LIBERTY LIFE GROUP/CHAMA LAST EXPENSE POLICY RENEWAL TERMS AS AT 1ST APRIL 2022

Benefits/premium structure payable per principal member- Currency: Kenya shillings

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Main member	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	400,000
Children (Max 4)	25,000	50,000	100,000	150,000	200,000	250,000
Parents (4)	50,000	100,000	200,000	300,000	400,000	400,000
Premium payable	2,325	4,600	9,120	13,540	17,865	22,100

Rates for additional dependents /siblings

Additional siblings or dependents must be financially dependent on the main member and cover amount is limited to 50% of the main member's cover.

Their eligibility criteria is similar to that of children.

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	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Additional	25,000	50,000	100,000	150,000	200,000	250,000
dependent/sibling						
Premium payable	170	340	679	1,019	1,358	1,698

Eligibility Criteria

Category	Minimum entry age	Maximum entry	Cover cease age
		age	
Main	18 years	65 years	None
member/spouse			
Parents/ parents in	18 years	75 years	None
law			
Children	14 days	18 years	24 years
Additional	14 days	18 years	24 years
dependents/siblings			

<u>NB:</u>

Proof of schooling is required for children between ages 19 and 24 years. Maximum of 4 claims per annum (maximum of 2 parents per annum) The policy has 3 months waiting period from admission date