

ALUMNI



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Your Expert Insurance Advisors

OLD STUDENTS ASSOCIATION

ALUMNI.....

- The **Alumni Group Life Policy** is designed to meet some of the responsibilities that old school mates feel towards their school mates in the event of some unforeseen risks in life.
- The plan is to **insure** the obligations of the group/association in the unlikely event the unforeseen risks.
- Most conditions of association/group as well as tradition, require and impose financial obligations on the group/association.
- Financial obligations such as provision of coffin, donation to the family, transport arrangement and refreshment for other members etc.

ENTERPRISE LIFE



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ALUMNI GROUP COVER/BENEFITS.....



- **DEATH OF MEMBER**
- **CRITICAL ILLNESS OF MEMBER**
- **PERMANENT DISABILITY OF MEMBER**
- **DEATH OF MEMBER'S SPOUSE**
- **DEATH OF MEMBER'S ADULT DEPENDENT**



BENEFIT DESCRIPTION.....



The Gap Identified.....

Death



The basic cover is for Death which pays a pre-determined amount.

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

The spouse and the main member enjoy the same benefit amount whilst the adult dependent enjoy 50% of the main member's benefit.



BENEFIT DESCRIPTION.....



The Gap Identified.....

Critical illness



- Stroke
- Paralysis
- Cancer
- Kidney failure
- Major Burns
- Major Organ Transplant etc..

Critical Illness could be described as a disease or state of illness in which death is possible or imminent. This benefit pays out 50% of the sum assured in the event of the Alumni member being diagnosed with a critical illness. The critical illness covered are on a named basis.



BENEFIT DESCRIPTION.....



The Gap Identified.....

PERMANENT DISABILITY



The benefit payable is 50% of the death benefit amount.

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



WHO CAN BE COVERED?

- The Alumni member
- Spouse
- Parents or Parents-in-law

Minimum / Maximum Ages at Entry

Member	Minimum Age	Maximum Age	Number Covered
Main Life	18	70	1
Spouse	18	70	1
Parents/Parents -in-law	31	80	2



ADVANTAGES OF ALUMNI POLICY...



Peace of Mind

There is a relief on the Group when the unfortunate is announced.



Anti-discrimination

There is an Assurance that every member will receive a fair and equal compensation.



Financial Security

There is no financial burden to raise funds.



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by enterprise

We All Dey Inside!

No Contribution No Chop!

This life solution is specially made for members of Old Students Associations, who desire to insure their lives, the lives of their Spouses and two (2) Adult relations.

The solution provides cover for Death, Critical Illness and Funeral Expenses.

BENEFITS

- Upon the demise of a member of the association, a pre agreed amount is paid out. The demise could be through natural or accidental circumstances.
- Critical illness benefit will pay a lump sum if the member is diagnosed with one of the specific illnesses covered in the policy.
- The funeral benefit pays a lump sum to a member, if a covered relation (Spouse, parent or in-law) passes on.
- Total Permanent Disability - (TPD)
The TPD, benefit pays an agreed sum to the member of the group when he or she suffers a total loss of limb, sight, or hearing as a result of an accident or illness

COVER OPTIONS

BRONZE

Sum Assured
GHS 20,000
Monthly Premium
GHS 10

SILVER

Sum Assured
GHS 40,000
Monthly Premium
GHS 20

GOLD

Sum Assured
GHS 60,000
Monthly Premium
GHS 30

PLATINUM

Sum Assured
GHS 80,000
Monthly Premium
GHS 40

This provides cover for the main member of the group, their spouse and two nominated lives



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OPTIONS/BENEFITS

PACKAGE	PLATINUM	GOLD	SILVER	BRONZE
SUM ASSURED	80,000.00	60,000.00	40,000.00	20,000.00
Death (Member)	20,000.00	15,000.00	10,000.00	5,000.00
Death (Spouse)	20,000.00	15,000.00	10,000.00	5,000.00
2 Adult Dependent (Each)	10,000.00	7,500.00	5,000.00	2,500.00
Critical Illness (Member)	10,000.00	7,500.00	5,000.00	2,500.00
Total Permanent Disability (Member)	10,000.00	7,500.00	5,000.00	2,500.00
Monthly Premium GH	40	30	20	10
Annual Premium	480	360	240	120



UNDERWRITING & CLAIMS REQUIREMENT TO NOTE.....

- The actual average age is derived from the data collated.
- Total number of the members in the Group will determine the total premium payable.
- This is an annual renewable policy.
- There is no waiting period on this policy.
- There will be no refund of premium if a member dies and a claim is paid.
- Claims notification must be submitted in writing to EL together with supporting evidence : Medical cause of death and Death Certificate.



SOME OF OUR PRODUCT INCLUDE;

1. GENERAL INSURANCE
2. LIFE INSURANCE
3. PRIVATE HEALTH INSURANCE
3. CHURCH WELFARE



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SOME GENERAL INSURANCE INCLUDE;

1. EMPLOYERS/WORKMEN'S COMPENSATION
2. GROUP PERSONAL ACCIDENT
3. COMMERCIAL FIRE & ALLIED PERILS
4. GOODS IN TRANSIT INSURANCE
5. AUTO/MOTOR INSURANCE



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EDUCARE PLUS PLAN

THIS PRODUCT IS DESIGNED TO PROVIDE BENEFIT PAYMENTS WHICH ARE INTENDED TO COVER THE EDUCATION EXPENSES OF THE POLICY HOLDERS CHILD.

LIFE TIME NEEDS PLAN PLUS

THIS PRODUCT IS DESIGNED TO PROVIDE THE CLIENT WITH THE MEANS OF CONTRIBUTING TO AN INVESTMENT FUND WHICH WILL MEET HIS/HER NEEDS.



FAMILY INCOME PROTECTION PLAN PLUS

THIS PRODUCT IS DESIGNED TO COVER THE HEALTH NEEDS OF THE POLICY HOLDER, IN THE CASE OF ANY CRITICAL HEALTH ISSUES.



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Life insurance is not for you.
It's for those you love most.



Thank
You



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