

Medical cover

A Medical Cover is a policy taken out under health insurance to provide for the risk of sickness or injury and only so when it is taken out. A medical cover can be taken out in any competent insurance policy provide. This policy covers for loses from various health risk factors. It covers the whole or part of the risk of the person for whom such a premium has been procured form. What the insurance policy providers do id to assess the whole or part of the risk as the case may be.

The following are some of the areas that a medical cover will deal with:

- Serious illness such as flu, food poisoning etc.
- Chronic diseases including but not limited to various cancers
- Physical injuries such as a broken spinal cord
- Disablement like loss of eyesight
- Death

Why should I take out a medical cover?

The main reason why people take out insurance in health is to cover them during times of medical need. No one knows when sickness is nigh. It is therefore important to keep ourselves safe by covering against the financial challenges that sickness and injury can grant us. Lately, it is evident that the cost of healthcare has ballooned leaving most Kenyans at the mercy of fundraising and even death due to the inability to secure healthcare on the basis of funding. Below are some the reasons that one ought to think about:

- When hospitalized, your policy provider will stand in for the expenses such as medicine and laboratory expenses and bed
- In case of prescribed medicine, the medical cover may stand in
- It covers such thing as consultation fees or when the doctor is visiting at home
- Occasionally, you are likely to meet the costs and expenses of the ambulance services
- Any other expense that the policy provider has included