery), Civil Commotion, Impact, Tornado or Windstorm, Flood, Malicious Acts, Burst Pipe, Theft and many more.The policy also provides cover for the cost of alternative

accommodation or rent, when your home is rendered uninhabitable as a result of the occurrence of an insured peril.

The policy will also pay for your legal liabilities to domestic staff or third parties.

The premium is generated by applying a rate to the sum assured supplied by the policyholder.

V. Spousal Cover

This cover can be selected to cover the life of a spouse to cover Death or Total Permanent Disability.

The life cover guarantees a lump sum equal to the main life's sum assured payable to the policyholder in the event of the demise of the spouse before the expiration of the Policy.

Total Permanent Disability

Will pay a lump sum when the spouse becomes permanently unable to work in any occupation which the spouse is reasonably able to do, given his experience, education or training, because of an injury or illness; subject to a waiting of three months and a deferred period of three months from the date of disablement. Cover is on Accelerated basis

The TPD benefit shall be a Lump sum payment with reference to the Disability scale in Appendix A

The minimum entry age for the spouse is 18 years whilst the maximum age at entry is 54years. Cover ceases at 60 years

VI. Cash Bonus

It is purely investment, a structured, disciplined way to save, at a good return. The minimum premium is GH¢50.00. The cash bonus amount should not be more than the risk premium on the policy. Policy holders can withdraw from the fund after one (1) year of the first payment and maximum allowable withdrawal amount is 50%. Full withdrawal can be made after 3 years and when this occurs, premium payments into the fund can continue. However, the policy holder has the option to stop the contribution into the fund after such full withdrawal.

VII. Personal Pensions

This benefit allows the policyholder to make additional contributions towards retirement. This is geared towards enhancing their retirement benefit outside the mandatory schemes and any provident fund scheme. The investment amount payable at the end of the term will be dependent on the premium payments and the investment performance of the underlying assets. In the event of death of the Policyholder, the full cash value of the Policy will be paid to the beneficiary (ies). The minimum premium is GHS200 and the maximum premium is GH¢5,000. After 5 years, the maximum allowable withdrawal is 50% and thereafter 10% every year.

VIII. Edusaver

This cover seeks to help the policyholder to save towards the educational needs of dependents while securing these needs with cover against death and total and permanent disability. The policyholder selects an amount which becomes the target amount to save towards at the start of the policy. The monthly premium paid will be the target amount divided by the 12 and divided again by the Edusaver term.

If the covered event occurs before the end of the policy, the higher of the target amount or the client's investment account will be paid. Risk charges will be deducted out of the policyholders' investment account. If the covered event doesn't occur before the end of the policy, then the value accrued in the investment account will be paid out to the policyholder.

There is a minimum Edusaver term of 5 years and a maximum Edusaver term of 18 years. The term selected for the basic benefit cannot be lower than that selected for the Edusaver.

Premiums paid will be allocated into the investment account by the table below.

Months	Percentage of fund
1 – 12 months	90%
13 – 24 months	92%
25 – 36 months	92%
37 – 48 months	93%
49 – 60 months	94%
61 – 72 months	95%
73 – 84 months	95%
85 – 96 months	95%
97 – 108 months	95%
109 – 120 months	95%
121 months and subsequent months	95%

Penalties are applied on early surrenders as captured in the table below.

Year	Surrender penalty, %fund
1 – 12 months	100%
13 – 24 months	7%
25 – 36 months	5%
37 – 48 months	5%
49 – 60 months	3%
61 – 72 months	3%
73 – 84 months	3%
85 – 96 months	3%
97 – 108 months	3%
109 – 120 months	0%
121 months and subsequent months	0%

Appendix A

Definition and Conditions of Contingent Events

A. CRITICAL ILLNESS

The benefit shall be payable on the confirmed diagnosis meeting the specified condition definitions below, to the satisfaction of Enterprise Life.

