

# Prime DROTECTOR

Accident  ER Medical Insurance

AFFORDABLE  
COVER



# 2020

Underwritten by  Prosperity Life

083 2999 543

[www.prosperityhealth.com](http://www.prosperityhealth.com)

Prosperity Lifecare Insurance Limited rules apply as registered with Namfisa.



Prosperity Life

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Prosperity Health Policyholder Mobile  
App for your cover & claims.



Prime Protector is a medical insurance policy, which includes cover for motor vehicle accidents, injury on duty, medical and surgical treatment and services in Hospital, as well as emergency transportation by road or air. This medical insurance plan includes day-to-day primary healthcare insurance cover, offering the policyholder peace of mind with cover for all essential medical services.

<b>HOSPITAL INSURANCE COVER FOR MOTOR VEHICLE ACCIDENTS (MVA) AND INJURY ON DUTY - PAYABLE AT THE RATE INSURED</b>		<b>N\$ 500 000 Per Person</b>
Admissions to hospitals are paid at the Rate Insured subject to the Sum Insured. In-Hospital cover is subject to policyholder validation & insurance protocols.		
Private Hospital (including medicines, materials, hospital apparatus and 7 days Take Out medication)	Part of sum insured	
Accommodation in General ward, High Care or ICU on clinical approval.		
State Hospitals (including medicines, materials, hospital apparatus and 7 days Take Out medication)		
Consultations including treatment, procedures and all services		
Blood Transfusion		
Radiology including specialised Radiology & Pathology		
<b>SURGICAL AND MEDICAL HOSPITAL INSURED COVER</b>		<b>N\$ 150 000 Per Person</b>
Private Hospital and State Hospital cover for surgical, medical admission only. Maternity admissions will only be covered in a State Hospital. Subject to Policyholder validation and insurance protocols. Claims are paid at the rate insured.		
Surgical and medical admissions - (including medicines, materials, hospital apparatus and 7 days take out medication)	Part of sum insured	
Sub-Acute facility ward fees (admissions in lieu of hospitalisation)		
Consultations including Treatment & Services		
Blood Transfusion		
Radiology, Pathology & Physiotherapy		
MRI/CT/PET Scan/Bone Density (In and Out of Hospital)		1 per person
Maxillo Facial and Dental Surgery	No cover	
Eye Surgery		
Reconstructive Surgery		
Alternative Services		
<b>Maternity Benefit</b>		<b>State Facilities Only</b>
Including admission, confinement and all costs related to the newborn baby and all related treatment and services.		Part of sum insured
<b>Mental Health</b>		<b>State Facilities Only</b>
Mental Health including Psychiatric hospital accommodation, treatment and services INCLUDING Alcohol & Drug Addiction and addiction therapy and related pathology. (Part of treatment plan protocols).		Part of sum insured
<b>Internal Prosthesis</b>		<b>State Facilities Only</b>
Internal Prosthesis - example: Knee/Hip/Pacemakers.		Part of sum insured
<b>Trauma Treatment</b>		<b>State Facilities Only</b>
Oncology, Organ Transplant, Acute Renal and Peritoneal Dialysis (IN and OUT Hospital)		Part of sum insured
<b>EMS ASSIST - Emergency evacuation and rescue services</b>		
Emergency evacuation to the nearest recommended medical facility in the event of a Motor Vehicle Accident (MVA) or Injury on Duty (IOD)	Road and/or Air within the Territory as defined	
EMS will provide emergency medical transportation by road and / or air ambulance, under appropriate medical supervision, to the nearest recommended medical facility capable of providing adequate care for the nature of the trauma sustained in the motor vehicle accident or as a result of Injury on Duty.		

**Disclaimer:** Prosperity Lifecare Insurance is a Long-Term Insurer duly registered with Namfisa. This guide is an extract from the terms and conditions of this insurance policy. Should there be any discrepancies, misprint and/or misinterpretation thereof, the terms and condition of the insurance policy will prevail.

**Terms & Conditions (summary)** - The head notes and the clauses of this brochure are for reference purposes only and shall in no way govern or affect the interpretation nor modify, nor amplify the Terms and Conditions of the policy agreement nor any clause thereof: 1 - Pre-existing conditions will be excluded for a period as determined by the Insurer, 2 - The Insurer's liability is conditional on the insured claiming the benefit and keeping to the policy Terms and Conditions, 3 - The Insurer reserves the right to alter the terms, premiums and provisions of this policy with one month notice to the insured, 4 - Maximum entry age on this policy for Policyholder and his/her spouse is 60 years; child dependants qualify for coverage up to the age of 21 years, 5 - The Insurer shall not be liable for the failure of a broker or agent to adequately explain the Terms and Conditions of the policy, 6 - In terms of a Namfisa directive, insurers should avoid over and/or under insurance. The Insurer herewith notifies the Policyholder to declare any over and/or under insurance immediately to the Insurer and to declare any change in status of health of the Policyholder or any of the beneficiaries, which occurs prior to the acceptance of this policy.

<b>DAY-TO-DAY COVER</b> <i>(Primary Health insured cover. Payable at the Rate insured. Treatment and services within the borders of Namibia only.)</i>	
<b>Professional Services</b>	<b>N\$ 3 000 Per Person</b>
GP, specialist consultations and primary healthcare consultations (including casualty out-patient consultations)	Part of sum insured
GP, specialist and primary healthcare procedures in rooms, including equipment, materials and injections	
Radiology and pathology	
<b>Medication</b>	<b>N\$ 3 000 Per Person</b>
Acute or Chronic medication (Prosperity Lifecare Insurance formulary)	Part of sum insured

## COMPLEMENTARY COVER - FUNERAL PLAN

Sum Insured	Cover
Policyholder	N\$ 10,000
Spouse and adult beneficiary	N\$ 10,000
Beneficiary (14 - 21 years)	N\$ 10,000
Beneficiary (stillborn - 13 years)	N\$ 5,000

## MONTHLY PREMIUM

Category	Employee	Adult	Child
Medical Insurance Plan	N\$ 400	N\$ 380	N\$ 228

## CONTACT DETAILS

<p><b>Windhoek</b> c/o Feld &amp; Thorer Str P.O. Box 22927 Windhoek Tel: +264 83 2999 736 Fax: +264 61 222 161</p>	<p><b>Lüderitz</b> 230 Bismarck Str P.O. Box 1178 Lüderitz Tel: +264 63 202 143 Fax: +264 63 204 169</p>	<p><b>Oranjemund</b> c/o 11th Ave &amp; 12th Str P.O. Box 833 Oranjemund Tel: +264 83 3232 113 / 110 / 111 Fax: +264 63 232 191</p>	<p><b>Ongwediva</b> Ongwediva Medipark Hospital Complex, Auguste Tanyaanda Str P.O. Box 7196 Oshakati West Tel: +264 83 323 2080 Fax: 088 655 5514</p>
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