

Accident PROTECTOR

Accident  ER Medical Insurance



2020



Prosperity Life

www.prosperityhealth.com

Underwritten by  Prosperity Life

083 2999 543

www.prosperityhealth.com

Prosperity Lifecare Insurance Limited rules apply as registered with Namfisa.



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Prosperity Health Policyholder Mobile
App for your cover & claims.



Accident Protector is a first line of cover insurance policy underwritten by Prosperity Lifecare Insurance Limited. This policy provides cover in the event of a motor vehicle accident, Injury on duty or emergency transportation by road or air, including hospital medical treatment resulting from a reported motor vehicle accident or injury on duty. Accident Protector offers Policyholders peace of mind in a life or death situation.

HOSPITAL INSURANCE COVER FOR MOTOR VEHICLE ACCIDENTS (MVA) AND INJURY ON DUTY - PAYABLE AT THE RATE INSURED		N\$ 1000 000 Per Family N\$ 500 000 Per Person
Admissions to hospitals are paid at the Rate Insured subject to the Sum Insured.		Cover
Private Hospital (including medicines, materials, hospital apparatus and 7 days Take Out medication)		Part of sum insured
Accommodation in General ward, High Care or ICU on clinical approval.		Part of sum insured
Provincial Hospitals (including medicines, materials, hospital apparatus and 7 days Take Out medication)		Part of sum insured
Consultations including treatment, procedures and all services		Part of sum insured
Blood Transfusion		Part of sum insured
Radiology including specialised Radiology & Pathology		Part of sum insured

ACCIDENTAL DEATH BENEFIT	
<i>(In the event of death of the insured person as a result of an Motor Vehicle Accident (MVA) OR Injury on Duty (IOD))</i>	
Insured person	N\$ 10 000 per person
EMS ASSIST - EMERGENCY EVACUATION AND RESCUE SERVICES	
Emergency evacuation to the nearest recommended medical facility in the event of an Motor Vehicle Accident(MVA) or Injury on Duty (IOD)	Road and/or Air within the Territory
EMS will provide emergency medical transportation by road and / or air ambulance, under appropriate medical supervision, to the nearest recommended medical facility capable of providing adequate care for the nature of the trauma sustained in the motor vehicle accident or as a result of Injury on Duty.	
MVAF AND IOD CLAIMING ASSISTANCE	
Assistance with Motor Vehicle Accident Fund and/or Injury on Duty claims - utilising the claims expert services within our Group on behalf of our policyholders.	

MONTHLY PREMIUM		
Category	Individual	Family
1 - 10 Policyholders	N\$ 196	N\$ 392
11 - 100 Policyholders	N\$ 186	N\$ 372
101 - 199 Policyholders	N\$ 176	N\$ 352
200+ Policyholders	N\$ 166	N\$ 332

Max 5 dependants

Disclaimer: Prosperity Lifecare Insurance is a Long-Term Insurer duly registered with Namfisa. This guide is an extract from the terms and conditions of this insurance policy. Should there be any discrepancies, misprint and/or misinterpretation thereof, the terms and condition of the insurance policy will prevail.

Terms & Conditions (summary) - The head notes and the clauses of this brochure are for reference purposes only and shall in no way govern or affect the interpretation nor modify, nor amplify the Terms and Conditions of the policy agreement nor any clause thereof: 1 - Pre-existing conditions will be excluded for a period as determined by the Insurer, 2 - The Insurer's liability is conditional on the insured claiming the benefit and keeping to the policy Terms and Conditions, 3 - The Insurer reserves the right to alter the terms, premiums and provisions of this policy with one month notice to the insured, 4 - Maximum entry age on this policy for Policyholder and his/her spouse is 60 years; child dependants qualify for coverage up to the age of 21 years, 5 - The Insurer shall not be liable for the failure of a broker or agent to adequately explain the Terms and Conditions of the policy, 6 - In terms of a Namfisa directive, insurers should avoid over and/or under insurance. The Insurer herewith notifies the Policyholder to declare any over and/or under insurance immediately to the Insurer and to declare any change in status of health of the Policyholder or any of the beneficiaries, which occurs prior to the acceptance of this policy.