1. STROKE

Any cerebrovascular incident producing neurological sequelae including

- infarction of the brain tissue,
- haemorrhage into the brain tissue,
- embolisation from an extra-cranial source.

Evidence of permanent neurological deficit correlating to the findings of radiographic investigations must be produced.

Transient ischaemic attacks are specifically excluded.

Benefit: 100% of benefit amount.

2. CARDIOVASCULAR BENEFIT GROUP

2.1. Heart Attack

The death of a portion of the heart muscle as a result of inadequate blood supply. The diagnosis will be based on

- a history of typical clinical symptoms including chest pain
- with new ECG changes in keeping with heart attack and
- elevation of specific cardiac enzymes or cardiac markers as follows:
- Troponin T greater than 1,0 ng/ml or Troponin I greater than 0,5 ng/ml; or
- CK-MB level is 2 times the normal values in the immediate phase or 4 times normal in the after-intervention phase.

Benefit: 100% of benefit amount

2.2. Coronary Artery Disease Requiring Surgery

The undergoing of heart surgery to correct narrowing or blockage of two or more coronary arteries with bypass grafts in persons with ischaemic heart disease, but excluding percutaneous coronary interventions such as balloon angioplasty or laser relief of an obstruction.

Benefit: 50% of benefit amount.

2.3. Heart Valve Replacement

The replacement of one or more valves due to stenosis or incompetence, or combination of these conditions.

Benefit: 50% of benefit amount.

2.4. Surgery of the Aorta

The undergoing of surgery to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta.

Benefit: 50% of benefit amount.

2.5. Valvotomy

The surgical cutting through of a heart valve to relieve obstruction caused by a stenosed valve.

Benefit: 10% of benefit amount.

2.6. Coronary Angioplasty and Stenting

The stretching and opening up of a coronary artery by the inflation of a balloon introduced into it, or the insertion of a stent by cardiac catheterisation under X-ray monitoring. Procedure was considered medically necessary by a Cardiologist. An unlimited number of procedures per person are covered.

Benefit: 10% of benefit amount.

3. CANCER

The presence of a malignant tumour characterized by the uncontrolled growth and spread of malignant cells with the invasion of normal tissue. Unequivocal histological evidence of invasive malignancy must be produced.

This includes leukaemia (other than chronic lymphocytic leukaemia) and malignant melanoma with depths greater than 1mm on histology; but excludes non-invasive cancers in situ, Kaposi's sarcoma, tumors in the presence of any human immunodeficiency virus and any skin cancer other than malignant melanoma.

3.1 Solid cancers:

Localized and regional cancer including lymph node(s) involvement corresponding to stage 1or 2;

Cancer of the blood system: Leukaemia (blood cell cancer) of RAI stage II or Binet stage B;

Lymphoma (solid cancers of the blood system) of Anne Arbor stage II or Low intermediate risk on International Prognostic Index, or equivalent thereof.

Brain tumour: WHO Grade II tumour, which has intermediate malignancy tendency to invade.

Benefit: 50% of benefit amount.

3.2 Solid cancers:

Where the cancer has spread to neighbouring tissues or to distant organs corresponding to stage 3 or 4:

Cancer of the blood system: Leukaemia (blood cell cancer) of RAI stage III or IV, or Binet stage C.

Lymphoma (solid cancers of the blood system) of Anne Arbor stage III or IV; or an International Prognostic Index of high-intermediate risk or high risk; or equivalent thereof.

Brain tumour: WHO Grade III or IV tumour, which has high tendency to invade and spread.

Benefit: 100% of benefit amount.

4. PARALYSIS

Paralysis of one leg or one arm, resulting in the permanent loss of the use of these limbs.

Benefit: 50% of benefit amount.

Paralysis of, either both legs or both arms, or one leg and one arm, resulting in the permanent loss of the use of these limbs.

Benefit: 100% of benefit amount.

5. MAJOR ORGAN TRANSPLANT

5.1 Kidney Failure

Chronic irreversible total failure of both kidneys as a result of which regular renal dialysis is instituted.

