



Legacy Life Plan

Policy Terms, Conditions & Benefits



PRUDENTIAL
LIFE INSURANCE GHANA

Listening. Understanding. Delivering.

Legacy Life Plan

Policy Terms, Conditions & Benefits

I. Introduction

The Policy Terms and Conditions, Document of Insurance (Policy Schedule), Application Form and Acceptance Notification form an insurance contract between “You” the policyholder and “Us” Prudential Life Insurance Company Limited (Prudential Life).

Prudential Life will send you an acceptance notification after we review and accept the application. After receiving your first premium, you will receive your Policy Schedule which spells out the benefits of the contract. Please note that until you receive the Acceptance notification and we receive your first premium you are not eligible to any form of benefit.

Please ensure to read the Terms and Conditions and your Policy Schedule which spell out the benefits of this contract.

II. What this Policy Entails

Prudential Life is offering a term life insurance that provides maximum protection till the attainment of age 70. This product provides 100% return of premiums, allowing term life insurance policyholders to recover all of their premiums paid over the life of the policy if they out-live the policy term and do not make a claim.

A. Benefits

The following benefits are available to you or your beneficiary(ies) as stated in your Policy Schedule if the policy is active at the time that the insured event occurs:

i. Death Benefit

In the event that you pass on while the policy is still active and the waiting period (where applicable) has been satisfied, we will pay the sum assured to your trustee or beneficiary(ies). The policy terminates once a death claim is made.

ii. Total Permanent Disability Benefit (TPD)

In the event that you become Total and Permanently disabled as defined, while the policy is still active and the waiting period (where applicable) and deferred periods have been satisfied, we will pay the sum assured. A TPD claim does not result in the policy terminating, ie the Policy Holder will continue to be covered for Death and Critical Illness/Dread Disease benefits.

iii. Critical Illness / Dread Disease Benefit

In the event that you become diagnosed with a critical illness/dread disease while the policy is still active and the waiting and deferred periods have been satisfied, we will pay 50% of the sum assured or a percentage of the Sum Assured according to the degree of illness (Appendix 1). A Critical Illness claim does not result in policy terminating, ie the Policy Holder will continue to be covered under the Death and Total Permanent Disability benefits.

Where the policyholder dies within thirty (30) days after diagnosis of a critical illness, only the death benefit will be paid.

Multiple claims can be made as long as they do not exceed the full benefit amount (50% of the sum assured).

B. Basic Benefit

The policyholder is required to select one of the following cover types:

Option	Covers
Gold	Death and Total Permanent Disability (TPD)
Diamond	Death, Total Permanent Disability (TPD) and Critical illness

C. Additional Benefits

i. Annual Medical Check-up

You are entitled to a free annual medical checkup if the premium payment has been received for all the twelve (12) calendar months in the policy year. The free medical checkup must be undertaken in any of the health centres designated by Prudential Life.

The check up comprises of the following:

- Fasting blood sugar
- Urine test
- Hepatitis B screening
- Full blood count
- Sickle cell test (checked once in the lifetime of the policy)
- Widal screening
- Mammogram
- Stool test
- Total cholesterol

ii. 100% Cash Back at Maturity

100% of total premiums paid (less policy fee) will be returned to you at maturity, provided no claim is made and policy is still active.

D. Optional Benefit

Annual Benefit Escalator

To protect your benefit against the effect of inflation, your premium will be increased every year by an agreed percentage as stated in your Policy Schedule; this excludes the policy fee.

The increase takes effect on each anniversary of the Policy Start Date.

Every policy year, your benefit will be increased by 75% of the selected percentage based on prior year benefit entitlement. The percentage increase in the premium will be based on the premium paid in the previous year.

Options	0%	5%	10%	15%	20%	25%	30%
Premium Escalation Rate	0%	5%	10%	15%	20%	25%	30%
Benefit Escalation Rate	0%	3.75%	7.5%	11.25%	15%	18.75%	22.5%

E. Conditions Precedent to Benefits

i. Waiting Period

There shall be a waiting period of six (6) months for those who do not undergo medicals. During this period, no benefit is payable except the accidental death benefit and Accidental Total Permanent Disability benefit.

ii. Medical Underwriting

The Life Assured within the categories defined below will undergo medical examination at the cost of Prudential Life.

