

Terms and Conditions - Airtel Insurance

How a Registered Airtel Customer Earns Insurance Cover:

Monthly Recharge* Life Cover Hospital Life Cover

This Month	Next Month	
N 1,000	N 100,000	N 10,000
N 5,000	N 250,000	N 25,000
N 10,000	N 500,000	N 50,000

*Post-paid customers qualify based on monthly usage

1. Eligibility: Any customer between the ages of 18 and 65 years with a registered Airtel SIM who is a resident of Nigeria is eligible for cover. The customer must recharge at least N 1,000 per month to qualify for free insurance cover the following month. See the Policy Schedule above for cover qualification levels.
2. When Benefits are Payable: Benefits are payable in a single lump sum
 - Upon death of Subscriber for any reason other than abusing illegal drugs or alcohol, or participating in criminal activity, terrorism, or war.
 - Upon hospitalisation for 3 continuous nights or more at a hospital recognised by the National Health Insurance Scheme (NHIS) in Nigeria.
3. Term of Cover: Cover begins on the first day of the month following qualifying Airtel airtime recharge as shown in the above Policy Schedule, and cover terminates on the last day of the month.
4. When Cover Starts (Waiting Period): For the first month after qualifying for cover by recharging N 1,000 or more, the customer is covered for death or hospitalisation caused by an accident.

For all subsequent months that the customer qualifies for cover by recharging N 1,000 or more, the customer will get full cover (death or hospitalisation caused by an accident OR illness).

For example if you recharged N 1,000 or more to qualify on 15th June, any claims arising from an accident would be covered starting 1st July. However, any claim arising from any additional reason, including illness or natural death, would be covered beginning on 1st August (provided you qualified for cover by recharging N1,000 or more in July).

5. Termination of Cover: The policy will be terminated on the last day of each month and renewed on the first day of the following month based on the prior month's top up amount (prepaid) or usage (postpaid). The policy will also be terminated in the case of any false statement during registration or claim, or upon the death of the subscriber.
6. Maximum pay-out per life: If a customer is registered on more than one SIM, the maximum value payable on one life is N 1,000,000, and the maximum payout for hospital cash is 4 hospitalisations per year.
7. Beneficiaries: In the event of a claim related to hospitalisation, the beneficiary is the subscriber. In the event of the death of the subscriber, if the subscriber has not designated a next of kin for Airtel Insurance, the beneficiary will be assigned according to the below hierarchy:
 - Person appointed as legal beneficiary/trustee by the courts of Nigeria
 - The widow/widower of the subscriber (the first married spouse, if applicable)
 - The child of the subscriber (oldest first)
 - The parent of the subscriber (father first)
 - The sibling of the subscriber (eldest first)
8. General Provisions: Only the subscriber or the subscriber's next of kin can receive benefits. Cancelling the policy will not entitle you to any benefits.
9. How to Claim:
 - To make a claim, the next of kin should call 121.
 - An agent will help you with the necessary documents and direct you to a convenient service point nearby.
 - Claim payments will be made within 72 hours of receipt of all required documents and will be paid over bank drafts or electronic transfers.