Benefit: 100% of benefit amount.

5.2 Major Organ Transplant

The actual undergoing, as a recipient, of a heart, lung, heart and lung, liver, pancreas, kidney or bone marrow transplant.

Benefit: 100% of benefit amount.

6. MAJOR BURNS

Third degree burns covering at least 20% of the body surface area.

Benefit: 50% of benefit amount.

B. PERSONAL ACCIDENT

1. Total Permanent Disability

a. In case of permanent disablement

I. By injury specified in the Permanent Disability Scale – such percentage (indicated on the Permanent Disability Scale) of Benefit as specified in the terms & conditions.

II. By injury not specified in the Permanent Disability Scale causing permanent loss of or reduction in the earning capacity of the Insured in any business or occupation – such percentage of Benefit should be consistent with the Benefit in the terms and conditions having regard to the degree of permanent disablement.

b. In case of temporary total disablement of the insured from attending to or following any business or occupation – Benefit per week during such disablement should not exceed Benefit in the terms and conditions.

c. In case of medical expense (including operation fees cost of surgical appliances and nursing home or hospital charges necessarily incurred) – the amount of such expenses but not exceeding benefits in the Terms and Conditions.

PROVIDED THAT

"Loss" of a limb or member or part thereof shall mean loss by actual physical severance or total permanent loss of use.

The total sum payable under clause (A) shall not exceed Benefit specified in the Terms and Conditions.

The total sum payable under clause (A) in respect of injury to more than one portion of a limb or member or part thereof shall not exceed the sum payable in respect of such injury to the whole of that limb or member or part thereof

Any sum payable under clause (A) shall be reduced by the total of any payment made under clause (B) in respect of the same bodily injury.

Payment shall not be made under clause (B) for more than 104 weeks from the date of the bodily injury.

Payments under clause (B) may be made at intervals in arrears during the period of disablement at the discretion of the Company but the Company shall reserve the right to withhold such payments if it so wishes until the total amount due to the Insured shall have been ascertained and proved to the satisfaction of the Company.

C. AUTO-IMMUNE BENEFIT GROUP

C.1 LUPUS

A chronic multi-systemic inflammatory disease with variable features, frequently including fever, weakness and fatigability, joint pains or arthritis, skin lesions on the face, neck, or upper extremities, and often affecting the kidneys, spleen, and various other organs. Also called disseminated lupus erythematosus.

Benefit: 30% of benefit amount

C.2 RHEUMATOID ARTHRITIS

A chronic auto immune disease that causes inflammation and deformity of the joints. Other problems throughout the body (systemic problems) may also develop, including inflammation of blood vessels (vasculitis), the development of bumps (called rheumatoid nodules) in various parts of the body, lung disease, blood disorders, and weakening of the bones (osteoporosis).

Benefit: 50% of benefit amount

C.3 THYROIDITIS

Thyroiditis is inflammation of the thyroid gland, a butterfly-shaped organ next to the windpipe.

Benefit: 50% of benefit amount

C.4 CROHN'S DISEASE

A type of inflammatory bowel disease (IBD), resulting in swelling and dysfunction of the intestinal tract.

Benefit: 50% of benefit amount

C.5 ULCERATIVE COLITIS

A form of inflammatory bowel disease (IBD). It causes swelling, ulcerations, and loss of function of the large intestine.

Benefit: 50% of benefit amount

C.6 DIVERTICULITIS

Inflammation of a diverticulum, especially inflammation involving diverticula of the colon. Weakness of the muscles of the colon, sometimes produced by chronic constipation, leads to the formation of diverticula, small blind pouches that form in the lining wall of the colon. Inflammation may occur as a result of collection of bacteria or other irritating agents trapped in the pouches.

Benefit: 50% of benefit amount

C.7 LYME DISEASE

An infection transmitted by the bite of ticks carrying the spiral-shaped bacterium Borrelia burgdorferi. The disease can be long-term and disabling unless it is recognized and treated properly with antibiotics.

