

TERMS AND CONDITIONS

PRODUCT SUMMARY

This insurance cover provides a diagnosis benefit to the General Public to help cover the unexpected costs arising from COVID-19.

WHAT YOU ARE COVERED FOR

Diagnosis Benefit

If you are diagnosed with the COVID-19 virus, a lumpsum benefit of KES 10,000 will be paid to you. This benefit will be paid subject to submission of proof of diagnosis and verification by Prudential.

WHAT YOU ARE NOT COVERED FOR

- Diagnosis occurring prior to 1st May 2020
- Should you have had symptoms of the COVID-19 virus prior to 1st May 2020.
- If you were diagnosed before the start date and "relapsed" during the benefit period.
- A recurrent diagnosis where the benefit has already been paid against this benefit.

POLICY CONDITIONS

- No premium is payable for this benefit.
- The benefit will commence on 1st May 2020 and will extend to 30th June 2020 unless further extended at the discretion of Prudential.
- Customers must enrol on Prudential's website and provide valid contact information in order to be enrolled into the benefit. Enrolments must be received by May 31st 2020.
- The applicant must be at least 18 years of age and should not exceed 65 years of age.
- The applicant must provide a valid National ID number or Passport number.
- The benefit is a 24-Hour cover and will only be valid for applicants within Kenya.
- The benefit is available for Kenyan citizens or Kenyan residents.

OTHER CONDITIONS

- The benefit is not available to existing Prudential customers.
- The benefit under the policy shall cease upon:
 - Expiry of the benefit period.
 - Payment of a claim under the benefit .
 - Death of a member.
 - Cancellation of the benefit by the member.
 - Cancellation of the benefit by Prudential. Notice of such cancellation will be given within one month of the actual cancellation within which period no new applications will be accepted.

HOW TO CLAIM

- Notification must be submitted to Prudential via Whatsapp on either 0729 442 173 or 0740 031 053
- Notification must be done within seven days of the diagnosis.
- The claim notification should be accompanied by the following documents:
 - Certified copy of identity documents (ID/Passport) of the member.
 - Official diagnosis report signed and stamped from an accredited hospital.
 - Any other document or reports which Prudential deems important to assess the claim.