



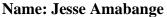




AKWAABA STUDENTS TRAVEL INSURANCE POLICY

CERTIFICATE OF INSURANCE







1. POLICY NO:

2. DURATION OF COVER: From

To

This Certificate is to confirm that Premium payment has been received on behalf of the Policyholder named hereunder.

Medical Coverage is being provided under the terms of the Akwaaba Leisure Travel Insurance Policy. This Policy includes coverage for Medical and Hospitalistion Expenses including Epidemic/Pandemic and Quarantine Expenses, as well as Medical Evacuation. The plan provides coverage in Ghana only.

OUT-PATIENT BE VEFITS	
TOTAL MAXIMUM OUT-PATIENT BENEFIT PER PERSON	\$5,000.00
General P ractitioner & Specialist Consultation	Covered within benefit limit
Procedures → Pathology - Laboratory tests upon doctor's request → Investigations - X-ray, USG Scan, ECG, EEG	Covered within benefit limit
Emergency Minor Surgery (Suturing of lacerations, incision and Drainage)	Covered within benefit limit
Prescribed Drugs → Acute Medicines (Drugs for illnesses of sudden onset) → Chronic conditions that originate after commencement of policy	Covered within benefit limit
Eye Care (Excluding provision of spectacles)	Covered within benefit limit
Emergency Dental Care Consultation and Examination, X-ray, Extractions	Covered up to \$500









Auxiliary Services		
Road Ambulance Service	Covered within benefit limit	
IN-PATIENT BENEFITS		
TOTAL MAXIMUM IN-PATIENT BENEFIT PER PERSON	\$15,000.00	
GP & SP Consultation	Covered within benefit limit	
Hospital Accommodation	Side / Private Ward	
Fees for Doctors, Specialists, Surgeon, Anesthetists, Physiotherapist	Covered within benefit limit	
Emergency Surgery	Covered within benefit limit	
Procedures		
 Pathology - Laboratory tests upon doctor's request Investigations - X-ray, USG Scan, CT Scan, MRI, ECG, EEG, ECHO 	Covered within benefit limit	
Intensive Care	Covered within benefit limit	
Auxiliary Services	Covered within benefit limit	
Physiotherapy (Upon referral), Road Ambulance		
Epidemic/Pandemic Disease benefits including Hospital Quarantine		
 → Testing for cases upon Doctor's request → Treatment of positive cases Hospital Admission Drugs/Medication Mechanical Ventilation PPEs Consumables Laboratory Test Road Ambulance Service → Subsequent Testing after Treatment 	Covered up to \$10,000.00	
Medical Evacuation in case of illness or accident	+ Covered up to \$10,000.00	
 → Air ambulance for critical & unstable cases/conditions → Air ticket for stable & non-critical cases/conditions 	→ Economy Ticket	

Other limitations and exclusions apply. Please, see policy documents for further details. Should you have any questions or concerns please do not hesitate to contact this office at-----



For and on behalf of Co-Insurers

Managing Director SIC Insurance Company Limited

Co-Insurance Leader