Policy terms for.

Enterprise Executive *Plus*

Contact us on +233 307 084 444 Email: customerservice.life@enterprisegroup.com.gh Enterpriselifegh

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Your Advantage

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Policy Number

ENTERPRISE EXECUTIVE PLUS PLAN
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.

KEY FEATURES AND BENEFITS

What is the purpose of the Policy?

This Policy is designed as an all-inclusive product to meet the death and survival needs of the Policyholder. It provides a basic cover for death, total permanent disability, and critical illness. There are also optional covers for hospitalization, retirement, educational support benefit, asset preservation benefit, funeral cover, and a personal accident cover.

How does the Plan Work?

The Policy will pay a lump sum under the basic cover in the event that the Policyholder dies, becomes permanently disabled, or contracts a critical illness. Benefits under the investment options will be paid out upon maturity.

Can I insure just my family members without insuring myself?

No, the Policy covers the Policyholder before covering any other nominated lives.

How much will the Policy pay out?

You decide how much benefit you would like this Policy to pay out. The basic cover comes in the standalone or accelerated form. Your choice of the basic cover type and the optional benefits will determine the benefits to be paid out

Will the Policy payout any time each member dies?

Yes, the Policy will payout the amount chosen anytime a member dies, so long as the Policy is active and all conditions are met

Can I switch between cover levels once an application has been accepted?

No you cannot switch between cover levels for the basic benefit. Once it's chosen it remains for the lifetime of the Policy. However, the optional covers may be added on after the acceptance of the Policy.

How much premium will I have to pay?

The cover level and options (riders) that you choose will determine your premium.

Who can the Policy cover?

The Policy can cover the following:

The basic benefits cover you alone. The optional funeral benefit covers you and some selected family members. All other optional benefits cover the main life alone.

Are there any age limitations?

Yes. There are maximum ages applicable at the start of the Policy, and this varies for the different categories of lives on the funeral cover.

Main Life	30 - 59 years
Spouse	18 – 59 years
Children	0 – 21 years
Extended Family members	0 – 74 years

Can I increase my premiums and benefits anytime I want to do so?

No, once you choose an option from the start of the Policy, you stay with it. However, if the automatic premium update is selected, premiums and benefits will increase automatically every year by this pre-determined percentage.

How long will the Policy last?

The basic benefits is open-ended, without a specific term. The optional benefits are restricted to terms, which can be selected at the start of the Policy. However the following will terminate it:

- Premium payments ceasing upon death of the Policyholder
- Policy lapsing for non-payment of premiums and
- If you cancel your Policy

How do I make a claim?

Claims can be reported at any Enterprise Life Branch offices.

What documents will be required to process a claim

The documents required are spelt out in the Policy conditions folder.

When will the Policy not pay out?

Claims will not be paid if:

- You do not truthfully provide all the information we ask for on your application form.
- The Policy is in the waiting period.
- The Policy has ceased due to non-payment of premiums.
- Death is as a result of an exclusion.

If I buy a Policy will I benefit from it immediately?

The basic benefit does not have a waiting period. However, some optional benefits have a waiting period, as stated in the Policy terms and conditions.

What happens when the Policyholder dies?

Your nominated trustee will make a claim on your life.

How do I get cover?

Simply by doing the following:

- Provide us with all relevant information
- Pay the required premium

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 and the first premium received.

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

B. BENEFITS DESCRIPTION

Enterprise Executive Plus Plan has been designed as an all-inclusive product to meet the death and survival needs of the Policyholder. The benefits are as follows:

1. Basic Risk Benefits

The basic risk benefits comprise of Death, Total Permanent Disability (TPD) and Critical Illness (CI), and this comes in Accelerated and Standalone forms, which are summarized in the table below:

Accelerated	• Death & TPD
	• Death, TPD, & CI
Standalone	• Death
	• TPD
	• CI

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 details of the critical illnesses covered and the lump sum payable are given in Appendix A.