- Individuals aged 50 years and older
- Any one above the Free Cover Limit (FCL)

Some applicants might not belong to the categories above but undergo medicals based on underwriting decision.

F. General Conditions

i. Currency

Premiums and benefits will be paid in the legal currency of the Republic of Ghana.

ii. Commencement of Benefit

After we receive the first premium and the waiting period is satisfied, benefits can be accessed on first day of the month following the last day of the waiting period if the policy is active.

In case of accidental death, there is no waiting period.

iii. Premium Payments

Premiums are payable monthly, quarterly, bi-annually or annually in advance or before the first day of the due date, until cancellation or expiry of the policy.

If the first premium required for the commencement of the policy is not received within six (6) months from the Acceptance Date, your application for insurance will be cancelled.

It is your responsibility to ensure that we receive the premium regularly and at the scheduled date.

iv. Lapse Rule

If premium is not received within three calendar months from the due date or any 12 months of accumulated premiums in the life of the policy, the policy will lapse. The policy can only be re-instated on condition that it has not lapsed for more than thirty six (36) consecutive months and that all outstanding premiums will be paid, plus interest (at GoG 91 Days T-Bill rate) and prove of insurability by undergoing medical examination irrespective of the Sum Assured.

The policy will not be reinstated if it lapses beyond reinstatement (ie after 36 consecutive months of the lapse).

v. Amendment of Sum Assured / Cover Options

The initial sum assured can be increased or the cover option can be changed.

Changing from a lower to a higher sum assured will be subjected to the same medical underwriting and waiting period as a new policy. In the event of a claim during the waiting period, the old benefit will apply.

Changing from a higher to a lower option or sum assured will be immediate.

vi. Contract Reviews

The policy will be reviewed regularly to ensure that the amount of premium being paid is enough to cover the benefits. If we ascertain that the level of premium amount is unable to sustain the benefit under the policy, the premium rates will be revised in consultation with the National Insurance Commission. You will not be affected by an increase in premium for the same level of benefit, unless you wish to apply for a higher amount of benefit.

vii. Reporting a Claim Event

Prudential Life must be notified in writing:

- In the event that the Life Assured passes on: within one (1) year from the date of the death.
- In the event of a Total Permanent Disability, within three months after the deferred period.
- In the event of Critical Illness, within three months after the deferred period.

The claim may not be valid if the report is made beyond the stipulated time.

viii. Claims Procedure

The processing of a claim will start when the policy is active and only after we have received all these documents:

- A completed claim form
- The original Policy Schedule
- Any national form of identity that establishes the name and date of birth of the policyholder and/ or claimant: Voters' ID, Driver's license, Passport or NHIS card

In addition to the above, the following under listed documents are also required depending on the type of claim.

Death Claim:

- A death certificate or medical cause of death or a legal document that confirms the occurrence of the event for which the claim is being made.
- A Police Report in the event of unnatural death.

Total Permanent Disability Claim:

- A letter from the employer confirming that the individual has been off work continuously for six (6) months due to a TPD.
- Job Description Questionnaire
- A doctor's report confirming TPD from a medical facility registered with the Ghana Health Service.

Critical Illness Claim:

- A doctor's report confirming diagnosis of critical illness from a medical facility registered with the Ghana Health Service.

