

SPECIAL PROVISION

It is hereby declared and agreed that subject at all times to the limit of the agreed benefits illustrated in the Insurance benefit table, the Company shall pay to **eGOTICKETS LIMITED**, the Policyholder, the benefits due their **insured patrons (beneficiaries) under this scheme** at the time of their Accidental **Death, or Accidental Total and Permanent Disability**. **eGOTICKETS LIMITED** shall then be responsible for paying the benefits to the Lives Assured or in the case of the death or Total Permanent Disability (TPD) of the Lives Assured, to their intended beneficiaries,

Section 1 ELIGIBILITY OF INDIVIDUALS FOR ASSURANCE

- a. All enrolled patrons who buy tickets from eGotickets to watch events **who are aged between 18 and 60 years as at the date of entry** are eligible for cover under this Policy subject to the terms and conditions contained herein
- b. Only the individual who buys the ticket shall be insured and he/she can be insured only once per event.
- c. For the purpose of this Policy, the submission of the name and other details of the Lives Assured (insured patrons) as specifically described in Section 9 shall constitute the application to the Company.

Section 2 EFFECTIVE DATE OF ASSURANCE

The effective date of assurance of any Life Assured shall be the day the "Eligible patron" enrolls on this product and the premium is paid.

Section 3 SCHEDULE OF ASSURANCE

The amount of assurance for each Life Assured shall be contained in the Policyholder's monthly list submitted to the Company on the agreed date.

Section 4 INSURANCE CLAUSE

Upon receipt by the Company of due proof that a Life Assured herein has **died or become totally and permanently disabled as defined in Section 6 below** the Company shall pay subject to the terms herein,

Section 5 **DURATION OF COVER**

Duration of cover will be for 12 hours of the day of the event beginning from the time of the event

Section 6 **SCOPE OF COVER**

The Policy provides a defined financial benefit for patrons of events who buy tickets from eGotickets and who sustain bodily injuries caused by violent, accidental, external and visible means resulting directly and independently of any other cause leading to total permanent disability or death related to an accident, which occurs within twelve hours (12hrs) of the day of the event.

6.1 **Accidental Death**, as defined above

6.2 **Total and Permanent Disability** as defined above

Total and Permanent Disability, as used in this Policy, shall mean disability, caused by bodily injury which wholly prevents the Life Assured from engaging in any business, or occupation, or performing any work, physical or mental, for compensation or profit. To determine if the total disability has become a permanent one, it must continue uninterrupted for a period of at least Fifty-Two (52) weeks. Total and Permanent Disability shall be understood to have begun on the first day that such disability occurred, provided it continued uninterruptedly for at least Fifty-Two (52) weeks and it is without expectation of recovery.

The loss of both legs and both arms, or of one arm and one leg, or of both eyes, shall be considered total and permanent disability. Loss shall mean, with regard to arms or legs, the permanent disuse or dismemberment by amputation of the entire hand or foot; with regard to eyes, entire and irrecoverable loss of sight.

The Disability must be certified by a Qualified Medical Practitioner. However, the Company may accept a letter from a Qualified Medical Practitioner certifying the Life Assured's total and permanent

disability notwithstanding that the disability has not continued uninterrupted for the minimum period of Fifty-Two (52) weeks in the case of amputation.

Section 7 **BENEFIT SCALE**

Scope Of Cover	Premium GH¢ Per month	Sums Assured GH¢
Death/Total Permanent Disability	1.00	1,000.00

Section 8 **RESTRICTION**

This Policy is restricted to residents of Ghana and claims can only be made in Ghana.

Section 9 **PAYMENT OF BENEFIT**

- i. The Company will pay any benefit within Three (3) working days upon receipt of the entire relevant claim document and upon determination that the claim is valid.
- ii. No sum will be paid under this Policy if the death of the Life Assured resulted directly or indirectly from any of the exclusions specified in the Policy.
- iii. The insured individual client, shall be the beneficiary.
- iv. For Total and Permanent Disability, the benefit shall be paid to the individual insured

- v. Due to the inability of eGotickets to furnish the Company with beneficiaries for the insured, eGotickets shall be the loss payee in the payment of death benefits
- vi. Where the Company determines that the claim is inadmissible, the Company shall inform the Policyholder in writing within three (3) working days upon determination of liability, giving reasons for the rejection. A claim will be inadmissible if it is in breach of any one of the conditions herein.

Section 10 SUBMISSION OF RETURNS

eGotickets shall furnish the Company with the list of new Lives Assured as soon as tickets for an event has been sold. The data for the event should reach the Company by the end of the event.