The minimum age at entry is 30 and the maximum is 59. However the basic cover for Death ceases at the age of 70 and the Critical Illness and Total Permanent Disability ceases at age 65. This limit also defines the maximum term available for each age e.g. for a 59 year old, the maximum cover term is 5 years. This is applicable to the basic and optional covers.

2. Optional Benefits

2.1 Hospitalization Benefit

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

Premium (P)	Hospital Benefit (per day)
Option 1	GHS300
Option 2	GHS500
Option 3	GHS700
Option 4	GHS1,000
Option 5	GHS1,500

This benefit becomes payable after a minimum of three days stay in a hospital. This implies that benefits will not be payable if the Policyholder is hospitalized for a period of less than 3 days. However, once the minimum of 3 days 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 of your Policy. However hospitalization benefit ceases at age 65.

The monthly premiums payable for the benefits above are as stated in the tables below for male and female categories.

Male/Female		Benefit per day (max 30 days per year)				
Age Band(L)	Age Band(U)	300	500	700	1000	1500
18	25	10.77	16.73	26.77	35.86	53.80
26	30	10.90	16.94	27.10	36.30	54.47
31	35	11.06	17.20	27.51	36.86	55.29
36	40	11.29	17.56	28.09	37.63	56.46
41	45	11.58	18.00	28.79	38.57	57.86
46	50	11.86	18.43	29.49	39.50	59.27
51	55	12.15	18.90	30.23	40.50	60.76
56	59	12.49	19.42	31.07	41.63	62.45

2.2 Personal Accident

This benefit provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

A sum assured depending on the option chosen will become payable when the Policyholder is involved in an accident as described in Appendix A. The options are as stated in the table below:

Male						
		Accidental Death Benefit				
Age Band(L)	Age Band(U)	10,000	20,000	30,000	40,000	50,000
18	25	8.11	10.32	12.53	14.74	16.96
26	30	8.60	11.29	14.00	16.69	19.41
31	35	9.08	12.25	15.45	18.63	21.83
36	40	9.57	13.27	16.99	20.70	24.42
41	45	10.04	14.26	18.51	22.76	26.98
46	50	10.68	15.64	20.61	25.58	30.53
51	55	11.27	16.90	22.54	28.18	33.79
56	59	11.44	17.22	23.01	28.81	34.57

Female						
		Accidental Death Benefit				
Age Band(L)	Age Band(U)	10,000	20,000	30,000	40,000	50,000
18	25	7.99	10.08	12.17	14.26	16.35
26	30	8.45	11.00	13.56	16.11	18.68
31	35	8.91	11.92	14.96	17.97	21.01
36	40	9.39	12.90	16.44	19.96	23.50
41	45	9.84	13.85	17.89	21.94	25.96
46	50	10.45	15.17	19.90	24.64	29.36
51	55	11.01	16.38	21.75	27.14	32.49
56	59	11.17	16.70	22.22	27.75	33.25

Male						
		Accidental TPD Benefit				
Age Band(L)	Age Band(U)	10,000	20,000	30,000	40,000	50,000
18	25	6.20	6.49	6.79	7.09	7.38
26	30	6.26	6.62	6.99	7.35	7.71
31	35	6.26	6.63	7.00	7.38	7.75
36	40	6.22	6.60	6.97	7.34	7.72
41	45	6.19	6.58	6.98	7.38	7.78
46	50	6.15	6.59	7.04	7.49	7.94
51	55	6.13	6.65	7.17	7.68	8.20
56	59	6.22	6.80	7.38	7.97	8.56

Female						
		Accidental TPD Benefit				
Age Band(L)	Age Band(U)	10,000	20,000	30,000	40,000	50,000
18	25	6.09	6.25	6.43	6.60	6.78
26	30	6.12	6.34	6.56	6.78	7.00
31	35	6.13	6.37	6.62	6.87	7.12
36	40	6.14	6.42	6.72	7.01	7.30
41	45	6.15	6.49	6.84	7.20	7.55
46	50	6.13	6.55	6.98	7.41	7.84
51	55	6.13	6.65	7.17	7.68	8.20
56	59	6.23	6.82	7.42	8.02	8.62

2.3 Educational Support

The Educational Support Benefit is designed to support the educational needs of the Policyholder's beneficiary (ies). The minimum premium for this benefit is GHS200.00. There is no maximum premium. The percentage of premiums allocated to the investment account for each year is shown below.

