

# Product Catalog — [Your Company Name]

## Microinsurance & Protection Plans

Effective date: August 29, 2025

*This catalog is for information only and does not replace the full policy wording. Benefits, premiums, and terms may change. Always review your schedule and policy documents.*

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## Executive Summary

This catalog presents our core microinsurance and protection products with clear pricing and key benefits. It is designed to help individuals, artisans, gig workers, and microbusiness owners choose affordable cover that matches their needs.

## How to Choose a Plan

- Start with your top risk (health, accident, income, fire/theft, device damage).
- Set a monthly budget you can keep paying consistently.
- Check waiting periods, exclusions, and claim requirements.
- Consider bundling: pair a primary plan with a low-cost add-on for broader protection.

## Product Summary

Product ID	Product Name	Monthly Premium	Key Benefit
P001	Personal Accident Cover	₦800	Covers accidents and emergency hospitalization
P002	Fire & Burglary Insurance	₦1,200	Protects against fire and theft
P003	Health Micro Plan	₦1,500	Access to basic healthcare and drugs
P004	Device Protection Plan	₦1,000	Covers mobile phone and gadgets
P005	Life Starter Plan	₦2,000	Basic life insurance for policyholder

## Product Details

### Personal Accident Cover (P001)

Monthly Premium: ₦800

#### Overview

Covers accidents and emergency hospitalization

#### Key Benefits

- Covers accidents and emergency hospitalization

### What's Included (Illustrative)

- Coverage limits, waiting periods, and deductibles to be defined in policy schedule.

### Common Exclusions (Illustrative)

- Fraudulent or intentional acts
- Pre-existing conditions (for health) unless stated otherwise
- War or nuclear risks
- Wear and tear or cosmetic damage (for devices)

### Eligibility (Placeholder)

Minimum age, residency, and other criteria to be specified.

### Claims — Simple Steps

1. Notify us within 24–48 hours of the incident (call, app, or WhatsApp).
2. Provide basic details (policy number, what happened, date/time, photos/receipts if available).
3. Complete claim form and submit supporting documents.
4. We assess and communicate next steps or payout timelines.

### Documents Typically Required (Placeholder)

- Valid ID of policyholder
- Proof of loss (e.g., photos, receipts, police/fire report for theft/fire)
- Medical report or hospital bill (for accident/health claims)
- Device purchase receipt and IMEI/serial number (for device claims)

## Fire & Burglary Insurance (P002)

Monthly Premium: ₦1,200

### Overview

Protects against fire and theft

### Key Benefits

- Protects against fire and theft

### What's Included (Illustrative)

- Coverage limits, waiting periods, and deductibles to be defined in policy schedule.

### Common Exclusions (Illustrative)

- Fraudulent or intentional acts
- Pre-existing conditions (for health) unless stated otherwise
- War or nuclear risks

- Wear and tear or cosmetic damage (for devices)

#### Eligibility (Placeholder)

Minimum age, residency, and other criteria to be specified.

#### Claims — Simple Steps

5. Notify us within 24–48 hours of the incident (call, app, or WhatsApp).
6. Provide basic details (policy number, what happened, date/time, photos/receipts if available).
7. Complete claim form and submit supporting documents.
8. We assess and communicate next steps or payout timelines.

#### Documents Typically Required (Placeholder)

- Valid ID of policyholder
- Proof of loss (e.g., photos, receipts, police/fire report for theft/fire)
- Medical report or hospital bill (for accident/health claims)
- Device purchase receipt and IMEI/serial number (for device claims)

### Health Micro Plan (P003)

Monthly Premium: ₦1,500

#### Overview

Access to basic healthcare and drugs

#### Key Benefits

- Access to basic healthcare and drugs

#### What's Included (Illustrative)

- Coverage limits, waiting periods, and deductibles to be defined in policy schedule.

#### Common Exclusions (Illustrative)

- Fraudulent or intentional acts
- Pre-existing conditions (for health) unless stated otherwise
- War or nuclear risks
- Wear and tear or cosmetic damage (for devices)

#### Eligibility (Placeholder)

Minimum age, residency, and other criteria to be specified.

