

Sema Doc Hospital Cash Benefit Insurance Policy Contract

Background

Hello Doctor, alongside CBA and Cannon Assurance are offering a new product called Sema Doc to M-Pesa clients. This product consists of the following components:

- A health account and health loan facility earmarked for health-related expenses
- An insurance product covering instances of hospitalisation
- A mobile health service offered by Hello Doctor

Sign-up for Sema Doc occurs digitally through USSD screens, with the detailed terms and conditions to appear on the Hello Doctor website. The Insurance Policy Contract will form part of these terms and conditions and will be accessible to the customers at any time.

The terms and conditions of the health account and health loan facility can be seen in CBA's terms and conditions. Those of the mobile health service offered by Hello Doctor can be seen in the Hello Doctor terms and conditions and those relating to the insurance product covering instances of hospitalisation can be viewed herein. These sets of terms and conditions can all be viewed together on the Hello Doctor website www.hellodoctor.co.ke.

A Sema Doc Consumer Guide is also available on www.hellodoctor.co.ke which is to be read in conjunction with the terms and conditions. This guide encompasses frequently asked questions for the consumer to easily understand all aspects of the service.

Insurance Policy Summary – Sema Doc

New customers will receive the following high-level policy summary per SMS upon sign-up of a Sema Doc subscription:

"Welcome to Sema Doc! As a subscriber you qualify for a hospital cash benefit with a Ksh5000 benefit. See www.mshwari.co.za for your Insurance Policy Contract."

Insurance Policy Contract – Sema Doc Hospital Cash Benefit

Commencement and duration of cover

1. The Sema Doc hospital cash benefit is provided to all M-PESA Subscribers who have an active Sema Doc subscription. The insurance benefit is an embedded benefit in the Sema Doc subscription and subsequently this benefit forms part of the Terms and Conditions for subscribing to Sema Doc.
2. Sema Doc Hospital Cash benefits commences on the date Sema Doc subscription start date and will continue for as the duration which the account is active.

Insurance benefits

3. The insurance benefit is Ksh5000.
4. The insurance benefit is payable to the Sema Doc subscriber should they be hospitalised and spend one night or more at any of the hospital facilities at which the Kenyan National Hospital Insurance Fund entertains in-patient claims.
5. Multiple incidences of hospitalisation due to the same underlying cause can only result in a single benefit payment.
6. Multiple claims in respect of the same incidence of hospitalisation can only result in a single benefit payment.

Benefit limitations

7. A waiting period of two months is applicable to all new Sema Doc subscribers, during which no claim events are covered.
8. A Sema Doc subscriber may receive a maximum of 3 benefit payments over a consecutive period of 12 months.
9. A waiting period of one month is instated whenever a successful claim has been submitted.
10. Should a Sema Doc subscription be suspended for any length of time, a one month waiting period will apply upon reinstatement. This includes instances of failure to collect the subscription fees due to insufficient funds, non-renewal or cancellation.

Premium payment

11. The insurance premium is part of the Sema Doc subscription fee and cannot be separated from the subscription fee.

12. Cannon Assurance Ltd reserves the right to change the insurance premium with 7 days' notice. This will be brought into effect through an adjustment to the M-Shwari Health Savings Plus subscription fee.
13. There is no commission payable to any financial adviser on the insurance premium.
14. No insurance premiums or subscription fees will be collected in arrears.

Claims process

15. Claims must be submitted via the Hello Doctor digital interface. The Sema Doc subscriber should be in possession of their identification documents, hospital discharge letter and hospital bill to ensure the successful processing of their claim.
16. Claims must be submitted within 2 months of the date of hospitalisation.
17. Cannon Assurance Ltd reserves the right to request the Sema Doc subscriber to submit all the relevant documentation, including a hospital discharge letter and hospital bill, to Cannon Assurance Ltd via either fax or email in order for the accountholder's claim to be successfully processed.
18. All necessary documentation related to the claim, where required, must be submitted within 1 month of notification.
19. Fraud or attempted fraud on the part of the Sema Doc subscriber will result in the insurance benefit not being paid.

Termination of cover

20. An M-PESA Subscriber may terminate their Sema Doc subscription at any time by contacting the Hello Doctor call centre telephonically as long as there are no health loans that need to be settled first. Upon the reinstatement of the Sema Doc subscription the embedded insurance cover will be reinstated, without incurring any penalty.
21. In the event of termination of the Sema Doc subscription the insurance cover will be terminated at the end of the month of cancellation.

Miscellaneous

22. The insurance cover, as well as any rights and obligations under this Insurance Policy Contract, is applicable to the Sema Doc subscriber and cannot be ceded or transferred.
23. The insurance policy is underwritten by Cannon Assurance Ltd.

Complaints

24. If you received inadequate information or unsatisfactory service, you can complain in writing to:

Cannon Assurance Ltd

Gateway Business Park, Mombasa Road, Nairobi, 00100

Tel: +254 723 34 21 50

E-mail: info@cannonassurance.co.ke

If your complaint is not resolved you may also contact the Insurance Regulatory Authority

The Long Term Insurance Ombudsman assists consumers with complaints about insurance, free of charge.

PO Box 43505, Nairobi, 00100

Tel: +254 020 499 6000

Fax: +254 020 271 0126

Toll Free Line: 0800 724 499

E-mail: complaints@ira.go.ke