Prudential Life will pay valid claims within five (5) working days upon receipt of all required documents. Critical illness and Total Permanent Disability claims may go beyond 5 working days, as these require further verification.

ix. Surrender Value

The policy does not provide any cash value in case of surrender before the policy maturity date.

x. Maturity Value

The policy does not provide any maturity value when the policy term expires.

xi. Benefit Termination

Benefits shall terminate on the occurrence of the following:

- Policy lapsing beyond re-instatement.
- Policy anniversary following the 70th birthday for Death and Critical Illness.
- Policy anniversary following the 65th birthday for Total Permanent Disability.

xii. Policy Termination

The policy expires on the earliest of the following:

- The date the Policy terminates as stated in the Policy Schedule.
- Policy anniversary following the 70th birthday of the Life Assured.
- Death of the Life Assured.

xiii. Policy Amendment

If you wish to make any change on your policy, you must do so in writing, attaching all necessary documentation.

xiv. Policy Exclusions

Prudential Life shall not be obliged to make any payment in respect of any condition or event arising directly or indirectly from or traceable to:

- Participation in dangerous sports and recreational activities like hiking, horse riding, hunting, any speed contest other than that on foot or fighting except in self-defence;
- Suicide, attempted suicide or self-inflicted injury within two (2) years from the inception of the policy.
- Committing or attempting to commit a criminal offence;
- Use of intoxicating drugs and excessive use of alcohol unless prescribed by a registered medical practitioner.
- Any involvement in an act of war, terrorist activities, riots, strikes or civil uprising.
- Carriage in a private plane and not as a passenger on a commercial flight (as a fare-paying passenger).
- Any condition, physical defect or illness of which the Life Assured was aware and which has its origin prior to the granting of the life cover to the Life Assured, unless it is declared (A pre existing condition).
- Mental health condition or illness.

G. Other Policy Conditions

i. Geographical

You should be permanently resident in Ghana at the time of the application.

ii. Policy Fee

We reserve the right to revise the policy fee annually.

iii. Assignment

You have the right to assign the policy to a third party. The deed of assignment must be communicated in writing and filed at the Head office of Prudential Life. Prudential Life is not liable for the validity of the assignment.

iv. Cancellation of Policy

You have thirty (30) days from the date of acceptance of the contract to cancel the policy. All premiums paid will be refunded on condition that no form of benefit has been paid to you during this period.

For policies that have exceeded the 30-day period, all risks covered under the policy will cease at the calendar month in which the last premium was received. The termination of the policy will take immediate effect. All premiums received after the effective date of cancellation shall be refundable to the policyholder.

v. Incontestability

Prudential Life will contest the validity of the insurance contract with you on the grounds of material misrepresentation in the application/proposal for insurance within two (2) years of the inception of the policy.

A material misrepresentation in an application for life insurance is a misrepresentation that is relevant to the evaluation of the application. The misrepresentation is material when, if the truth had been known, we would not have issued the policy or would have issued the policy on a different basis, such as a higher premium or a lower face amount.

vi. Misstatement of Age

The benefit at the point of claim will be adjusted if there is misstatement of age provided the misstated age is within the required age limit at policy inception. The amount of the benefit payable will be adjusted to the amount of insurance that the premiums paid would have provided had the insured's age been stated correctly.

vii. Correspondence

The acceptable means of communicating with us is by writing. Information can be transmitted to us via:

- Post using a registered mail service.
- Submitting to any of our Client Service Centres or email to **bancassurance@prudential.com.gh**

H. Policy Definitions

Acceptance Date	Date on which your application for insurance is accepted.
Policy Start Date	The first day of the month following the month in which we receive the first premium.
Waiting Period	A six-month period from the Policy Start Date where only accidental death and accidental TPD benefit are available. Waiting period applies where policyholder is not required to undergo a medical examination at the time of application.
Accidental Death	Death through unexpected bodily injuries caused by impact and not due to an illness.
Accidental Total Permanent Disability	Total Permanent Disability through unexpected bodily injuries caused by impact and not due to an illness.
Total Permanent Disability (TPD)	As defined under section I - Appendix below.
Active Policy	Expected premiums are being paid or policy has not lapsed.
Policy Fee	A policy fee of GH¢ 0.50 per month will be added to the premiums.
Frequency of Payment	Payment can be made monthly, quarterly, bi-annually or annually
Assignment	Transfer of a policy to a third party as security for a loan or mortgage.
Deferred Period- TPD	Permanently unable to work continuously for at least six (6) months
Deferred Period-Critical Illness	Thirty (30) days after diagnosis of a critical illness
Sum Assured	The lump sum payout in the event of death, critical illness and disability.