Payment	Percentage of premium
1st year	90%
2nd year	92%
3rd year	92%
4th year	93%
5th year	94%
6th and subsequent years	95%

Surrender value is available after one year. However penalties are applied on early surrender and these are:

Year	Surrender penalty (percentages)
1st year	10%
2nd year	7%
3rd year	5%
4th year	5%
5th -9th year	3%
10th year	0%

After 5 years, the maximum allowable withdrawal is 70% of the benefit account. The Policyholder will be allowed to withdraw once every year from the benefit account subsequently.

2.3.1 Death and TPD Waiver of Premium Benefit

Should the Policyholder die or become permanently disabled after six months waiting period, all future premiums at the level at the time of death will be paid by Enterprise Life until the end of the Policy term. No allowance will be made for future updates to sums assured. The Policyholder's named beneficiary (ies) will receive full benefits when the Policy reaches its full term. In the event that the beneficiary (ies) dies, the full cash value of the Policy becomes payable. The monthly premiums payable for the death waiver of premium benefit are as stated in the tables below for the inflation protection update chosen by the Policyholder.

Cost per GHS1000 of annual premium – Inflation Protection 0%

	Age next birthday of premium payer						
	Cost per GHS1,000 of annual premium						
Term	18-25	26-35	36-40	41-45	46-50	51-55	56-59
7-12 years	0.55	0.8	2.03	2.64	3.49	4.78	6.83
13-18 years	0.68	0.98	2.49	3.23	4.28	5.85	8.37

Cost per GHS1000 of annual premium – Inflation Protection 5%

	Age next birthday of premium payer						
	Cost per GHS1,000 of annual premium						
Term	18-25	26-35	36-40	41-45	46-50	51-55	56-59
7-12 years	0.66	0.96	2.44	3.17	4.2	5.74	8.21
13-18 years	0.89	1.28	3.25	4.22	5.59	7.65	10.94

Cost per GHS1000 of annual premium – Inflation Protection 10%

	Age next birthday of premium payer						
	Cost per GHS1,000 of annual premium						
Term	18-25	26-35	36-40	41-45	46-50	51-55	56-59
7-12 years	0.8	1.16	2.95	3.83	5.08	6.95	9.93
13-18 years	1.19	1.72	4.36	5.66	7.49	10.25	14.66

Cost per GHS1000 of annual premium – Inflation Protection 15%

	Age next birthday of premium payer						
	Cost per GHS1,000 of annual premium						
Term	18-25	26-35	36-40	41-45	46-50	51-55	56-59
7-12 years	0.98	1.41	3.59	4.66	6.17	8.44	12.08
13-18 years	1.63	2.36	5.98	7.76	10.28	14.07	20.13

Cost per GHS1000 of annual premium – Inflation Protection 20%

	Age next birthday of premium payer						
	Cost per GHS1,000 of annual premium						
Term	18-25	26-35	36-40	41-45	46-50	51-55	56-59
7-12 years	1.19	1.73	4.38	5.69	7.53	10.31	14.74
13-18 years	2.28	3.3	8.39	10.89	14.42	19.73	28.22

Cost per GHS1,000 of annual premium – Inflation Protection 25%

	Age next birthday of premium payer						
	Cost per GHS1,000 of annual premium						
Term	18-25	26-35	36-40	41-45	46-50	51-55	56-59
7-12 years	1.46	2.11	5.37	6.96	9.22	12.62	18.05
13-18 years	3.26	4.71	11.96	15.53	20.57	28.15	40.25