Benefit: 50% of benefit amount

C.8 CHRONIC CELLULITIS

A spreading bacterial infection just below the skin surface. It is most commonly caused by Streptococcus pyogenes or Staphylococcus aureus.

Benefit: 50% of benefit amount

C.9 UVEITUS

An inflammation of the uveal tract, which lines the insides of the eye behind the cornea.

Benefit: 50% of benefit amount

C.10 OPTIC NEURITIS

A vision disorder characterized by inflammation of the optic nerve.

Benefit: 50% of benefit amount

C.11 MULTIPLE SCLEROSIS

A confirmed diagnosis of Multiple Sclerosis is required as supported by all of the following: Investigations which unequivocally confirm the diagnosis to be Multiple Sclerosis; There must have been more than one clearly distinct episode of well-defined neurological deficit. Well documented history of exacerbations and remissions of said symptoms or neurological deficits involving more than 1 different anatomical region of the body.

Benefit: 100% benefit is payable if disease is progressive resulting in the need for assistance with walking e.g. walking frame, cane, crutches or braces.

C.12 COMA

A condition of unconsciousness where the life insured

- Presents with a Glasgow Coma Scale (GCS) of 8 or less, and
- is mechanically ventilated for a period of at least 96 hours.

C.13 Parkinson's disease

The diagnosis of Parkinson's disease by a neurologist with permanent failure of 3 Basic Activities of Daily Living (see definition below).

Walking, or otherwise getting around the home or outside. The technical term for this is "ambulating."

- Feeding, as in being able to get food from a plate into one's mouth.
- Dressing and grooming, as in selecting clothes, putting them on, and adequately managing one's personal appearance.
- Toileting, which means getting to and from the toilet, using it appropriately, and cleaning oneself.
- Bathing, which means washing one's face and body in the bath or shower.
- Transferring, which means being able to move from one body position to another. This includes being able to move from a bed to a chair, or into a wheelchair. This can also include the ability to stand up from a bed or chair in order to grasp a walker or other assistive device.

D. IMPORTANT DEFINITIONS

1. Acceptance Date

Is the date on which Enterprise Life approves your application.

2. Beneficiary

Is the person who is nominated under this Policy for the benefits specified in this Policy.

3. Cancellation

The Policyholder can cancel the Policy at any time by giving notice to Enterprise Life. It is important to remember that cancellation does not entitle you to a refund of premiums except where expressly stated, and normally leads to loss of valuable benefits and should therefore be avoided where possible.

4. Claim

A valid claim occurs when the event/s that the Policy was intended to cover occurs within the term of the Policy.

5. Inflation Protector

Since inflation reduces the value of premiums and benefits, premiums are adjusted upwards by the percentage that you selected in order that your benefits keep up with the cost of living.

6. Issue Date

Where you have selected to pay premiums by Stop Order or Debit Order, Enterprise Life considers the issue date of the Policy to be the first day of the month following receipt of the first premium.

Where premiums have commenced later than expected, the issued date will also commence later than expected, to accordingly.

7. Policyholder

This is the owner of the Policy and is the person who pays the premium.

8. Asset All Risk Benefit

A Policy option which pays the value of an acquired asset in the event of the death, TPD or CI of the Policyholder.

9. Retirement

The situation where a person ceases to work completely after attaining a predetermined age, or voluntarily.

10. Hospitalization

This shall mean admission to a recognized In-patient treatment facility whereby the insured member stays overnight at the facility for a minimum of 2 nights and is treated while in residence there by medical personnel. Outpatient treatment, whether or not it is related to a period of inpatient treatment shall not qualify for a claim under this policy.

Recognized inpatient treatment facility

Shall mean a facility that is either: as an approved private or public inpatient treatment facility by the Ghana Health Service.

11. Trustee

A person named by the Policyholder to administer the policy in the event of the death of the Policyholder. The Trustee is not a beneficiary but in the event of death, claims notification and payment is administered by the Trustee for the benefit of beneficiaries.

