MeBanbɔ Funeral and Disability Insurance
Frequently Asked Questions (FAQs)

GENERAL

Q1: What is MeBanbɔ Insurance?
A1: MeBanbɔ is an affordable life insurance cover for all Ghanaians. It guarantees a benefit (sum assured) to a stated beneficiary in the event of death (funeral cover) or accidental disablement of the insured.

Q2: Why do I need MeBanbɔ Insurance?
A2: MeBanbc Insurance will provide financial assistance to your family in the event of your death or the death of a loved one covered on the policy or the accidental disablement of an insured. The Disability benefit is paid in the event of an Accident and not illness or disease.

Q3: How do I register for MeBanbɔ Insurance using my mobile number?
A3: To register for MeBanbc on your Vodafone mobile number, simply dial *269# and follow the instructions thereafter. You must ensure that you have sufficient funds in your Vodafone Cash wallet to cover your first premium and activate your policy.

Q4: What are the requirements for me to register as an Individual Policyholder on MeBanbɔ Insurance on their mobile phone?
A4: To register for MeBanbc Insurance on your mobile number, you must have/be:
- Vodafone GSM registered number
- Registered Vodafone Cash Subscriber
- Ghanaian Nationality
- Between the ages of 18 and 75 at the point of registration

Q5: Can I register for MeBanbɔ Insurance, if I have an existing funeral policy with another Funeral service provider?
A5: Yes, you can register for MeBanbc Insurance in addition to any other funeral policy you may have. A cash pay-out will be done via Vodafone Cash to your Beneficiary in the event of your death or the death of a loved one.

Q6: Will I be issued with any documentation for my policy?
A6: No documents are issued for this product. However, if you require a printout of your policy you can get this at any Hollard Life Assurance outlet. You can also view your policy conditions online (www.hollard.com.gh).

Q7: How much cover do I enjoy?
A7: The cover depends on the package you choose. There are a range of Policy Package options that are available to Customers:
- MeBanbc Lite – Ghc1.00 for Ghc1,000.00
- MeBanbc Basic – Ghc5.00 for Ghc5,000.00
- MeBanbc Standard – Ghc15.00 for Ghc15,000.00
- MeBanbc Premium – Ghc30.00 for Ghc30,000.00
- MeBanbc Africa and Rest of World
- Ghc15.00 for Ghc15,000.00
- Ghc30.00 for Ghc30,000.00
- These benefits are available to insureds covered while theyare not living in Ghana (not the main insured).

Q8: Can I change My Package?
A8: Yes, you can upgrade to a higher package or downgrade to a lower package. Cover is immediate for all causes for a down grade and for accidental death only for an upgrade. If death is because of natural causes however, six months waiting period applies for death on an upgrade.

Q9: Does the product have a waiting period?
A9: Yes. The MeBanbc product has a waiting period of 6 months for all packages for insured lives aged from 0 to 59 years. For all insured lives older than 60years on the Premium Package of 30,000, a waiting period of Twelve (12) months applies. This 12to all insured lives between age 60 and 75 years if the cause of a funeral claim is due to natural causes. There is however no waiting period for the accidental disability benefit.

Q10: How many times can I be registered on MeBanbc?
A10: Once if Sum assured for the insured is 30,000 or Twice for other packages lower than the Premium Package of 30,000. Once as a policy holder on your mobile phone and once as a dependant on another policy holder's account using the exact same name and Date of Birth (e.g., spouse, child, parent, parent-in-law, grand-parent). This is however Subject to a Maximum Sum Assured of 30,000 across all phone numbers used for the registration.

Q11: What happens if a life is covered Multiple times over the Maximum Sum Assured?
A11: Hollard life will pay claims up to a maximum of 30,000 per life insured across all policies and refund premium for the deceased life on any covers we did not provide (i.e., for all other policies whose claims are not payable).

Q12: Should I disclose the Policy details to my spouse?
A12: It is up to you to decide whether to disclose the information.

Q13: When does my Policy become active?
A13: Your Policy becomes active once your first premium has been deducted from your Vodafone Cash Wallet. You have 30 days from registration to cash-in to your wallet the full premium and activate your policy. Should you exceed 30 days after registration without doing so the registration will fail and you will have to start the registration process again. Once you have registered and paid the initial premium, the system will send you an SMS confirming th policy commencement date and the next premium due date.

Q14: What happens if I do not pay the premium?
A14: You must make sure you have money in your Vodafone Cash wallet to cover the monthly premium. If funds are not available and you do not pay your premium, your policy will lapse, and you and all other insured lives on your policy will no longer be covered.

Q15: How do I pay my monthly MeBanbc Premiums?
A15: An automatic deduction will be done through your Vodafone Cash as soon as you register and monthly, from the 11 th of every month to the 10 th of the following month. You can initiate payment through the MeBanbc menu or payment can be done by a sponsor who pays the premium on your behalf by dialling *269# and making payments from their Vodafone Cash wallet.

Q16: Will I incur any additional charges on MeBanbc?
A16: There is no additional charge when you make payments toward your MeBanbc premium payment through Vodafone Cash.

Q17: What happens if I have a policy but die just after my funeral cover has lapsed?
A17: The claim will be declined because your policy was inactive at the time of death. You will need to ensure that your premium payments are always up to date by keeping enough funds in your Vodafone Cash wallet.

Q18: If my policy is not up to date will I get a fraction of the pay-out?
A18: Unfortunately, no, the policy will only pay-out policy holders who are paid up at the time of death. We urge you to ensure that your policy is always paid up and will send you regular reminders before your policy expires.