Life Assured	The Policyholder is the only life covered under this policy.
Age Limits (Age Next Birthday)	Minimum age at entry is 18 and maximum age is 60 years.
Maximum Cover Ages	Death – Age 70 Permanent Disability – Age 65 Critical Illness – Age 70
Policy Duration	Minimum duration is 5 years and maximum 52 years.
Minimum Sum Assured	Minimum sum assured is GHS 50,000.
Maximum Sum Assured	There is no maximum sum assured.
Free Cover Limit (FCL)	The free cover (non medical) limit is GHS 500,000.
Guaranteed Minimum Return	No minimum rate is guaranteed.

I. Appendix

Definition for Total Permanent Disability

Total Permanent Disability (TPD)	<ol style="list-style-type: none"> 1. Disability which is total and permanent and persists continuously for at least six (6) months, with the Life Assured permanently unable to work in any occupation which he/she is reasonably able to do, given his experience, education or training, because of an injury or illness arising from accident or disease. 2. Total and irrecoverable: <ol style="list-style-type: none"> a. Loss of sight of one eye and loss by severance or loss of use of one limb at or above the ankle or wrist; b. Loss of sight of both eyes; c. Loss of severance or loss of use of: <ol style="list-style-type: none"> i. Both hands at or above the wrists; ii. Both feet at or above the ankles; iii. One (1) hand at or above the wrist and one (1) foot at or above the ankle.
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Definition and Conditions of Contingent Events for Critical Illness

Heart Attack

Level A: Heart attack with severe permanent impairment in function

A Heart attack that meets the criteria as defined under Level C, with a NYHA class 4 OR EF<30% as measured 6 weeks post infarction.

Level B: Heart attack with mild permanent impairment in function

A heart attack that meets the criteria as defined under Level C, with permanent EF of 30-50% as measured 6 weeks post infarction.

Level C: Moderate heart attack of specified severity

This is defined as the death of heart muscle, due to inadequate blood supply, as evidenced by any of the following combinations of criteria:

- Compatible clinical symptoms AND raised cardiac biomarkers OR
- Compatible clinical symptoms AND new pathological Q-waves on ECG as defined in Annexure A (b) OR
- New pathological Q-waves on ECG as defined in Annexure A (b) AND raised cardiac biomarkers OR
- ST-segment and T-wave changes on ECG indicative of myocardial injury as defined in Annexure A (a) AND raised cardiac biomarkers.

Where raised cardiac biomarkers are referenced above, they are defined as any one of the following Troponin or Non-Troponin Markers:

Highly Sensitive Troponin T or Conventional Troponin T Markers

- hsTrop T >1000 ng/L
- Conventional Trop T > 1.0 ng/ml

Non-Troponin Markers

Marker	Value
Raised CK-MB	Raised 2 times or more the upper limit of normal laboratory reference range in acute presentation phase

Mass	
Total CPK Evaluation	Raised 2 times or more the upper limit of normal laboratory reference range in acute presentation phase, with at least 6% being CK-MB

Level D: Mild heart attack of specified severity

This is defined as the death of heart muscle, due to inadequate blood supply, as evidenced by all three of the following criteria:

- Compatible clinical symptoms AND
- Characteristic ECG changes indicative of myocardial ischaemia or myocardial infarction as per Annexure A (a) AND
- Raised cardiac biomarkers defined as any one of the following Troponin or Non-Troponin Markers:

i. Highly Sensitive Troponin T or Conventional Troponin T Markers

- hsTrop T >500 ng/L
- Conventional Trop T > 0.5 ng/ml

ii. Non-Troponin Markers

Marker	Value
Raised CK-MB mass	Raised above the upper limit of normal laboratory reference range but not meeting the severity C definition (i.e. below 2 times the upper limit of normal laboratory reference range) in acute presentation phase
Total CPK elevation	Raised above the upper limit of normal laboratory reference range but not meeting the severity C definition (i.e. below 2 times the upper limit of normal laboratory reference range)

The evidence must show a definite acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered by this definition.

