

## Term and condition

### Smart Hospital

#### Who is covered?

Smart Hospital must be 'named' on a policy to receive cover and to subscribe and receive cover, you must be a Smart subscriber.

#### AGE:

You must be between 18 and 69 years old (both inclusive).

#### Deduction and Cover:

- Premium deductions and 100% free cover will begin on the first day of the following registration, and cover will begin after have a successful deduction, e.g., if Lekhena registered on 15th January, her premium deductions and 100% free cover on accidental will begin on 16th January, and her actual cover will begin on 1st March depend on deduction previous month (cover both accidental and illness).
- If the full premium amount is not collected in a single month, partial cover will be provided based on the actual amount deducted.
- Claims must be initiated within 3 months of the hospitalization event.

#### How to claim:

- Processing of claims will commence after the following documents are submitted
  - a. Proof of enrolment (insurance confirmation SMS or cover SMS).
  - b. Identification document (National ID card, family book, driver's license, or passport).
  - c. Details of admission and discharge dates; patient's name, age and sex; admission complaints; investigations done; treatment given; doctor's rubber stamp and signature or payment receipt and the final bill).

#### Exclusion:

Claims will not be paid for hospitalization due to:

- a. Self-inflicted injury, attempted suicide or treatments obtained due to non-adherence to medical advice
- b. Pregnancy
- c. Drugs or alcohol addiction
- d. Pre-existing or recurrent conditions, only within the first 3 months after registration
- e. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion or revolution, military or usurped power, strike, riot, civil commotion, terrorism, or any consequences thereof
- f. Epidemic, diseases like SARS, etc.
- g. Non-medically required, elective, preventive, alternative or cosmetic treatments & surgery, including dental treatment
- h. Non-Disclosure of pre-existing medical condition on enrollment. The insured should be in good health and free from pre-existing medical conditions on the date of enrollment.

#### CANCELLATION:

The policy can be cancelled by calling the BIMA hotline 010 242 248. Premium deductions will be stopped within 48 hours.