



THE JUBILEE INSURANCE COMPANY OF UGANDA LIMITED

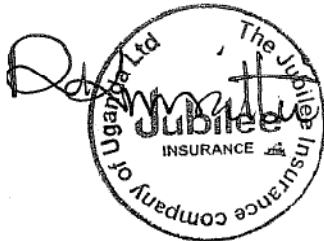
MTN LIFE CARE

STANDARD LIFE ASSURANCE POLICY

This policy issued by The Jubilee Insurance Company of Uganda Limited (hereinafter called "Company") to the MTN Subscriber (hereinafter called "Policyholder") witnesses that in consideration of the premium paid to the Company as stated in the Schedule herein, and provided the Company receive the future premiums as specified in the Schedule, the Company on proof of the Sum Assured becoming payable according to the Schedule pay to the Policyholder's named beneficiary or his (or her) executors or administrators the Sum assured by this Policy.

Provided always that the enrollment consent issued by the Policyholder shall be the basis of this contract.

Authorized Officer



Date: 1 November 2013



TERMS AND CONDITIONS

1. COMMENCEMENT DATE OF COVER

The cover shall commence on the date you enroll, pay premium and receive notification via a Short Message (SMS) through MTN's USSD platform that the Policy has been activated.

Cover secured under the Policy shall run for a period of one calendar year from the date of commencement or any subsequent renewal date.

2. DAYS OF GRACE

No days of grace will be allowed for payment of renewal premiums. Cover shall be deemed to be renewed the date the renewal premium is paid.

If applicable renewal premium is not paid by the due date, the Policy will automatically lapse.

3. EVENTS ON WHICH SUM ASSURED IS PAYABLE

Subject to the Policy terms and Conditions, Sum Assured is only paid on death of the Policyholder (Life assured).

4. TO WHOM IS THE SUM ASSURED PAYABLE

The benefits secured under this Policy shall be payable to the nominated beneficiary or his (her) administrators or executors.

5. SURRENDER VALUE AND POLICY LOAN

This Policy shall NOT attain any surrender value and therefore no benefits can be paid unless death of the Policyholder has occurred.

6. ASSIGNMENTS

The Policyholder cannot not assign this Policy either for value or affection.

7. GEOGRAPHICAL RESTRICTION

Cover secured under the Policy shall apply as long as the Policy holder is resident in Uganda. No claim shall be payable if the Policyholder changes country of residence.

8. JURISDICTION

This Policy shall be construed and take effect according to the Laws of Uganda.

9. RENEWAL OF THE POLICY

The Policy may be renewed for a period of one year by the Policyholder on any Policy anniversary subject to terms and conditions of this Policy. Renewal of the policy is automatically effected by payment of the required renewal annual premium when due.



10. LEVEL OF SUM ASSURED

This is the amount of cover chosen by the Policyholder at commencement of cover or at subsequent renewal date. Limits of cover shall be:

- MTN – Silver Life – Ushs. 1,000,000/-
- MTN Gold Life – Ushs. 3,000,000/-
- MTN Platinum Life – Ushs. 5,000,000/-

11. ELIGIBILITY

A subscriber shall have deemed to have satisfied eligibility conditions if:

- i. He (she) is over 18 years and not over 65 years old;
- ii. Is a registered subscriber of MTN Uganda
- iii. Has consented to enroll into the scheme through web or USSD application.

12. CESSATION OF COVER

Cover secured under this Policy shall be deemed to have ceased on happening of the following:

- Change of country of residence as provided in this Policy
- Survival to next Policy anniversary date upon attainment of age 65 years.
- Nonpayment of renewal premium on the due date.

13. AMENDMENT TO THIS POLICY

The Company shall have the right on giving the Policyholder at least 30 days notice to add to, alter or repeal the terms and conditions of this Policy.

14. EXCLUSIONS

This Policy excludes:

- Risks of war (whether war be declared or not), civil war, mutiny, riot, insurrection, rebellion, revolution, terrorism, military or usurped power.
- Intentional self injury and suicide.

15. MISREPRESENTATION

The Company shall be free from all obligation under this Policy if at any time it is found that there has been willful or fraudulent misrepresentation by the Policyholder, in which all money paid to (or payable by) the Company shall be forfeited.



16. WAITING PERIOD

This Policy has a sixty (60) days waiting period from the commencement date in which only deaths arising from accidents are payable. Claims arising from sickness or natural (non accidental) causes are excluded during this period.

A fresh waiting period shall apply if an existing policy is not renewed by the due date.

17. POLICY CANCELLATION

A Policyholder can cancel the Policy at any time. However no refund of premium shall be made.

18. CLAIMS PROCEDURE

- Beneficiary notifies of the death of Policyholder via email, letter or phone call to Jubilee Insurance or MTN Call centre.
- Beneficiary to avail a completed Claim Form and either a Death Certificate or LC1 Letter certified by a religious leader. LC1 letter must contain name of deceased, date of death, cause of death, place of death and confirm that he/she was a resident of that area. A claim form and blank LC1 letter can be obtained from Jubilee Insurance offices and MTN Service Centers. These can also be downloaded from www.jubileeinsurance.com
- The completed claims documents can be submitted at any of Jubilee offices in Kampala, Jinja, Mbale and Mbarara. The documents can also be dropped at MTN Service Centres for onward transmission to Jubilee Insurance.
- Jubilee shall verify details of death and beneficiary and subsequently pay the claim.
- Payments (where possible) shall be made via MTN Mobile money platform.

19. CONTACTS

Enquires on product, service and claims shall be referred to:

The Manager, Life
Jubilee Insurance Company of Uganda Limited
P O Box 10234, Kampala
Tel: 0414 311 771 (4)
Email: life@jubileeuganda.com