Cost per GHS1000 of annual premium – Inflation Protection 30%

	Age next birthday of premium payer						
	Cost per GHS1,000 of annual premium						
Term	18-25	26-35	36-40	41-45	46-50	51-55	56-59
7-12 years	1.79	2.59	6.59	8.55	11.32	15.5	22.16
13-18 years	4.71	6.81	17.3	22.45	29.73	40.69	58.2

2.4 Retirement Benefit

This provides the Policyholder with the option to save for retirement. 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 there is no maximum premium. The minimum term is 5 years. However at the age of 60 a Policyholder is entitled to all benefits without any penalty. After 5 years, the maximum allowable withdrawal is 50% and thereafter 10% every year.

Surrender value is applicable and these are shown in the table below:

Year	Surrender penalty (percentages)
1st year	10%
2nd year	7%
3rd year	5%
4th year	5%
5th -9th year	3%
10th year	0%

2.5 Asset Preservation Benefit

This Policy pays up to 50% of the value of any acquired asset in the event of death, disability or critical illness. The name, location and value of the asset will be provided by the Policyholder. The premium for this Policy will be determined when the Policyholder has given all necessary documentation on the asset. Cover ceases when the sum assured is paid.

2.6 Funeral Cover

This benefit when chosen covers the Life assured and his/her family members. The minimum and maximum ages at entry are:

MEMBER	MINIMUM AGE	MAXIMUM AGE
Main life	30	59
Spouse	18	59
Children	0	21
Parents	43	74
Extended family	0	74

The Funeral Plan has 5 options available.

Family Members	Essential	Classic	Executive	Premier	Exclusive
Life Assured	5,000	10,000	15,000	20,000	25,000
Spouse	5,000	10,000	15,000	20,000	25,000
Children	5,000	10,000	15,000	20,000	25,000
Parents	10,000	20,000	30,000	40,000	50,000
Extended Family	5,000	10,000	15,000	20,000	25,000

2.6.1 Waiting period

There is a 6 months waiting period for the funeral cover should the covered life die of natural causes. If a covered life dies of natural causes within the first 6 months, fifty (50%) of the premiums paid in respect of that life is refunded. If any lives are added after Policy onset the waiting period for that life will be 12 months. Examples of natural death are illness, stroke, heart attack, etc.

2.6.2 Riders on Funeral Cover

a) 7 days pre-burial rites – Thirty percent (30%) of that member's burial cover would be payable if the Policyholder opts for this benefit. Payment would be made after Enterprise Life has confirmed death of the life covered.

b) 40 day celebration – Fifty percent (50%) of that member's burial cover would be made payable if the Policyholder opts for this benefit. Payment would be made after Enterprise Life has confirmed death of the life covered.

c) Memorial Benefit - It provides the payment of fifty percent (50%) of that member's burial cover, one year after the death, if the Policyholder opts for this benefit.

2.6.3 Funeral Cover Waiver of Premium benefit

If any family members are covered under the Policy and the Policyholder attains the age of 65 or dies before the Policy anniversary preceding the 60th birthday, all premium payments would be waived for all lives covered under the Policy. All automatic premium updates will cease on the first day of the month preceeding the 60th Birthday or at the date of death. This benefit will not be payable if the Policyholder was above age fifty-four (54) at the start of the Policy or dies within the six month waiting period. Memorial cover benefit, 7-day benefit, and 40-day benefit if taken is also applicable.