Q19: Are there any other means of payment other than Vodafone Cash?
A19: For your convenience, the MeBanbc system is linked directly to the Vodafone Cash system to enable you to make payment fro anywhere their network operates at any time.

Q20: Should I register again if I want to reinstate my lapsed policy?
A20: Registration details are sent only once. To reinstate your lapsed policy, you must deposit cash into your Vodafone Cash wallet or initiate payment through the MeBanbc menu *269#. An exclusion due to death by natural causes will be applied in the event of a claim depending on the length your policy had lapsed up to a maximum of six (6) months. A policy cannot be reinstated if premiums have been skipped for more than three (3) consecutive months(You have to register again and restart a new policy).

Q21: If I lose my SIM card, can I have my policy transferred to my new SIM card?
A21: Yes. Your policy can be transferred to your new SIM card. However, this must be a new SIM card with the same number, not a different number.

Q22: Does the policy mature?
A22: The MeBanbɔ product is a life assurance policy which pays out/matures upon the death of the policy holder and waiting periods have been met.

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DEPENDANTS

Q23: What is a Dependant?
A23: A Dependant is a person whom the Insured has a legal duty to support. For purposes of these guidelines, these are the Insured's extended family members who are:
- Spouses: maximum of 2
- Biological or legally adopted children
- Biological grandchildren
- Biological parents.
- Biological grandparents; and
- Parents-in-law

Other Dependants (These are Dependants above the age of 23 who are not mentioned above. They must have a Vodafone SIM card, registered on both Vodafone Cash and MeBanbc and you sponsor them monthly). These are not allowed to be registered as insured on the Sponsor's number.

Q24: How can I register my Dependants?
A24: You register a Dependant by dialling *269# and selecting option 1- "Add/Remove a dependant" and follow the instructions thereafter. You must ensure that you have all the following information at hand:
- Date of Birth
- Ghana Card ID Number or Birth Entry number for minors
- First Name and Surname
- Contact Number for those above the age of 23

You then enter your Vodafone Cash PIN at the end of the journey to activate your policy for premium deductions.

BENEFICIARY

Q25: What is a beneficiary?
A25: The person and/or entity that, the Insured, nominates to receive the benefits of the Policy in the event of the Insured's death.

Q26: Who can be a beneficiary on my policy?
A26: Anyone you trust can become a beneficiary of your policy.

Q27: How do I add a beneficiary on my individual policy?
A27: To add a beneficiary:
- Dial *269#
- Select Manage Policy
- Select Manage Beneficiary
- Select Add Beneficiary
- Follow steps
- Enter Vodafone Cash Pin at the end to Confirm

Q28: Can I change my beneficiary?
A28: Yes, it is possible to change your beneficiary. In fact, it is very important you review your beneficiary on a regular basis because over time, your circumstances change e.g., your chosen beneficiary may have passed away. You can add or remove a beneficiary for a maximum of three (3) times within a year.

Q29: How do I change a beneficiary on my individual policy?
A29: To change a beneficiary you:
- Dial *269#
- Select Manage Policy
- Select Manage Beneficiary
- Select Remove Beneficiary
- Enter Vodafone Cash Pin to confirm removal.
- Return to menu and follow through steps on adding a beneficiary

Q30: What happens if I did not appoint a beneficiary? Will my family members be able to make a claim in the event of my death and receive the benefit?
A30: Where no Beneficiary is specified, the benefit will be paid to your spouse. If you do not have a spouse, the benefit will be paid to a beneficiary nominated by three of your relatives after submission of IDs showing the same surname. All documents should be submitted to the nearest Vodafone Retail Shop or Hollard Life Assurance outlets.

Q31: Can a minor appointed as a beneficiary make a claim?
A31: You can appoint a minor above the age of 16 with an active Vodafone SIM card which is also registered on Vodafone Cash as your beneficiary. However, if the beneficiary is still below the age of 18, at the time of claim, their guardian upon proof of guardianship can claim on behalf of the minor.

CLAIMS

Q32: What is the turn-around time for claims?
A32: The claims pay-out will be within 72 hours after submission of all complete documents.

Q33: How do I claim for a benefit?
A33: Your beneficiary and/or family members can visit any Vodafone Life Assurance outlet to make the claim. They will need to submit the following documents for the claim to be processed:
- Certified copies of the Death Certificate
- Mortuary Certificate and or Receipts
- Medical Certificate of the Cause of Death (If the deceased died in hospital)
- Police Report (in the case of unnatural causes of death)
- Deceased's proof of identity
- Beneficiary's proof of identity
- Proof of Relationship
- Certified Specialist Medical Practitioners Report (for Accidental Disability claims)
- Fully completed MeBanbc claim form
- Where a death certificate or medical certificate of cause of death has not been submitted with the initial claim, it MUST be submitted to us within 30 (thirty) days from date of filing the claim to enable claim to be paid.

Q34: Am I covered no matter how I die?
A34: No, you will not be covered if your death is because of the following:
- Suicide, attempted suicide, or self-inflicted injury
- War, insurrection, or civil commotion
- Epidemics as defined and declared by the World Health Organisation, including pandemics.
- If you die of natural causes within the waiting period

Q35: What happens if I am covered, and I die outside Ghana?
A36: If you were resident in Ghana when you registered, and premiums are up to date, your Funeral Cover is valid regardless of where you die.