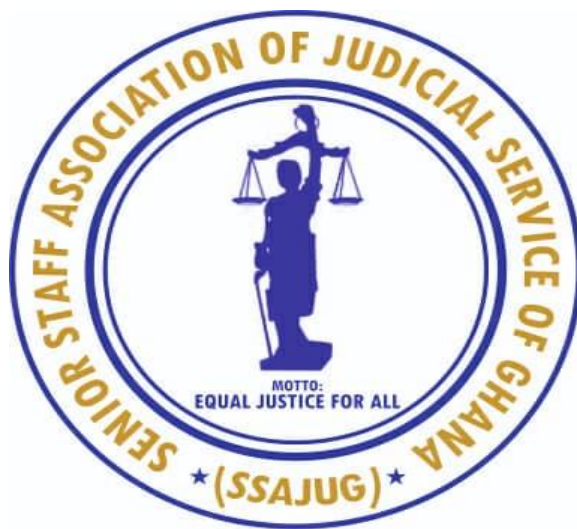


WELFARE POLICY

GUIDELINES ON WELFARE PACKAGES AND MODUS
OPERANDI OF THE SCHEME



WELFARE COMMITTEE
SENIOR STAFF ASSOCIATION OF JUDICIAL SERVICE OF GHANA
(SSAJUG)

AUGUST 2023

1.0 INTRODUCTION

The Senior Staff Association of Judicial Service of Ghana (SSAJUG) in pursuit of meeting the welfare needs of its members, constituted a Welfare Committee in January 2023 to vet proposals from suitable service providers, select the best proposal and develop a welfare policy to guide the operations of the welfare scheme. The Committee selected Donewell Insurance Company as the suitable service provider.

Consequently, this welfare policy has been developed to spell out the welfare packages and mode of operation of the scheme. The welfare scheme covers bereavement, hospitalization, critical illnesses and permanent disability.

2.0 MEMBERSHIP / REQUIREMENTS

- a) Subscription to the scheme shall be voluntary
- b) The scheme shall be accessible to members only
- c) Interested members shall fill a membership form

3.0 MONTHLY PREMIUM

Each interested member shall pay a monthly premium of **GHC 25.00**. Deductions will be made at source.

4.0 SUMS ASSURED IN ONE (1) INSURABLE YEAR

- | | |
|-------------------------------|--|
| a) Death of member | 10,000 |
| b) Critical Illness | 5,000 |
| c) Total Permanent Disability | 7,500 |
| d) Death of Spouse | 8,000 (Policy covers only one spouse) |
| e) Death of a Parent | 5,000 (Policy covers 2 parents or guardians) |
| f) Hospitalization | 5,000 |

A member shall be entitled to all the afore mentioned benefits if the member experiences events (b) to (f) within one year.

4.1 FREE COVERS

In the case where five (5) staff lose two (2) children each below 18 years of age within a year, each of the five (5) staff will be entitled to **GHS 1,000.00** per an insurable year.

5.0 DETAILS OF COVERS

1. CRITICAL ILLNESS

Illnesses like Heart Attack, Stroke, Cancer, Kidney Failure, Liver Failure, Blindness, Major Organ Transplant, Alzheimer's Disease, Multiple Sclerosis, Parkinson's Disease, Paraplegia, Coma, Coronary Artery Disease requiring surgery will see a member receive an amount of **GHS5,000.00**

2. HOSPITALIZATION

Hospitalization Benefit shall be paid when a member is admitted to a recognized hospital and stays overnight for more than three (3) days and is treated while in residence there by certified medical personnel. Payment is made retrospectively from day one. A maximum of twenty-five (25) days will be covered in a year with a daily cover of **GHS200.00** and a maximum cover of **GHS5,000.00**.

3. WAITING PERIOD

There shall be three (3) months waiting period for main lives and six (6) months for nominated lives (spouse, parents) for all entrants.

6.0 MODE OF CLAIMS

- a. The affected member(s) shall inform their Regional Executives in writing about their condition for onward submission to the welfare committee.
- b. Where the member is in a critical condition, their next of kin is required to inform the Regional Executives and fulfil all requirements on behalf of the affected member.
- c. In the case of death, the conditions in point b apply.

6.1 DOCUMENTS FOR CLAIM

DEATH

- a) Letter of attestation from next of kin
- b) Letter of attestation from Regional Executives
- c) Death certificate or Medical certificate of cause of death
- d) ID card of deceased
- e) A police report in case of Accidental Death
- f) Burial Permit or an Affidavit sworn by the next-of-kin in the case where no death certificate was issued.

TOTAL PERMANENT DISABILITY

- a) Letter of attestation from affected member or next of kin
- b) Letter of attestation from Regional Executives
- c) ID card of claimant
- d) Police report
- e) Medical report by a qualified Doctor shall be required indicating the level of disablement.

CRITICAL ILLNESS

- a) Letter of attestation from affected member or next of kin
- b) Letter of attestation from Regional Executives
- c) ID card of claimant
- d) Medical report by a qualified Doctor shall be required indicating nature and severity of illness.

7.0 EXIT BENEFIT

Where a member contributes to this welfare package and has made no claim until retirement, that member may continue with premiums on a quarterly basis and still be entitled to all benefits that comes with this welfare package.

8.0 EXCLUSIONS

The welfare package is subject to exclusions. The policy does not insure against:

- i. Death or disablement directly or indirectly proximately or remotely occasioned by contributed to or traceable to or arising out of or in connection with invasion, the act of foreign enemies, hostilities or warlike operations (whether war be declared or not) civil war, strike, riot, civil commotion, mutiny, rebellion revolution insurrection military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured or his legal personal representative shall prove that the death or disablement arose independently of and was in no way connected with or occasioned by or contributed to or traceable to any of the said occurrences or any consequence thereof and in default of such proof.
- ii. Death or disablement caused by or consequent upon suicide whether felonious or not willful self-injury, breach of law on the part of the Insured, voluntary, willful or negligent exposure of the Insured to needless peril (except for the purpose of saving human life) indulgence in drink, narcotics or drugs, insanity or venereal disease. No life benefit is payable in the event of death of an assured member from suicide within two years of commencement of the contract.
- iii. Death or disablement caused by or consequent upon participation in wild beast or big-game hunting, mountaineering, winter sports, racing of any kind, polo, football or motor cycling.
- iv. The Insured being in/on or entering into or descending from any aircraft other than a fully licensed passenger carrying aircraft in which the Insured is travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon.
- v. Disablement directly or indirectly proximately or remotely caused by an insect bite.
- vi. From the execution of a judicial sentence of death.

- vii. From suicide within two years of the date of commencement of the Policy, except for bona fide interests of third parties acquired for valuable consideration of which prior written notice shall have been received.
- viii. From any illness that originated before the Assured Member was accepted for this insurance unless such illness or injury or any related preceding conditions was fully disclosed on the application form and accepted without any restrictions.