2.6.4 Cash Back

This benefit pays out 20% of the risk premium every 5 years if there has been no claim during the said period, and all premiums have been paid. This is exclusive of the Policy fee of GHS1.00

2.6.5 Cover levels and premium payable

The premium payable per individual life covered is based on age and the option chosen. Premiums are payable until the main life turns 65 or dies after which waiver of premium payments may apply. In this instance nominated lives remain covered. (The minimum premium is dependent on the number of lives covered under the essential funeral package and the ages of those covered)

a) Main benefit

1. Main Life Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	5,000	10,000	15,000	20,000	25,000
30	35	18.50	26.05	33.60	41.20	48.75
36	40	19.65	28.20	36.75	45.35	53.90
41	45	21.45	31.55	41.70	51.85	61.95
46	50	24.55	37.35	50.20	63.05	75.85
51	55	29.70	47.05	64.40	81.80	99.15
56	59	36.60	59.90	83.15	106.55	129.90

2. Spouse Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	5,000	10,000	15,000	20,000	25,000
18	25	3.04	4.74	6.43	8.13	9.83
26	30	3.96	6.58	9.19	11.80	14.42
31	35	4.77	8.17	11.58	14.98	18.39
36	40	5.73	10.09	14.45	18.80	23.17
41	45	7.24	13.09	18.94	24.78	30.63
46	50	9.82	18.19	26.56	34.93	43.31
51	55	14.13	26.72	39.33	51.92	64.54
56	59	19.76	37.88	56.03	74.15	92.32

3. Children Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	5,000	10,000	15,000	20,000	25,000
1	15	1.14	2.29	3.43	4.58	5.72
16	21	0.92	1.84	2.76	3.67	4.59

4. Parents

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	10,000	20,000	30,000	40,000	50,000
43	45	15.67	29.94	44.25	58.53	72.84
46	50	21.09	40.77	60.50	80.19	99.94
51	55	29.89	58.35	86.88	115.34	143.89
56	60	44.13	86.72	129.44	172.07	214.81
61	65	67.95	134.29	200.79	267.15	333.68
66	70	110.54	219.16	328.09	436.81	545.76
71	74	138.79	275.62	412.86	549.83	687.09

5. Wider Family

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	5,000	10,000	15,000	20,000	25,000
1	15	2.90	4.40	5.90	7.40	8.90
16	25	3.85	6.15	8.45	10.75	13.05
26	30	5.00	8.45	11.90	15.40	18.85
31	35	5.65	9.90	14.15	18.45	22.70
36	40	6.85	12.30	17.75	23.20	28.65
41	45	8.55	15.70	22.85	29.95	37.15
46	50	11.25	21.10	30.95	40.80	50.70
51	55	15.65	29.90	44.15	58.40	72.65
56	60	22.80	44.10	65.45	86.80	108.15
61	65	34.75	67.95	101.20	134.35	167.65
66	70	56.15	110.45	164.90	219.25	273.75
71	74	70.20	138.65	207.25	275.75	344.40

b) Memorial Rates (optional benefit)

1. Main Life Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	5,000	10,000	15,000	20,000	25,000
30	35	1.75	3.45	5.15	6.85	8.60
36	40	2.20	4.40	6.60	8.80	11.00
41	45	2.95	5.90	8.85	11.80	14.75
46	50	4.25	8.40	12.65	16.85	21.05
51	55	6.40	12.75	19.10	12.45	31.85
56	59	9.25	18.50	27.70	36.95	46.20

2. Spouse Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	2,500	5,000	7,500	10,000	12,500
18	25	0.85	1.70	2.55	3.40	4.25
26	30	1.35	2.65	3.95	5.25	6.55
31	35	1.75	3.45	5.15	6.85	8.55
36	40	2.20	4.40	6.55	8.75	10.90
41	45	2.95	5.85	8.80	11.70	14.65
46	50	4.20	8.35	12.50	16.65	20.80
51	55	6.30	12.55	18.85	25.10	31.40
56	59	9.10	18.15	27.25	36.30	45.35

3. Children Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	2,500	5,000	7,500	10,000	12,500
1	15	0.55	1.05	1.55	2.10	2.60
16	21	0.30	0.55	0.80	1.05	1.30

