

FAQs - Airtel Insurance

Question: What is Airtel Insurance?

Answer: Airtel Insurance is a free insurance policy for all Airtel subscribers aged 18-65 years old. Airtel Insurance covers two events: Death and Hospitalisation. The subscriber qualifies for a cash pay-out for any of these events, depending on the airtime recharged each month. The more you recharge, the more cover you earn, up to N 500,000 on life cover, and up to N 50,000 per hospitalisation, up to 4 hospitalisations per year.

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

Question: How do I subscribe for Airtel Insurance?

Answer: Dial *259# on any Airtel number and follow the subscription process. Simply provide your full name. After registration, you simply recharge more Airtel airtime to get more cover for free!

Question: How much does Airtel Insurance cost?

Answer: Airtel Insurance is FREE for all registered Airtel customers. The insurance cover each month is determined by how much Airtel airtime you recharge on your number the prior month.

Question: Do I need to recharge N 1,000 all at once to qualify, or can I recharge bit by bit?

Answer: Your cumulative monthly recharge will determine your next month's cover. So if you recharge N500 early in the month, and recharge another N500 later in the month, the sum would reach N1,000 for you to qualify for insurance cover the following month.

Question: Who can sign-up for Airtel Insurance?

Answer: All registered Airtel customers who are residents of Nigeria between the ages of 18 and 65 at the time of registration can subscribe to Airtel Insurance.

Question: What happens after I turn 65 years old? What happens to my Airtel Insurance cover?

Answer: Once you are registered on Airtel Insurance before reaching the age of 65, your Airtel Insurance cover will continue even after you turn 65 as long as you continue to recharge more than N 1,000 each month.

Question: Are the covers on Airtel Insurance separate? Do I need to sign-up separately?

Answer: No, you sign up only once for both covers. Airtel Insurance is a FREE two-in-one policy!

Question: Can I subscribe on more than one SIM?

Answer: Yes, you may subscribe on as many SIMs as you like, but the maximum pay out for one event on any one life is N 1,000,000 for life cover, and the maximum hospitalisation cover is up to 4 hospitalisations per year.

Question: How many people are covered under the Airtel Insurance Policy?

Answer: Only the primary subscriber (you) is covered. The benefit will be paid to the next of kin only if the primary subscriber passes away. If you make a claim on hospitalization, the claim will be paid to you (the primary subscriber), not the hospital.

Question: Will I be given any legal document to serve as proof of my registration?

Answer: Airtel will send you a confirmation SMS to your number after your registration is successful. You will continue to receive an SMS each month, telling you how much cover you qualified for. You will not be required to present any proof of insurance to make a claim – just provide your mobile number.

Question: Is there a waiting period for Airtel Insurance?

Answer: For the first month after qualifying for cover by recharging N 1,000 or more, you are covered for death or hospitalisation caused by an accident.

For all subsequent months that you qualify for cover by recharging N 1,000 or more, you 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 N 1,000 or more in July).

Question: How is my cover calculated / how is my airtime recharge calculated?

Answer: Your Airtel Insurance cover will last for a month and will be renewed each month based on your airtime recharge. Your cover for any given month will be determined by the total amount of airtime recharged on your number the previous month. Please note that this is different from your usage. Your recharge amount is when you top up your account, your usage amount is when you spend the topped up credit making calls.

Question: Does Bonus Credit also count as recharge?

Answer: No, bonus airtime is also a free product and as such will not go into the determination of your Airtel Insurance cover.

Question: How will I know how much cover I have on Airtel Insurance?

Answer: You will receive one SMS message each month informing you of how much cover you are entitled to for that month.

Question: When can I make an Insurance claim?

Answer: You can make a claim in the event of:

- Death of subscriber, for any reason other than taking abusing alcohol or illegal drugs, participating in criminal activity, or suicide. Your next of kin should make the claim in this case.
- Hospitalisation for 3 or more continuous nights at a hospital recognised by the National Health Insurance Scheme in Nigeria.

Question: How much will I be paid after I make a claim?

Answer: Your insurance cover will be determined by both the type of claim and the amount of airtime recharged on your number the previous month. You can receive up to N 500,000 for Life Cover, and up to N 50,000 per hospitalisation, up to 4 hospitalisations per year for Hospital Cash.

Question: Does my Insurance cover accumulate?

Answer: No, Airtel Insurance is a free monthly insurance cover and as such benefits do not accumulate.

Question: Can I make changes to my Insurance Policy after registration?

Answer: Yes you can. If you wish to make any changes to your policy, please call us on 121.

Question: Can post-paid customers subscribe to Airtel Insurance?

Answer: Yes, post-paid customers can also subscribe for Airtel Insurance. The cover amount for post-paid customers each month would be determined by their usage (not recharge) the previous month. The customer's line must remain active and the customer should not let their balance go unpaid for more than one month.

Question: How do I make a claim?

Answer: To make a claim, please notify Airtel customer service at 121. You will be given instructions for which documents are necessary, where to obtain them, and where to submit them.

Question: How long does it take for claims to be processed / How long will it take for me to get paid?

Answer: We will pay claims within 72 hours after receiving the required valid claim documents from you.

Question: What documents will I need to present to make a claim?

Answer: The type of claim, location of claimant, type of hospital, and many other factors will determine the required documents to make a claim. Please call 121 to report your claim, and you will be called back by a claims officer with instructions.

Question: How will I be paid after I make a claim?

Answer: Insurance claims will be paid through bank draft, cheque, or electronic transfer at Union Bank, GTBank, or First Bank locations across Nigeria.

Question: Are there exclusions? / What are the exclusions?

Answer: There are no exclusions for hospitalization. In the case of the Life cover, claims will be paid except in instances where the death of the subscriber is due to abuse of alcohol or illegal drugs, participating in criminal activity, or suicide.

Question: What if my KYC information does not match my insurance registration information?

Answer: The name of the insured subscriber is entered upon registration to Airtel Insurance. The KYC data on the SIM is not considered. Therefore, if you have a company phone, you can still have insurance cover even if it is registered in the company name.

Question: How long after an event can I make a claim?

Answer: Claims can be made up to 60 days after an event has occurred, However this does not apply to claims prior to cover period commencement.

Question: Who is paid the insurance money?

Answer: 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 assigned 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)

If the assigned next of kin cannot cash a cheque (if they are too young, for example), the claim would be paid to their legal guardian.

Question: If I recharge using Airtel Extra Credit, does it count toward my monthly recharge for insurance cover?

Answer: No, recharges using Airtel Extra Credit does not count toward your monthly recharge amount for your Airtel Insurance cover.

Question: Where can I get additional information on the product?

Answer: For any additional information, please contact Airtel on 121.