



FREE COVID-19 COVER FAQs

Benefits Summary

- A lumpsum benefit of Kshs. 5,000 is paid to the customer on first-time diagnosis of COVID-19 during the cover period.
- For a maximum of 30 days:
 - Kshs. 2,500 per day if hospitalized following a positive diagnosis of COVID-19; and/or
 - Kshs. 5,000 per day if hospitalized and admitted to the Intensive Care Unit (ICU) following a positive diagnosis of COVID-19.

Note:

- The total number of days payable for the daily benefit cannot exceed 30 days. For example, if you are hospitalized in non-ICU care for 14 days and subsequently moved to ICU, the total number of days payable for the ICU-based hospitalization will be 16.
- The benefit on hospitalization is only payable if hospitalization is in a government approved facility.
- The benefit is valid for **3 months** (from **28th July 2021** to **27th October 2021**).
- The benefit applies to the following groups:
 - All Prudential's active policyholders including Individual Life customers, Group Life and Group Credit Life scheme members and all the listed family members and dependents;
 - All new Prudential customers that are on-boarded within the cover period; and
 - All categories of Staff in your organization.
- The policy or scheme **MUST** be active (i.e. all premiums paid to date).

Frequently Asked Questions (FAQs)

How much will the cover cost me?

This cover is FREE. The cover is provided for free to all the groups listed above.



What if I test positive for COVID-19 more than once?

The lump sum of Kshs.5,000 will be paid on the first positive diagnosis during the cover period.

To whom do these benefits apply?

These benefits apply to all members in the groups listed above.

If I buy a new policy or I am enrolled in a group policy, how soon do I get covered?

The cover for all new members will begin as soon as the policy becomes active (i.e. when the policy is accepted and premiums are paid).

Does the benefit apply to both the Principal member and dependents?

The benefit is payable for the Principal member as well as any listed family members/dependents.

Is there a limit per scheme or Family?

There is no limit per scheme. All valid claims against all covered members are payable subject to the specific benefit limits.

What is the age limit?

The age-limits are as defined by our product/scheme age eligibility. Any customer who has an existing cover with Prudential or who, being eligible, buys a cover with Prudential, is covered.

If I have more than one policy, will the payout be made once or for as many policies as I have?

The benefit will only be paid once.

How long are the benefits valid for?

The benefits are valid from 28th July 2021 to 27th October 2021.

Is there a waiting period?

No waiting period will apply. Any claims arising from the onset of the cover will be payable.

When will the cover end?

The cover will cease on 27th October 2021 unless extended by Prudential. Any claims that arise during the cover period will be paid in full for the benefits that are applicable.



Will the hospitalization payouts continue after 27th October 2021?

If hospitalization occurred during the cover period i.e., 28th July 2021 – 27th October 2021, the payouts will continue to be made until the hospitalization is done or the benefit is exhausted.

How do I claim for these benefits?

All claims should be submitted to prucares@prudentiallife.co.ke or via WhatsApp on 0114691991 with the following details:

Subject of email: Policy number or for corporate covers, scheme name or employer name or bank name together with the main member's ID and staff number: COVID-19 Claim. The submission must include:

- Full name and ID number of the member (Staff member or Scheme member)
- Main Member/Staff member's mobile number
- The required supporting claim documents

Note: for corporate covers, claims should be submitted by the company's HR department or from the registered broker/insurance agency.

What documentation is required for processing the claim?

ALL claims and Diagnosis Claim

- Diagnosis report
- Copy of ID of the main member and of the insured diagnosed with COVID-19
- Main member/Staff member's MPESA number registered in his/her name OR main member/Staff member's bank details together with a bank document reflecting the account number.

Hospitalization Claim (ICU or non-ICU)

In addition to the documents/details required above:

For the benefit to be paid daily:



- A copy of the admission report (for ICU it must clearly indicate ICU)
- The daily invoice/billing report (for ICU it must clearly indicate ICU) from the hospital

For the benefit to be paid after discharge:

- A copy of the admission and discharge report (for ICU it must clearly indicate ICU)

Note:

All hospital reports should:

- Be issued by a government approved hospital.
- Contain the hospital name, hospital contact details and attending doctor's name.
- Contain the full name and ID number of the person covered.
- Should be dated, stamped and signed by the attending doctor.

Payment will be made directly to the customer/Principal member or staff member and therefore all claim submissions must provide the mobile number or bank account details to which the benefits should be paid.

How is a COVID-19 claim verified?

- For hospitalization, Prudential will confirm with the Ministry of Health and the hospital in which the member has been hospitalized.
- For diagnosis, Prudential will verify the diagnosis with the Ministry of Health, the diagnosing doctor and the hospital in which the diagnosis occurred.

To whom are the benefits paid? Is a Nomination of Beneficiary form required?

The benefits will be payable directly to the covered member. In the event of death of the member, any benefits that were due for payment (i.e., they had been notified) and that had not been paid at the time of death will be payable to the nominated beneficiary(ies) together with the death benefits.

What is the Turnaround Time (TAT) for compensation?

All valid claims are paid within 24 hours of complete documentation receipt and verification.

For individuals with funeral plan covers, what is the notification period? e.g., if one dies and the family did not know he had such a policy with Prudential?



This is a living benefit. The cover is intended to offer situational reprieve to the covered member and therefore cannot be paid as a death benefit.

If the member dies, can the benefits be paid to the beneficiaries?

In the event of death of the covered member, any benefits that were due for payment (i.e., benefits had been notified) and that had not been paid at the time of death will be payable to the nominated beneficiary(ies) together with the death benefits.

What if I was diagnosed before 28th July 2021?

The lumpsum amount is only payable for diagnosis between 28th July 2021 and 27th October 2021, both dates included.

What if I was hospitalized before 28th July 2021?

The daily benefits are only payable for hospitalization that occurs beginning 28th July 2021 through to 27th October 2021 both dates included.

Is the information about diagnosis considered confidential?

Yes. Prudential will keep your information confidential subject to any regulatory/government requirement.

How do we get in touch?

For more information, kindly reach out to us through our email address; prucares@prudentiallife.co.ke or call on 0719 075 000, send a WhatsApp message to 0114 691 991 or send an SMS to 21799.