E. Permanent Disability Scale

Injury	Percentage	Injury	Percentage
Loss of both hands at or Above wrist	100	Loss of ring finger -	
		Three phalanges	5
		Two phalanges	4
		One phalanx	1
Loss of both feet at or Above the ankles	100	Loss of little finger -	2
		Three phalanges	4
		Two phalanges	3
		One phalanx	2
Loss of one hand at or above the wrist and of one foot at or above the ankle	100	Loss of metacarpals -	
		First or second (additional)	3
		Third fourth or fifth (additional)	2
Loss of all fingers and thumbs of both hands	100	Loss of Leg –	
		At hip	70
Total and irremediable blindness		Between knee and hip	50
in both eyes	100	Below knee	35
Total and irremediable paralysis			
	100	Loss of ankle -	32.5
		Loss of all toes both feet	15
Loss of arm –			
At shoulder	60	Loss of great toe -	
Between elbow and shoulder	50	Both phalanges	5
At elbow	47.5	One phalanx	2
Between wrist and elbow	45		
		Loss of toe other than great toe	1
Loss of hand at wrist	42.5	(provided more than one toe is lost)	
		–	
Loss of four fingers and thumb of One hand	42.5	each	

Loss of four finger	35	Loss of one whole eye or total and Irremediable blindness in one eye	30
Loss of lens of one eye	20	Irremediable loss of sight (except Perception of light) in one eye	30
Loss of thumb – Both phalanges One phalanx	 25 10		
Loss of index finger – Three phalanges Two phalanges One phalanx	 10 8 4	Total and irremediable deafness – both ears one ears	50 7
		Loss of middle finger Three phalanges Two phalanges One phalanx	6 4 2

F. Benefit Structure

Accelerated Death ,TPD & CI	The Policyholder to choose. (100%)
Medical Reimbursement.	10% of the main SA
Expenses incurred in relation to any covered illness	
(a) Female Related CI Rheumatoid Arthritis, Osteoporosis, Urinary Incontinence Requiring Surgical Repair and Fibroid Surgery, Endometriosis, Polycystic ovary syndrome.	50% of the main SA
Maternity Complications(Optional) Ectopic Pregnancy, Miscarriage due to Accident, Pre-Eclampsia, Eclampsia, Disseminated Intravascular Coagulation and C-Section under Restricted Emergency Conditions	30% of the main SA
Hospitalization(Optional)	GH¢50, GH¢80, GH¢120, GH¢150, GH¢200
BabyCare (Child Critical Conditions) Pathological Jaundice, Meningitis, Paediatric Cancers, developmental and behavioural disorders, Type 1 Diabetes, Cardiac Conditions	10% of the main SA
Spousal Cover	100% of the main SA (cap of GHS100,000)

G. IMPORTANT INFORMATION

On the death of the Policyholder, Enterprise Life requires the following documents:

- Original or a certified copy of death certificate
- Original medical certificate of cause of death
- Original or certified copies of the beneficiaries and deceased's identity document.
- Claim form fully completed by the beneficiary.

Other requirements

- Death is within the terms and conditions of the Policy document.
- Proof that Life Assured and deceased are the same person
- Policy must be active.

Appendix B. Home Content Insurance

SECTION 1 BUILDING

This section applies only when stated to the operative in the schedule

A. LOSS OR DAMAGE

We will pay for loss of or damage to the building caused by

1. fire, lightning, explosion or earthquake

2. riot and strike
3. civil commotion

4. Collision with the building directly caused by any moving object originating outside your home and not owned by you, members of your household or staff.

But not loss or damage to hedges, gates or fences by falling trees or branches.