Definitions of ECG Changes

a. ECG changes indicative of Myocardial Ischaemia that may progress to Myocardial Infarction:

- Patients with ST-segment elevation:
 - New or presumed new ST segment elevation at the J point in two or more contiguous leads with the cut-off points greater than or equal to 0.2mV in leads V1, V2, or V3, and greater than or equal to 0.1mV in other leads.

- Contiguity in the frontal plane is defined by the lead sequence AVL, I and II, AVF, III.
 - Patients without ST-segment elevation:
 - ST-segment depression of at least 0.1 mV;
 - T-wave abnormalities only.
- b.** Definition of new pathological Q-waves:
- Any new Q-wave in leads V1 through V3;
 - A Q-wave greater than or equal to 40 ms (0.04s) in leads I, II, AVL, AVF, V4, V5 or V6;
 - The Q-wave changes must be present in any two contiguous leads, and be greater than or equal to 1mm in depth;
 - Appearance of new complete bundle branch block.

Pay-out Percentage	Description of Condition
100%	Level A
75%	Level B
50%	Level C
25%	Level D

Stroke

Death of brain tissue due to inadequate blood supply or hemorrhage within the skull resulting in neurological deficit lasting longer than 24 hours, confirmed by neuro-imaging investigation and appropriate clinical findings by a specialist neurologist. For the above definition, the following are not covered:

- Transient ischaemic attack;
- Vascular disease affecting the eye or optic nerve;
- Migraine and vestibular disorders;
- Traumatic injury to brain tissue or blood vessels.

Severity levels will be assessed by a full neurological examination by a specialist neurologist any time after three months.

Marker	Value
Raised CK-MB mass	Raised above the upper limit of normal laboratory reference range but not meeting the severity C definition (i.e. below 2 times the upper limit of normal laboratory reference range) in acute presentation phase
Total CPK elevation	Raised above the upper limit of normal laboratory reference range but not meeting the severity C definition (i.e. below 2 times the upper limit of normal laboratory reference range)

Pay-out Percentage	Description of Condition
100%	<p>Severe Severity Stroke</p> <p>The stroke must have resulted in at least 3 of the following findings confirmed by a neurologist as being present at least 30 days after the initial stroke:</p> <ul style="list-style-type: none"> ■ Loss of muscle motor function (a power score of <3/5) ■ Loss of speech ■ Loss of sensation ■ Loss of vision or hearing ■ New diagnosis of epilepsy (recurrent fits) caused by the stroke. ■ Permanent cognitive deficit with MMSE* of less than 19 ■ Loss of function of the cerebellum (balance, co-ordination and walking difficulties)
75%	<p>Moderate Severity Stroke</p> <p>The stroke must have resulted in any 2 of the following findings confirmed by a neurologist as being present at least 30 days after the initial stroke:</p> <ul style="list-style-type: none"> ■ Loss of muscle motor function (a power score of <3/5) ■ Loss of speech ■ Loss of sensation ■ Loss of vision or hearing ■ New diagnosis of epilepsy (recurrent fits) caused by the stroke ■ Permanent cognitive deficit with MMSE* of less than 19 ■ Loss of function of the cerebellum (balance, co-ordination and walking difficulties)

Pay-out Percentage	Description of Condition
50%	<p>Mild Severity Stroke</p> <p>The stroke must have resulted in any 1 of the following findings confirmed by a neurologist as being present at least 30 days after the initial stroke:</p> <ul style="list-style-type: none">■ Loss of muscle motor function (a power score of <3/5)■ Loss of speech■ Loss of sensation■ Loss of vision or hearing■ New diagnosis of epilepsy (recurrent fits) caused by the stroke■ Permanent cognitive deficit with MMSE* of less than 19■ Loss of function of the cerebellum (balance, co-ordination and walking difficulties)

***MMSE - Mini Mental State Examination**

Cancer

A malignant tumour characterized by the uncontrolled growth and spread of alignant cells with invasion and destruction of normal tissue. The diagnosis must be supported by histological evidence of malignancy and confirmed by an oncologist or pathologist. The term malignant tumour includes Leukaemia, sarcoma and lymphoma.

