



Product Profile APA ER CARD

Subject	Comments
What is an APA ER Card	APA ER card is a 48 hour cover specially designed for medical treatment following an accident or life threatening illness
Target	All persons residing in Kenya
Distribution channels	Direct, intermediaries, Saccos, MFIs, Chamas
Eligibility	<ul style="list-style-type: none"> • Adults – 18 Years and above • Dependent Children - 1 Year and above
Scope of Cover	<ul style="list-style-type: none"> • Expenses incurred within 48 hours of the medical emergency admission • Any condition requiring urgent medical treatment. • Any procedure that must be performed immediately to save life. • An emergency related Pre-Existing Condition for the first incident only
Term	Renewable Annually
Objective	<ul style="list-style-type: none"> • Affordable premiums • No Medical Tests required on enrolment • 24 hour cover provided on a worldwide basis
Premium	Kshs. 4,999/= per annum

Waiting Period	<ul style="list-style-type: none"> • Illnesses - 30 Days • Accidents – No Waiting period
Underwriting Requirements	<ul style="list-style-type: none"> • Duly filed Proposal Form • Two passport photographs • Copy of National ID Card • Corresponding Premium Payment
Termination of Cover	<ul style="list-style-type: none"> • On death of member • Where premiums are not paid within the days of grace
Exclusions	<p>* as per policy</p> <ul style="list-style-type: none"> • Cost incurred during pregnancy related conditions. • Cost incurred as a result of self inflicted injuries. (e.g drugs or alcohol) • Expenses in connection with congenital defects. • Costs incurred as result of deliberate exposure to exceptional danger.