5. Tornado or Windstorm

But not loss of or damage to hedges, gates or fences unless specifically insured

6. Flood resulting from any flow or accumulation of water on the ground including the overflowing or deviation from their normal channels or either natural or artificial watercourses

But Not

(a) Loss or damage resulting from storm, Tempest, Subsidence and Landslip

(b) Loss or damage caused by the bursting or overflowing of water tanks, apparatus or pipes or overflowing of guttering and down-pipes, or bursting or overflowing of municipal or other public water supply mains

7. Bursting or overflowing of water tanks apparatus or pipes

8. Aircraft or other aerial devise including items or articles dropped therefrom

9. Malicious Acts

But not

(a) Loss or damages by any person lawful in your home

(b) After your home has been vacated or unoccupied for more than 14 consecutive days

B. ADDITIONAL COVER

1. Plumbing Installation

We will pay for damage to any part of the plumbing installation your home caused by bursting.

But not

(a) If the installation is outside your home

(b) Loss or damage due to rust, corrosion or wear and tear, defective design, faulty workmanship or defective materials

(c) After you home has been vacated or unoccupied for more than 14 consecutive days

Such payment shall not exceed 5% of the sum insured under this section

2. service pipes and cables

we will pay for accidental damage for which you are legally responsible to underground drains, pipes and cables providing services to or from your home. But not Loss or damage due to rust corrosion, wear and tear, defective designs, faulty workmanship or defective materials

Such payment shall not exceed 5% of the sum insured under this section.

3. Clearance Cost

We will pay cost necessarily incurred with our consent to clear the site and make it and the building safe in

the repair or reinstatement of the building following damage recoverable under this section, such costs shall not exceed 5% of the sum insured under this section.

4. Local Authority Requirements

We will pay the extra cost of reinstatement or repair of the damaged part of the buildings incurred solely to comply with any government or local authority requirement following damage recoverable under this section.

But not if such requirement had been advised to you before the damage occurred

5. Alternative Accommodation and Rent

We will pay in addition to any other amount recoverable under this section

(a) If you occupy your home

The cost of reasonable alternative accommodation for your home is unfit to live in following damage recoverable under this section during the period of six calendars months

(b) If your home is lent or let

rent you would have received but lost while your home is unfit to live in following damaged recoverable under this section during the period of six calendar months any claim payment will not be more than the amount shown in the Schedule

BASIS OF CLAIM SETTLEMENT

1.We will pay the cost uncured in reinstatement or repair if that part the buildings(s) which us destroyed or damaged by any if the causes insured by this section without any deductions for wear and tear provided that at the time of such damage the building(s) are in a good state of repair and the sum insured is equal to the reinstatement value of the building(s)

2. We will not pay any reduction in the market value of your home resulting from reinstatement or repair

of or damage to the buildings(s)

3. If the damage to the buildings is not reinstated or repaired or the buildings are not a good state of repair

then we will pay at our option

(a) the cost of reinstating the damage less a deduction for any wear and tear or betterment, or

(b) The difference between the sale value of your home in the open market immediately prior to the damage and its residual value following such damage

4. The most we will pay for any one claim will be the total sum insured shown in the schedule

5. Any claim settlement for loss or damage will be reduced by the amount of any excess shown in the schedule

C. YOUR LEGAL LIABILITY AS PROPERTY OWNER

We will pay all sums for which you become legally liable arise solely from your ownership of home and its land for accidental

I. Death of or bodily injury to any person

II. Loss of or damage to material property occurring during the period of insurance shown in the schedule

But not liability

I. For death of or bodily injury to any member of your family or domestic staff

II. For damage to property belonging to or in the custody or control of you, your family or domestic staff

III. Arising from

1. Any profession, business or employment

2. Any agreement unless that liability would have existed otherwise

Any claim payment resulting from one incident will not be more than GH¢500.00

We will also pay costs, expenses and legal fees necessarily incurred with our written consent

SECTION 2 CONTENTS

This section applies only when stated to be operative in the Schedule

A. LOSS OR DAMAGE

We will pay for loss of or damage to the contents while in your home caused by

1. Fire, Lightning, Explosion or Earthquake

2. Riot and Civil Commotion

3. Collision with the buildings directly caused by any moving objects originating outside your home and not owned by you, members of your household or staff

4. Tornado or Windstorm

But not loss or damage caused by windstorm or coincidental rain damage unless the storm first creates and opening in the building.

