

Member Terms & Conditions

Effective: 2025

1. The Pool

The Walter Foundation Community Health Pool (the Pool) is a voluntary charitable mutual aid arrangement administered by The Walter Foundation, a Uganda-based organisation. The Pool is not insurance and does not constitute a guarantee of payment. All decisions regarding claims are made at the sole discretion of The Walter Foundation.

2. Membership Eligibility

Membership is open to any individual who agrees to these Terms and Conditions and maintains their weekly contribution. There are no health history requirements or medical exclusions. Members with pre-existing conditions, chronic illness, or serious diagnoses are welcome.

3. Contributions

The weekly contribution is UGX 11,880 per member. Contributions must be kept current. Falling behind on contributions will pause the member's eligibility to submit claims until arrears are cleared in full. Contributions are paid into the shared pool and are not refundable under any circumstances.

4. Waiting Period

New members must contribute for four full consecutive months before becoming eligible to submit a claim. This waiting period applies to all members regardless of health status.

5. Annual Support Limit

Each member has a maximum annual support limit of UGX 2,000,000 per membership year, subject to available pool funds. This limit resets on the member's annual anniversary date.

Members may submit as many claims as needed throughout the year, provided the total value of supported claims does not exceed the annual limit and pool funds are available.

A member may direct their support limit toward their own medical expenses or those of an immediate family member (spouse, child, or parent).

Claims exceeding the annual support limit may be considered at the discretion of the pool managers, subject to available funds. There is no guarantee that such requests will be approved.

6. Eligible Claims

The pool may support claims for genuine, legitimate medical conditions including but not limited to: doctor consultations, prescribed medicines, diagnostic tests, surgical procedures, hospitalisation, maternity care, and management of chronic illness. Support is subject to available funds and is not guaranteed.

Claims must be submitted with a stamped hospital receipt or a doctor's quote on official letterhead from an approved provider.

Only one active claim may be in progress at a time. A previous claim must be fully resolved before a new one is submitted.

7. Payment of Claims

Where claims are approved and funds are available, payments are made directly to the approved healthcare provider. No cash payments will be made to members.

The Walter Foundation reserves the right to request additional documentation or to decline claims that cannot be sufficiently verified.

8. Approved Providers

Claims will only be considered for treatment received at providers on The Walter Foundation's approved provider list. The list is reviewed periodically and is available on the website.

9. Limitation of Liability

The Walter Foundation does not guarantee that funds will always be available to meet all claims. In the event that pool funds are insufficient, payments may be reduced, delayed, or declined.

The Walter Foundation, its trustees, and administrators accept no personal liability for any loss, damage, or medical outcome arising from membership, use of the pool, or any claim decision.

10. Changes to Terms

The Walter Foundation reserves the right to amend these Terms and Conditions at any time. Members will be notified of material changes. Continued contribution after notification constitutes acceptance of the updated terms.

11. Governing Law

These Terms and Conditions are governed by the laws of Uganda, where The Walter Foundation operates and where members are based. Members with concerns are encouraged to contact us directly at admin@thewalterfoundation.org in the first instance.