4. Parents

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	5,000	10,000	15,000	20,000	25,000
43	45	7.20	14.30	21.45	28.60	35.75
46	50	9.90	19.75	29.60	39.45	49.30
51	55	14.30	28.50	42.75	57.00	71.25
56	60	21.30	42.55	63.85	85.15	106.45
61	65	32.95	65.80	98.75	131.60	164.55
66	70	52.85	105.60	158.50	211.25	264.15
71	74	69.55	139.00	208.60	278.05	347.65

5. Wider Family

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	2,500	5,000	7,500	10,000	12,500
1	15	0.80	1.55	2.30	3.05	3.80
16	25	1.20	2.40	3.55	4.75	5.90
26	30	1.80	3.55	5.30	7.05	8.85
31	35	2.15	4.30	6.40	8.55	10.70
36	40	2.75	5.45	8.20	10.90	13.65
41	45	3.60	7.15	10.75	14.30	17.90
46	50	4.95	9.90	14.80	19.75	24.65
51	55	7.15	14.25	21.40	28.50	35.65
56	60	10.65	21.30	31.95	42.60	53.25
61	65	16.50	32.90	49.40	65.80	82.30
66	70	26.45	52.80	79.25	105.65	132.10
71	74	34.80	69.50	104.3	139.05	173.85

c) Pre-Burial Benefit (7 days) - (Optional Benefit)

1. Main Life Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	1,500	3,000	4,500	6,000	7,500
30	35	1.00	2.00	3.00	3.95	4.95
36	40	1.25	2.50	3.75	5.00	6.25
41	45	1.70	3.30	4.95	6.60	8.25
46	50	2.35	4.65	6.95	9.25	11.55
51	55	3.40	6.80	10.20	13.55	16.95
56	59	4.85	9.65	14.45	19.25	24.05

2. Spouse Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	1,500	3,000	4,500	6,000	7,500
18	25	0.50	1.00	1.50	2.00	2.50
26	30	0.80	1.55	2.30	3.05	3.80
31	35	1.00	2.00	2.95	3.95	4.90
36	40	1.25	2.50	3.75	5.00	6.25
41	45	1.65	3.30	4.95	6.55	8.20
46	50	2.30	4.60	6.85	9.15	11.40
51	55	3.35	6.70	10.05	13.40	16.75
56	59	4.75	9.50	14.20	18.95	23.70

3. Children Rates

Age Band(L)	Age Band(U)	1,500	3,000	4,500	6,000	7,500
1	15	0.30	0.60	0.90	1.20	1.50
16	21	0.15	0.30	0.45	0.60	0.75

4. Parents

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	3,000	6,000	9,000	12,000	15,000
43	45	4.10	8.20	12.25	16.35	20.45
46	50	5.65	11.30	16.95	22.55	28.20
51	55	8.05	16.10	24.10	32.15	40.20
56	60	11.80	23.50	35.25	47.00	58.80
61	65	17.60	35.15	52.75	70.30	87.90
66	70	27.05	53.95	81.00	107.95	135.00
71	74	38.55	76.95	115.50	153.95	192.50

5. Wider Family

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	1,500	3,000	4,500	6,000	7,500
1	15	0.45	0.90	1.30	1.75	2.15
16	25	0.65	1.30	1.95	2.55	3.20
26	30	1.00	2.00	2.95	3.95	4.90
31	35	1.25	2.45	3.70	4.90	6.15
36	40	1.60	3.10	4.65	6.20	7.75
41	45	2.05	4.10	6.15	8.20	10.25
46	50	2.85	5.65	8.50	11.30	14.10
51	55	4.05	8.05	12.05	16.10	20.10
56	60	5.90	11.75	17.65	23.50	29.40
61	65	8.80	17.60	26.40	35.15	43.95
66	70	13.55	27.00	40.50	54.00	67.50
71	74	19.30	38.50	57.75	77.00	96.25

d) Pre-Burial Benefit (40 days) - (Optional Benefit)