5. Flood resulting from any flow or accumulation of water on the ground including the overflowing or deviation from their normal channels of either natural or artificial watercourses

But not

(a) Loss or damage resulting from Storm, Tempest, Subsidence and Landslip

(b) Loss or damage caused by the bursting or overflowing of water tanks, apparatus or pipes or overflowing of guttering and down-pipes, or bursting or overflowing of municipal or other public water supply mains.

6. Aircraft or other aerial devices including items or articles dropped therefrom

7. Theft or attempted Theft involving entry into or exit from the premises by violent and forcible means

But not

(a) Items In the open

(b) Loss or damage by any person lawfully in your home

(c) Loss of money

(d) After your home has been unoccupied for more than 14 consecutive days

8. Malicious Acts

But not

(a) Loss or damage by any person lawfully in your home

(b) After your homes has been vacated or unoccupied for more than 14 consecutive days

BASIS OF SETTLEMENT

1. For any one item of contents lost or damaged we will at our option

(a) Pay the cost of replacing the item or part of a set or

(b) Replace the item or part of a set or

(c) Pay the cost of repairing the item or part of a set or

(d) Make a cash payment but not pay the cost of replacing any undamaged companion pieces which form part of a set or suit

2. A deduction will be made for any wear and tear or betterment in any claim settlement for

(a) Clothing

(b) Any item or part which is not replaced or repaired

3. When an item in the Schedule shows that evidence of value and the Serial Number has been produced the sum insured will be accepted by us as the basis of any claim settlement

4. The most we will pay for anyone claim will be the total sum insured on contents shown in the

Schedule subject to the following limits

(a) The sum insured by any item

(b) GH¢100.00 for anyone article unless otherwise specified in the Schedule

5. The sum insured will not be reduced by a claim payment unless the claim relates to the total loss of any specified item

6. Any claim settlement for loss or damage will be reduced by the amount of any excess shown in the Schedule

SECTION 3 PERSONAL LIABILITY``

We will pay all sums for which you or any member of your family becomes legally liable as occupiers of your of your home or in any other personal capacity for accidental:

(a) Death of or bodily injury to any person

(b) Loss of or damage in material property occurring during the period of insurance shown in the schedule

But not liability

(i) for death of or bodily injury to any member of your family or domestic staff

(ii) for damage to property belonging to or in the custody or control of you, your family or domestic staff

(iii) arising from

1. ownership of any land or building

2. occupation of any land or building other than your home

3. any profession or employment

4. an agreement unless that liability would have existed otherwise

5. the ownership possession or use of any

(a) motor vehicle other than motorized gardening equipment

(b) caravan while being towed

(c) watercraft, hovercraft or aircraft other than hand propelled or models

(d) any living creature other than domestic animals

6. the transmission of any communicable disease

Any claim payment resulting from one incident will not be more than GHC500 unless otherwise stated in the Schedule

We will also pay costs, expenses and legal fees necessarily incurred with our written consent

SECTION 4 EMPLOYEES LIABILITY

We will pay all sums, which you become legally liable to pay under the Workmen's Compensation Law

1987 (PNDCL.187)or at common Law for accidental death of or bodily injury to domestic staff employed by you occurring during the period of insurance shown in the Schedule.

