



Loyalty HospiCash Insurance

Together we can 

+233 (0) 30 263 3933

    Metropolitan Ghana

Product Benefit Guide:

01. What is Loyalty HospiCash Insurance?

This is a FREE hospital cash insurance product that protects you when you are admitted in a hospital registered with the Ghanaian Ministry of Health for any illness or accident.

02. How much does this Insurance cost?

This insurance is offered at no cost to people chosen by their loved ones who use Loyalty HospiCash Insurance. To get it, your loved one needs to send a required amount each month through Loyalty HospiCash Insurance and name you as the beneficiary for the insurance.

03. How do I qualify for this Loyalty HospiCash Insurance?

To qualify, you must be over 18 years old and live in Ghana, as your primary residence. You also need to be chosen to be the beneficiary of the insurance by your loved one who sends money through Loyalty HospiCash Insurance. Lastly, your loved one must send the required amount each month to Ghana via Loyalty HospiCash Insurance.

04. How much does this Loyalty HospiCash Insurance pay if I end up in hospital?

This insurance will pay you GHS 300 for each night you spend in the hospital. To qualify, you must be admitted for at least two nights in a hospital that is registered with the Ghanaian Ministry of Health. Please note, the payment is not for your medical expenses.

05. When does my insurance cover start?

Your insurance cover will start on the 1st of the month after your loved one chooses you as a beneficiary provided they have sent the required amount via Loyalty HospiCash Insurance during that month. The cover will continue every month as long as your loved one keeps sending the required amount each month.

06. Does this Insurance cover the costs of seeing a doctor and all medical expenses?

No, the Loyalty HospiCash Insurance does not cover the cost of seeing a doctor or any other medical expenses. It pays a cash benefit of GHS 300 per night into your mobile money account. You can use this cash benefit however you like - for example, to offset some medical costs or to replace some income lost while you were unable to work.

07. Are there any restrictions?

You must be at least 18 years old to qualify. There is no maximum age for this Loyalty HospiCash Insurance.

08. Does this Loyalty HospiCash Insurance cover other family members?

No. The cover is only for you, the person your loved one has nominated..

09. How long is my cover for?

Your cover is valid for one calendar month. As long as your loved one continues to send the required amount using Loyalty HospiCash Insurance, your insurance continues for each month.

10. What hospitals can I stay in?

You can stay in any hospital that is licenced in Ghana by the Ministry of Health.

11. What illnesses are covered?

All illnesses are covered. There are no exclusions on types of illnesses or causes of hospitalization.

12. What happens if I get sick or injured and need to be hospitalised?

Please go to a clinic or hospital to seek medical attention. Your doctor will determine if you need to be hospitalized. If you are hospitalized and have to stay 2 nights or more, initiate your claim via WhatsApp **+233 598 210 007**. If you don't have WhatsApp on your phone, you can use your friend's phone, just be sure to provide your details.

13.

Do I need to pay for my hospital stay?

Yes, you still need to pay all your hospital admission costs. This Loyalty HospiCash Insurance does not cover the cost of medical care and only pays cash to you once you are discharged from the hospital.

14.

How do I make a claim?

To submit your claim, WhatsApp **+233 598 210 007**. You will receive instructions on the next steps.

For hospital claims, you will need to provide copies of your ID, documents showing the date of admission and discharge signed by a doctor or hospital, and a hospital receipt. Claims must be submitted **within 90 days** from the day you were discharged. If another insurer paid for your hospital expenses, you can submit a signed invoice instead of the hospital receipt.

15. How will my claim be paid to me?

We aim to pay claims in 72 hours or less. If your claim is approved, your benefit will be paid into your mobile money account.

16. What happens if I pass away while in hospital?

In the unfortunate event that you pass away during your eligible hospital stay, an immediate family member (parent, spouse, or child) can make the claim on your behalf with sufficient proof of relationship.

17. Is there a maximum amount I can get paid?

You are only able to collect a maximum payout of **GHS 9,000** which is equal to **30 nights** in the hospital in a **12-month period**.

18. What if I dont want to be covered anymore?

You can simply WhatsApp **+233 598 210 007** and request to be removed from cover.

19. Is Loyalty HospiCash Insurance an insurance company?

No, your Loyalty HospiCash product is insured by Metropolitan Life Insurance Ghana LTD.

20. Where do I get more information?

Just WhatsApp **+233 598 210 007** or <https://www.metropolitan.com.gh/life/> for more information.

21. Where do I direct any complaints?

For any issues, you can send any comments or complaints to WhatsApp number **+233 598 210 007**.