The following are not included in this definition

- Borderline solid tumours
- Tumours considered to have a low-malignant potential (including T1N0M0 papillary micro-carcinoma of the thyroid, and T0 papillary microcarcinoma of the bladder)
- Prostate and non-melanoma skin cancers. For prostate cancer please see below.
- Cutaneous lymphoma (lymphoma confined to the skin)
- Carcinoma in situ
- Hyperkeratosis

- Basal Cell Cancer or Squamous Cell Skin Cancer (unless there is evidence of metastases)
- Melanoma T1N0M0 (Tumour thickness ≤ 1 mm)

Tiering of all Cancers except prostate, leukaemia, lymphoma and brain tumours

Pay-out Percentage	Description of Condition
100%	Stage 4
75%	Stage 3
50%	Stage 2
25%	Stage 1

Prostate Cancer

Prostate cancer lesions will be paid if the cancer has spread outside of the prostate gland, or if a prostatectomy has been performed, or if following a prostate biopsy there is microscopic confirmation of a prostate cancer lesion with a Gleason Score of 7 or more (a score that describes the aggressiveness of the cancer and likeliness that it will spread or progress).

Exclusions

- Stage 2: T1b-c, N0, M0, Gleason 2-6
- Stage 2: T1a, N0, M0, Gleason 5-6
- Stage 1: T1a, N0, M0, Gleason ≤ 4

Leukaemia

Exclusions

- WHO grade I – All

CABG (Coronary Artery Bypass Graft)

The undergoing of surgery, regardless of method of surgical access, to correct the narrowing of, or blockage to, one or more coronary artery(ies) by means of a by-pass graft or angioplasty. This diagnosis must be supported by angiographic evidence of significant coronary artery obstruction and the procedure must be considered medically necessary by a registered cardiologist.

Pay-out Percentage	Description of Condition
100%	Coronary artery bypass graft (CABG) of 3 or more coronary vessels
75%	Coronary artery bypass graft (CABG) of 2 coronary vessels
50%	Coronary artery bypass graft (CABG) of LAD or the left main coronary artery Coronary artery bypass graft (CABG) of 1 coronary vessel other than the LAD
25%	Angioplasty (PTCA) with or without stenting of 1 or more coronary vessels OR

Alzheimer's / Dementia

Deterioration or loss of intellectual capacity as a result of Alzheimer's disease or irreversible organic disorders which has resulted in a significant reduction in social and mental functioning requiring continuous supervision of the life assured. This diagnosis must be supported by clinical evaluation as well as brain imaging studies as confirmed by an appropriate consultant and supported the company's appointed doctor. There must be permanent clinical loss of ability to do any of the following:

- Remember

■ Reason

■ Perceive

■ Understand

■ Express

■ Give effect to ideas

The following are excluded:

- Non-organic diseases such as psychiatric illnesses; and

■ Alcohol related brain damage

■ Mild cognitive impairment

Pay-out Percentage	Description of Condition
100%	Confirmed diagnosis

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;
- At least 2 episodes of neurological deficits which occurred over a continuous period of at least 6 months; and
- Well documented history of exacerbations and remissions of said symptoms or neurological deficits involving more than 1 different anatomical region of the body.

Pay-out Percentage	Description of Condition
100%	Progressive disease resulting in the need for assistance with walking e.g. walking frame, cane, crutches or braces
25%	Confirmed diagnosis

Paralysis

Total and irreversible loss of use of at least 2 entire limbs due to injury or disease of the spinal cord or peripheral nerves. This condition must be confirmed by a registered neurologist. Self-inflicted injuries are excluded.