We will also pay costs, expenses and legal fee necessarily incurred with our written consent

SPECIAL CONDITIONS TO SECTION 5

(a) You shall before any renewal of this Policy give notice to us of any sickness or physical defect or infirmity of which you have become aware during the preceding Period of Insurance

(b) You must give us notice in writing of any bodily injury which may give rise to a claim underthis Section together with full particulars of both the occurrence and the injury immediately in the case of death or within twenty-one days of the occurrence if the injury is not fatal

All reports, certificates and information required by us shall be furnished at your expenses and shall be in such form as we shall prescribe

You shall from time to time submit yourself to medical examination at our expense as may be required in connection with any claim. In the case of death where any reasonable doubt exists to the cause of the death a qualified medical practitioner appointed by us shall be allowed to make a post-mortem examination of the Insured

CLAIMS CONDITIONS WHICH APPLY TO THE WHOLE HOME CONTENT INSURANCE POLICY

1. Notification of a Claim

When you become aware of a claim or potential claim under this Policy you must give us notice in writing as soon as reasonably possible

2. Loss of Damage Claims

For any loss or damage claim you must

(a) At your expense provide us with such information and evidence as we may request including written estimates and proof of ownership or value

(b) Notify the Police immediately of any loss or damage by theft, attempted theft, malicious acts, riots or civil commotion

(c) Not arrange any replacement or repair (other than emergency repairs to prevent further loss or damage) without our consent

3. Liability Claims

For any liability claim you must

(a) Send us any letter, claim, writ or summons in connection with the claim or potential claim immediately it is received

(b) Not admit, deny, negotiate or settle a claim without our written consent

4. Abandonment

No property may be abandoned to us

5. Enforcing your Rights

We may at our expense and in your name take any steps necessary to enforce your rights against any other person either before or after we pay a claim

6. Other Insurances

If there is any other insurance covering the same loss, damage or liability we will only pay our proportionate share

CONDITIONS WHICH APPLY TO THE WHOLE HOME CONTENT POLICY

1. Policy terms and conditions

You and any other person entitled to benefit under this policy must comply with its terms, conditions and endorsements

2. Prevention of Loss

You must take all reasonable steps to

(a) Prevent loss, damage or accident

(b) Maintain the insured property in efficient condition and good repair

3. Cancellation

(a) You may cancel the policy by giving us written notice and we will make a refund premium p aid for any unexpired period of insurance provided that no claim or loss has arisen in the current period of Insurance

(b) We may cancel the Policy by sending seven days written notice to you at the address last known to us and we will make a refund of premium paid for any unexpired Period of Insurance provided that no claim or loss has arisen in the current Period of Insurance

4. Payment of Premium

(a) Where payment of premium is not made, we will assume that it is your intention to cancel the Policy and any cover otherwise provided by this Policy will be inoperative from the date such payment was due.

5. Fraud

If any claim or part of a claim is made fraudulently or falsely, the Policy shall become void and all benefits under this Policy will be forfeited.

6. Arbitration

All differences arising out of this Policy shall be referred to arbitration in accordance with the provisions of the Arbitration Act in force at the time of the difference.

The home content Insurance does not cover:

1. Radioactive contamination

Any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by or arising from or contributed to by

(a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

(b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

2. War Risks

Any consequence of war, invasion, act of foreign enemy, hostilities, (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power

3. Sonic bangs

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed

4. Existing Damage

Any loss or damage occurring before cover commences

5. Pollution or contamination

Any expense, consequential loss, legal liability or any loss or damage to property directly or indirectly caused by pollution or contamination.

6. Terrorism

Any loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from, happening through or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any sequence to the loss, damage or expense.

For the purpose of this exclusion, terrorism means an act of violence or an act dangerous to human life, tangible or intangible property or infrastructure with the intention or effect to influence any government or to put the public or in any sequence to the loss, damage or expense.

If we allege that by reason of the above definition a loss, damage or expense is not covered by this Policy, the burden of providing that such loss is covered shall be upon you.

7. Failure of computers or other electrical equipment

Damage or consequential loss directly or indirectly due to:

(a) The failure of any computer or other electrical equipment or component to recognize correctly any date as its true calendar date

(b) Computer Viruses

Complaints

We value your comments. If you are not satisfied with our sales or services please contact our Customer Service Centre on T: 0307084444 F: 0302677073 or customerservice.life@enterprisegroup.com.gh or our Life Connect channels on *714*543 # and *714*555# For:

- Policy enquiries
- Policy changes
- Claim enquiries
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