It is agreed that the Company shall accept the data in the format presented from eGotickets platforms and should include at least:

- Name of Attendee; First name and Last name
- Telephone number of Attendee
- Ticket No.
- Date of Event
- Name of Event

Section 10 PREMIUMS

- In accordance with the National Insurance Commission directive, cover is provided strictly on a **“No Premium No Cover” basis**, which means that cover shall commence only upon receipt of all premiums due under the policy.
- In the event that the premium or premiums actually paid to the Company are incorrectly calculated so that they are in fact insufficient to pay for the benefits, then the Policyholder shall be notified immediately and the error rectified. Any such rectification shall not affect the effective date of the Policy.

Section 11 TERMINATION OF ASSURANCE

The Company's liability in respect of each Life Assured shall cease on the date that:

- i. The death benefit is paid by the Company in accordance with Clause 6.1 upon death of the Life Assured; or

- ii. The disability is paid by the Company in accordance with Clause 6.2 where the Life Assured suffers total permanent disability
- iii. The insurance cover period expires

Whichever comes first

Section 12 CLAIMS/QUERIES

12.1 Accidental Death or Accidental Total Permanent Disability claims must be notified within 90 days. A claim shall be lodged in the form specified by the Company:

- i. Proof of enrolment provided by eGotickets, a filled and duly signed claim form in addition to the following:
- ii. In the case of Accidental death, either a Death Certificate, a Medical Certificate of Cause of Death or any other legal proof of death and a Police report is required.
- iii. In the case of Accidental Total and Permanent Disability (TPD) medical evidence by a qualified registered medical doctor is required. The Company however reserves the right to seek whatever medical advice it requires to establish the Total and Permanent disability that arises within the terms of this Policy.

12.2 Acknowledgements, responses and queries to claims requests shall be

addressed by the Company within three (3) working days of submission.

12.3 All valid claims shall be settled within three (3) working days upon submission of required claim documents.

Section 13 FRAUD

If the Policyholder or any Life Assured or beneficiary makes or progresses any claim knowing it to be false or fraudulent in anyway, then this Policy will be void and all claims or payments due under it shall be lost and the premium shall become forfeited.

Section 14 **GENERAL EXCLUSIONS**

The Company shall not be liable to pay any benefit in respect of any event arising directly or indirectly from or traceable to any of the following events:

- i. Suicide or self-inflicted injury, while sane or insane within the first two years.
- ii. Attempted suicide which results in Total and permanent disability
- iii. Committing, attempting or provoking a criminal offence or participating in a riot.
- iv. War, whether war be declared or not, from warlike action, civil war, insurrection, riot, civil commotion.
- v. Intake of illegal drugs, narcotics or alcohol other than as prescribed by a registered medical practitioner.
- vi. Engaging in aviation other than as a fare paying passenger or flight/cabin crew on a regular route of a recognized airline for business purposes.
- vii. Engaging in hazardous sports or pursuit including, but not limited to rock climbing, paragliding, scuba diving, hang gliding and speed contest of any kind.
- viii. Engaging in professional sports
- ix. Dangerous or careless driving on the part of the Life Assured(eGotickets patron)
- x. Any pre-existing condition, medical impairment or serious past history suffered by the Life Assured before/on enrolment.

Section 15 **TERMINATION AND AMENDMENT**

Where it becomes necessary to terminate this Policy or amend portions thereof, either party shall be required to give thirty (30) days' written notice to that effect. During the notice period, the Policy shall remain in force and all beneficiaries shall remain covered. The Policyholder shall however remain liable for any premiums due the Company prior to the termination and the Company shall be liable to pay only claims that have occurred prior to the expiry of the notice period.

All amendments shall be in writing and signed by authorized representatives of the Company and the Policyholder.

Section 16 **SETTLEMENT OF DISPUTES**

In the event of any dispute arising between the parties to the Policy or their agents or successors concerning any matter relating to the Policy, the parties shall endeavor to resolve the matter themselves. In the event of the parties being unable to resolve the dispute themselves, the dispute shall be first referred to the Complaints Management & Advice Bureau (CMAB) of Ghana Insurers Association (GIA). A party who is dissatisfied with the decision of the Complaint Management & Advice Bureau (CMAB) may refer the dispute to the National Insurance Commission.

Section 17 **SEVERABILITY**

If any part, term or provision of this Policy is held to be illegal or unenforceable, neither the validity nor the enforceability of the remainder of this Policy shall be affected.

Section 18 **CONFIDENTIALITY**

All information given or relating to this Policy provided by either Party to the other, whether oral or written, is hereby deemed to be confidential and shall not be disclosed to any third party without the consent of the other Party, unless such disclosure is imposed by law. This confidentiality obligation shall survive the termination of this Agreement.

Section 19 **REVIEWS**

The Company reserves the right to review this policy with the Policyholder on an annual basis.