Exclusions

- Partial and temporary paralysis, Self-inflicted injuries

Pay-out Percentage	Description of Condition
100%	Paraplegia OR Quadriplegia OR Guillain-Barre syndrome with permanent neurological deficit with use of ambulatory aids as measured 3 months after diagnosis.

Organ and Tissue Transplant

Undergoing the transplant of an organ or tissue from the defined list: Corneal transplants are excluded from this benefit

Pay-out Percentage	Description of Condition					
100%	Pancreas	Liver	Lung	Heart	Bone Marrow	Kidney

Coma

A condition of unconsciousness where the life insured

- presents with a Glasgow Coma Scale (GCS) of 8 or less, and
- is dependent on life-sustaining aids, such as a ventilator and/or intravenous infusion, for an uninterrupted period of at least 96 hours.

Exclusions

- Coma resulting directly from alcohol or drug abuse is excluded.

Pay-out Percentage	Description of Condition
100%	Coma for longer than 96 hours

Urogenital Conditions

Note: Self-inflicted injury is excluded from this definition

Pay-out Percentage	Description of Condition
100%	End stage chronic renal failure with a glomerular filtration rate (GFR) of <15 ml/min/1.73m ² according to the MDRD equation with either ongoing peritoneal dialysis OR Kidney transplant OR Complete cystectomy
50%	Total amputation of the penis
25%	Total nephrectomy (excludes nephrectomies done as a donor) OR Partial cystectomy OR Unilateral or Bilateral orchidectomy OR Partial amputation of the penis

Major Burns

Burns that involve damage or destruction of the skin to its full depth (Third degree burns) through to the underlying tissue and covering at least 20% of the total body surface area.

Pay-out Percentage	Description of Condition
100%	Full thickness burns to the face, both hands or airways Full thickness burns of at least 18% of the total body surface area

Blindness

Irreversible loss of vision in one or both eye/s as a result of illness or accident. The blindness must be confirmed by a registered ophthalmologist. Snellen chart distances are measured in feet.

Pay-out Percentage	Description of Condition
100%	Total and irreversible loss of vision in both eyes OR Irreversible visual acuity loss in both eyes with Snellen equivalents of 20/200 after correction, or worse
50%	Best corrected binocular Snellen rating of 20/125 or worse
25%	Total and irreversible loss of vision in one eye



For Further Information:

Please contact us immediately if You have not received Your Policy Schedule two (2) months after Your first premium is deducted.

You can communicate with us by:

- **Calling** Customer Service on:
0302 208 877
- **Visiting** any of our branch offices
- **Emailing:**
customerservice@prumail.com.gh
- **Postal Address:**
Prudential Life Insurance
Ghana Limited
P. O. Box AN 11549,
Accra North, Ghana.

www.prudential.com.gh

You can pay your outstanding premiums using:

- The **USSD CODE:**
***778#** across all networks
- **PruBot (Whatsapp Service):**
Simply send **Hi** to:
+233 55 144 5522
on whatsapp

Reach us on **Social media** using the following handles:



Contact Details

Head Office

12th Floor, 335 Place,
N1 Highway - Dzorwulu

Dansoman Branch

Emmanuel Courts,
Dansoman Roundabout, Near
St. Martin De-Porres School,
General Ankrah High St., Dansoman

Accra Central Branch

2nd Floor, SIC Mall, Makola

Spintex Road Branch

Plot 40, Main Takyi Plaza Building,
East Airport

Tema Branch

Ground Floor, Meridian Plaza,
Comm. 1

Osu Branch

Adjacent Glory Oil Filling Station,
Labone Junction, Towards Danquah Circle

Kumasi Branch

Dufie Plaza, Behind Kessben

Takoradi Branch

2nd Floor, Tropical Plaza,
Market Circle, Liberation Road

Koforidua Branch

2nd Floor, Linda Dor Plaza

Sunyani Branch

2nd Floor, Prudential Place,
Near Cocoa House, Sunyani