#### Claims — Simple Steps

9. Notify us within 24–48 hours of the incident (call, app, or WhatsApp).

10. Provide basic details (policy number, what happened, date/time, photos/receipts if available).
11. Complete claim form and submit supporting documents.
12. We assess and communicate next steps or payout timelines.

#### **Documents Typically Required (Placeholder)**

- Valid ID of policyholder
- Proof of loss (e.g., photos, receipts, police/fire report for theft/fire)
- Medical report or hospital bill (for accident/health claims)
- Device purchase receipt and IMEI/serial number (for device claims)

### **Device Protection Plan (P004)**

Monthly Premium: ₦1,000

#### **Overview**

Covers mobile phone and gadgets

#### **Key Benefits**

- Covers mobile phone and gadgets

#### **What's Included (Illustrative)**

- Coverage limits, waiting periods, and deductibles to be defined in policy schedule.

#### **Common Exclusions (Illustrative)**

- Fraudulent or intentional acts
- Pre-existing conditions (for health) unless stated otherwise
- War or nuclear risks
- Wear and tear or cosmetic damage (for devices)

#### **Eligibility (Placeholder)**

Minimum age, residency, and other criteria to be specified.

#### **Claims — Simple Steps**

13. Notify us within 24–48 hours of the incident (call, app, or WhatsApp).
14. Provide basic details (policy number, what happened, date/time, photos/receipts if available).
15. Complete claim form and submit supporting documents.
16. We assess and communicate next steps or payout timelines.

#### **Documents Typically Required (Placeholder)**

- Valid ID of policyholder
- Proof of loss (e.g., photos, receipts, police/fire report for theft/fire)

- Medical report or hospital bill (for accident/health claims)
- Device purchase receipt and IMEI/serial number (for device claims)

## Life Starter Plan (P005)

Monthly Premium: ₦2,000

### Overview

Basic life insurance for policyholder

### Key Benefits

- Basic life insurance for policyholder

### What's Included (Illustrative)

- Coverage limits, waiting periods, and deductibles to be defined in policy schedule.

### Common Exclusions (Illustrative)

- Fraudulent or intentional acts
- Pre-existing conditions (for health) unless stated otherwise
- War or nuclear risks
- Wear and tear or cosmetic damage (for devices)

### Eligibility (Placeholder)

Minimum age, residency, and other criteria to be specified.

### Claims — Simple Steps

17. Notify us within 24–48 hours of the incident (call, app, or WhatsApp).
18. Provide basic details (policy number, what happened, date/time, photos/receipts if available).
19. Complete claim form and submit supporting documents.
20. We assess and communicate next steps or payout timelines.

### Documents Typically Required (Placeholder)

- Valid ID of policyholder
- Proof of loss (e.g., photos, receipts, police/fire report for theft/fire)
- Medical report or hospital bill (for accident/health claims)
- Device purchase receipt and IMEI/serial number (for device claims)

## Customer Support & Escalation

For assistance, reach our support team via phone, email, or in-app chat. Office hours and contact channels can be inserted here.

## Glossary

Premium: The amount you pay (e.g., monthly) to keep your policy active.

Sum Assured/Limit: The maximum amount payable for a covered loss.

Deductible/Excess: The part of a claim you pay out of pocket before coverage applies.

Waiting Period: A set number of days before certain benefits start.

Exclusion: A situation or item not covered by the policy.

## Frequently Asked Questions (FAQs)

- Can I buy more than one plan?

Yes. Bundling can increase protection within your budget.

- How do I pay my premium?

Options may include mobile money, bank transfer, or card payments.

- What happens if I miss a payment?

There may be a grace period. Coverage could pause if payment is not made.

- How quickly are claims paid?

Simple claims can be resolved rapidly once documents are received; timelines depend on the claim type.

- Can I cancel?

Yes, subject to policy terms. Some fees or minimum periods may apply.

## Important Notice

This document summarizes products at a high level. The insurance contract consists of the policy wording, schedule, and endorsements. In the event of a conflict, the contract documents prevail.