1. Main Life Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	2,500	5,000	7,500	10,000	12,500
30	35	1.65	3.30	4.95	6.60	8.20
36	40	2.10	4.20	6.25	8.35	10.40
41	45	2.80	5.50	8.25	11.00	13.75
46	50	3.85	7.70	11.55	15.35	19.20
51	55	5.70	11.30	16.95	22.60	28.25
56	59	8.05	16.05	24.05	32.05	40.05

2. Spouse Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	2,500	5,000	7,500	10,000	12,500
18	25	0.85	1.65	2.50	3.30	4.10
26	30	1.30	2.55	3.80	5.05	6.30
31	35	1.65	3.30	4.90	6.55	8.20
36	40	2.10	4.15	6.20	8.30	10.35
41	45	2.75	5.50	8.20	10.95	13.65
46	50	3.85	7.60	11.40	15.20	19.00
51	55	5.60	11.20	16.75	22.35	27.90
56	59	7.90	15.80	23.70	31.55	39.45

3. Children Rates

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	2,500	5,000	7,500	10,000	12,500
1	15	0.50	1.00	1.50	2.00	2.45
16	21	0.25	0.50	0.75	0.95	1.20

e. Parents

		Cover Level (in GHC)				
Age Band(L)	Age Band(U)	5,000	10,000	15,000	20,000	25,000
43	45	6.85	13.65	20.45	27.25	34.05
46	50	9.40	18.80	28.20	37.60	47.00
51	55	13.40	26.80	40.20	53.55	67.00
56	60	19.60	39.15	58.75	78.35	97.95
61	65	29.35	58.55	87.90	117.15	146.50
66	70	45.05	89.95	135.00	179.90	225.00
71	74	64.25	128.25	192.50	256.60	320.80

5. Wider Family

		Cover Level(in GHC)				
Age Band(L)	Age Band(U)	2,500	5,000	7,500	10,000	12,500
1	15	0.75	1.45	2.15	2.85	3.60
16	25	1.10	2.15	3.20	4.25	5.30
26	30	1.65	3.30	4.90	6.55	8.20
31	35	2.05	4.10	6.15	8.20	10.25
36	40	2.60	5.20	7.75	10.35	12.95
41	45	3.45	6.85	10.25	13.65	17.05
46	50	4.70	9.40	14.10	18.80	23.50
51	55	6.70	13.40	20.10	26.80	33.50
56	60	9.80	19.60	29.40	39.20	49.00
61	65	14.70	29.30	43.95	58.60	73.25
66	70	22.55	45.00	67.50	89.95	112.50
71	74	32.15	64.15	96.25	128.30	160.40

C. POLICY FEATURES

1. Minimum / Maximum Term

The minimum term of the Policy is 5 years.

The maximum term is 35 years.

2. Minimum / Maximum Ages at Entry

The minimum age at entry is 30.

The maximum age at entry is 59.

The basic cover for death ceases at 70, but critical illness, and Total Permanent Disability ceases at age 65. This limit also defines the maximum term available for each age e.g. for a 59 year old, the maximum cover term is 5 years.

3. Policy Fee

A Policy fee of GHS1.00 per month will be added to the premium.

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. Premium payment frequency options are

a. Monthly
b. Quarterly
c. Bi-annually or
d. Annually

D. 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. Lapse Rule

- A Policy will lapse when 4 consecutive premiums are missed.
- After lapsing, the Policyholder can reinstate the Policy within 3 calendar years from the lapsed date.
- Policyholders will be subjected to a new total underwriting and also the following conditions:
  - o Policyholder will pay a month’s premium to reinstate the Policy
  - o The Policy will be reinstated by restoring it to the premium and benefit status it was before the Policy went into lapse
- here will be a waiting period for the funeral option when selected on the Policy as per the table below:

Reinstatement within One (1) Year of Lapse	6 Months Waiting Period
Reinstatement after One (1) Year of Lapse	12 Months Waiting Period

- All outstanding premiums will be deducted from any benefits payable.
- There is no cover during the lapse period.

