

## FREQUENTLY ASKED QUESTIONS

### 1. Who is the underwriter of this product?

The product is underwritten by Old Mutual. Formerly UAP Old Mutual.

### 2. Will members have branded cards?

Yes, there will be a special card design for this product bearing the name 'NCBA Thrive' for quick identification at the providers. It will be a biometric card.

### 3. Can members with existing policies with Old Mutual purchase this cover?

Yes but only through NCBA Bancassurance Intermediary Limited. Please contact your Relationship Manager at the closest NCBA Branch.

### 4. When will my cover begin?

Immediately you sign-up, submit the required documents and make the premium payment.

### 5. Is my family covered in the product?

Yes, it is a family cover and the oldest member will be the principal member.

### 6. Do you require medical exam prior to enrolment?

Members aged 65 years and above require medical exam prior to entry.

### 7. Can my premium be settled through IPF through NCBA?

Yes. Premium financing can now be done through NCBA up to a maximum of 4 installments.

### 8. What is the waiting period for chronic or pre-existing illnesses?

There will only be 6 month waiting period from the policy start date. This is the shortest waiting period in the market to date.

### 9. Is there a maternity benefit?

Yes, it is embedded within the inpatient benefit and has a 9-month waiting period.

### 10. What is the maximum joining age for NCBA Thrive?

The maximum joining age is 75 years. Existing members can renew, subject to renewal underwriting up to the age of 80 years.

### 11. Where can I purchase NCBA Thrive?

The product is exclusively available at NCBA branches and can only be sold by NCBA Bancassurance Intermediary Limited.