

Frequently Asked Question about COVID-19 Benefit Cover

1. What is covered under the policy and How can I purchase my Cover?

GA COVID-19 Insurance Policy provides Coverage for a person on diagnosis and hospitalization with COVID-19 for at least for 24 hours. The cover is eligible for persons aged 1 to 70 years.

You can buy the cover online from our website at <https://www.gainsuranceltd.com/ke/insurance/covid-19-benefit-policy/> and have your policy document instantly sent to your inbox. Premium payment can be paid online through M-pesa or with a debit/credit card

2. Will I be covered if I travel outside Kenya?

No. Payment under this policy not shall be made if the insured person travels outside Kenya during the period of cover or has travel history 60 days before inception of the cover.

3. I have a Pre-existing health conditions, will I be covered?

The cover does not cover any illness, sickness or disease other than COVID-19.

People with pre-existing respiratory conditions are excluded from cover hence they should not purchase this product

4. What are the documents required for the claim?

- Claim Form duly completed and signed
- Diagnostic test confirming COVID 19 from a
- Government authorized Centre.
- Copy of ID Card and passport
- Hospital Admission form

5. How do I cancel my policy?

You may at any time cancel your policy and, in such event, we shall allow refund after retaining premium at GA Insurance's short Period rate only (table given below) provided no claim has occurred up to the date of cancellation.

Period on risk Rate of premium to be retained

Up to 3 months 50% of the policy premium plus KES 500

Up to 5 Months 75% of the policy premium plus KES 500

6 months and above 100% of policy premium

6. What is the key benefit for the cover?

This is a benefit Policy which will pay out KES 100,000 to KES 500,000 to the Insured person or beneficiary (depending on the premium you chose) after infection and hospitalization of at least 24 hours because of Covid-19

7. Why should I have to wait for 16 days before my policy is effective?

This is to avoid fraudulent cases whereby people will purchase the product after realizing they are already infected with covid-19.

8. Does the policy cover both asymptomatic & symptomatic Confirmed cases?

No. The benefit policy is to assist those of us who have been adversely affected.

This is why a positive test and hospitalization of at least 24 hours is required for the policy to pay.

9. If I have been recommended for Home based care, does my policy covers that?

No, it does not. Hospitalization of at least 24 hours is a must for the policy to pay.

10. What if the insured passes away before they can claim?

In case the insured is deceased, the next of kin can claim on their behalf. The insured does also not have to wait till they are discharged from the hospital for them to claim. As long as they can submit the relevant documentation as stated earlier, they can claim and the benefit can even be paid to them within 10 days.

11. What if insured is COVID-19 positive but is hospitalized for something else, can they still claim?

No, they cannot because the proximate cause for hospital admission must be Covid-19.

12. When does the policy cease to exist?

Upon payment of a claim, the policy ceases.

13. What are the grounds for cancellation?

Policy can be cancelled on grounds of misrepresentation, fraud, moral hazard, non-disclosure of material fact as declared in proposal form/at the time of claim, or non-co-operation by the insured person, by sending the insured 30 days' notice without refund of premium.

14. Is the GA COVID-19 benefit cover a medical cover?

No. The GA COVID-19 benefit cover is not a medical cover but a benefit policy which is meant to cushion one if they contract COVID-19 and are hospitalized for at least 24 hours. The 100% lumpsum payment is made to the client and not the hospital, irrespective of the cost they incurred while in the hospital.

[Get GA Covid-19 Benefit Cover now online in 5 minutes?](#)