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 three 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. Maturity, Surrender or Expiry Value

The risk benefits under the Policy do not offer any maturity and surrender values. However the non-risk benefits provide maturity and surrender benefits payable to the Policyholder on maturity or termination of the Policy. This is however subject to Policy terms and conditions.

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 the Company in writing, appoint, change or cancel the appointment of a Trustee at any time. Trustees receive the proceeds of the Policy in respect of a claim arising from the death of the Policyholder under the Policy where the beneficiary (ies) is a minor.

The appointment of a new Trustee will automatically cancel the prior appointment of the existing 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

The Policyholder may, by notifying the Company in writing, appoint, change or cancel a nominated Beneficiary at any time. Enterprise Life will pay the benefit from this Policy to the Policyholder, or in the event that the Policyholder dies, to the nominated beneficiary. If that person is a minor, the benefit will be paid to the nominated Trustee. In the event that the beneficiary/ies or Trustees cannot be found, Enterprise Life will pay the benefit to the estate of the Policyholder.

The appointment of a beneficiary will be invalid if his or her death occurs before that of the Policyholder. If the Policyholder fails to appoint after such incident or after the cancellation of the appointment of a beneficiary to appoint a new beneficiary, the benefit 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 beneficiary or of appointing a new beneficiary.

The beneficiary can exercise rights to this Policy only when the Policyholder is dead.

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 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

When a claim event occurs, the following is required to process the claim:

I. All premiums due under the Policy

II. The Policy number

III. A properly completed claim form

IV. Proof to the satisfaction of the Company of the contingency for which the benefits is claimed

V. Proof to the satisfaction of the company of the legal entitlement of the claimant(s) to receive the benefit

VI. Police reports for accidental deaths

VII. Proof to the satisfaction of the company of the age of the life assured

VIII. All assignments and cancellations thereof and

IX. Any other documents/ reports

20. Inflation Protector

When the Policy reaches its anniversary date, the premium, excluding the Policy fee, will increase by the percentage selected by the Policyholder at the inception of the Policy. The selected percentage increase will apply automatically, and you need not confirm this increase. Policyholders may also request for this update facility after their policy inception. However, any such update requests which are applied after inception will be subject to a 12-month waiting period i.e when a covered event occurs within the waiting period, the old non-updated sum assured will be paid.

A selected inflation protector may be cancelled by writing to the company to do so.

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 31 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.

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:
  - o Troponin T greater than 1,0 ng/ml or Troponin I greater than 0,5 ng/ml; or
  - o 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

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 ALLERGIC RHINITIS

This is more commonly referred to as hay fever. It is an inflammation of the nasal passages caused by allergic reaction to airborne substances.

Benefit: 50% of benefit amount

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 Preservation 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 3 days and is treated while in residence there by a 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 Two phalanges One phalanx	 5 4 1
Loss of both feet at or Above the ankles	100	Loss of little finger - Three phalanges Two phalanges One phalanx	2 4 3 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) Third fourth or fifth (additional)	 3 2
Loss of all fingers and thumbs of both hands	100	Loss of Leg – At hip Between knee and hip Below knee	 70 50 35
Total and irremediable blindness in both eyes	100		
Total and irremediable paralysis	100		
Loss of arm – At shoulder Between elbow and shoulder At elbow Between wrist and elbow	 60 50 47.5 45	Loss of great toe - Both phalanges One phalanx	 5 2
Loss of hand at wrist	42.5	Loss of toe other than great toe (provided more than one toe is lost) –	1
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	Total and irremediable deafness – both ears one ears	50 7
Loss of index finger – Three phalanges Two phalanges One phalanx	10 8 4	Loss of middle finger Three phalanges Two phalanges	6 4 2

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.

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 For:

- Policy enquiries
- Policy changes
- Claim enquiries
- Premium enquires

3rd Floor, Enterprise House, High Street, PMB, GPO, Accra - Ghana
T: 0307 084 444 F: 0302 677 073
E: customerservice.life@enterprisegroup.com.gh; www.enterprisegroup.com.gh