

GROUP FUNERAL EXPENSE POLICY WRITE UP

Our operating philosophy is that we're in business to help you improve your value proposition, and we will deliver on this principle by:

- Affordable Premium.
- Simplicity, with no underwriting requirements
- Simple product design of meaningful benefits that provide real value.
- Supervising the seamless operation of your program to mitigate risk.

Proposed Quotation

We refer to your request on the above matter and are pleased to offer our quotation as follows:

Dependents within Main Package: Refer to options {One Spouse, Max. 4 children, Principal's & Spouse's Parents (Max 4)}

ELIGIBILITY AGES

Category	Minimum entry age	Maximum Entry age	Cover cease age
Principal member / Spouse	18 Years	70 Years	Open
Parents/Parents in law	18 Years	80 Years	Open
Child	14 Days	18 Years	24 Years
Siblings (dependent)	14 Days	18 Years	24 Years

Benefits Options/Premium structure (Kenya Shilling currency): PAYABLE PER MEMBER (per Family Per Year)

Category (Main package)	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5	OPTION 6
Principal Member	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Child (Max. 4)	50,000	100,000	100,000	150,000	200,000	200,000
Parent (Max. 4)	50,000	100,000	200,000	300,000	400,000	500,000
Annual Premium	1,200	2,300	4,600	6,800	9,000	11,400
Additional premium per member for extra members (e.g. above the 4 children covered in the main package)						
Child/Dependent	150	300	300	450	600	600
Sibling (14 days-24years old)						

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**You can include your disabled unmarried child who is above the age of 25 years since he still directly dependent on you upon the provision of a copy of disability certificate*

Policy inception/renewal

This is an annual policy renewable every **01st April**.

Any application within the policy year shall be prorated subject to a minimum of **KES 200** on the Main package.

NB: Mandatory documents

- Principal member's copy of ID and KRA PIN; and spouse's copy of ID; children birth certificate or Birth Notification if less than 2years.
- For parents and in-laws: No document required on admission, only full information is needed to be indicated on the proposal form I.e. Id number, Date of Birth and full name.

Admissible Identification documents: National ID (ID), Passport (PP), Birth Certificate (BC) or Birth Notification if less than 2years, (BN)

The policy will pay a lump sum as per the selected option in the event of the demise of any one of the members covered within 48 hours upon production and verification of the required claim documents.

Addition of Members

Members (i.e. spouse, parents in law or children) could be added at any date during the policy period. They will automatically be covered within the benefit option enjoyed by the family but waiting periods apply. Addition of members shall be allowed **ONLY** if they did not exist at application.

No additional premium will be charged if the added member(s) is within the main package.

Waiting Periods

The policy has a **60 days** waiting period from the admission date (cover start date) on all causes of death except Accidental. Non-accidental claims within the waiting period will not be payable.

Maximum payable claims within the year of cover

The policy shall pay *Maximum of six claims per family per year.*

Claim documents

- i) Duly completed claim form
- ii) Identification documents of the claimant

Claimant will be the Principal, Spouse, Child >=18years, Parent, Welfare Group or a Legal administrator respectively

- iii) Identification documents for the deceased (as used in the application)
- iv) Original/Certified Burial permit/Death certificate
- iv) Police Abstract (if death was due to an accident)

For More information, visit any nearest KCB Branch

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Notes:

- Every member will automatically qualify for cover thereafter as long as the policy is renewed. Child's cover will not be renewed upon attaining the age of 25 Years unless as a Principal/Spouse/Sibling/Parent
- In the event of a principal's demise, the policy remains active with the Spouse, principal's Father, Mother, Father-in law, Mother-in-law, Child as principal members in that order as long as the policy is active.

N/B members will remain covered for the rest of that policy year. Thereafter, the spouse can continue as the principal member effective the next renewal
- Premium is payable upfront for each application. No additional premium will be charged on introduction of additional lives within the period as long as it's within the Premium package.
- To maintain a common renewal date, premiums will be prorated from the date of joining to the policy renewal date.
- Cover is on 24-hour worldwide basis.
- Multiple policies excluded.
- Kindly note that the cover will be limited only to the nuclear family as per the specifications of the KCB Last expense product.

Kindly note the following

- The cover will include a **Political Violence and Terrorism Extension at no extra cost.**
- Our policy has **no AIDS/HIV exclusion clause.**
- Our policy has **no suicide exclusion clause.**

For More information, visit any nearest KCB Branch

Frequently Asked Questions

1. Who are covered under the KCB Last Expense Cover?

- a. The main member
- b. Spouse
- c. Up to 4 children
- d. Parents and parents in law

2. Can I include extra children/ Siblings in the cover?

Yes. At an additional Premium as indicated in the premium schedule. There has to be proof of dependency for inclusion of the siblings.

3. What is the age limit for the persons under the cover?

	MINIMUM ENTRY AGE	MAXIMUM ENTRY AGE	COVER CEASE AGE
Main Member/ spouse	18 years	70 years	NONE
Children	14 days old	24 years	Covered up to age 24.
Parents/ Parents in law	18 years	80 years	NONE

4. Do I have to name my dependents?

Yes, names for the spouse, children, parents and parent-in-law being covered should be provided on the application form during registration.

5. What Documents are required in order to be covered?

- a. Main Members Personal ID Copy
- b. ID number of spouse
- c. Copy of Children's Birth Certificates
- d. Beneficiaries ID number

6. Can I change my details?

Yes. A member can make changes to the details of dependents covered to add, delete or change as necessary by filling out and signing the appropriate forms.

7. What is the waiting Period?

2 months for natural death or illness but no waiting period for accidental cases.

8. What documents are required to launch a claim?

- a. Fully completed Claim form
- b. Burial Permit/original Death Certificate
- c. Copy of ID for deceased and Beneficiary
- d. Police Abstract in case of accidental death

9. When Do I Claim?

You can only claim for natural cause of death if your policy has been active for 2 months and premiums have been paid. However, if death occurs due to an accident, you can claim immediately

10. How Do I Claim?

If someone covered by the policy loses life, the nominated beneficiary can contact KCB Insurance Agency or Liberty Life.

11. What is the claims process?

All valid claims will be paid within 48 hours after all the required claim documents have been submitted to Liberty Life.

12. Within what duration can a claim be reported?

A claim MUST be reported within 12 months after the death of the assured member, children or parents/parents-in-law together with all the documentation required.

13. How long does it take for a claim to be paid?

Claims are paid within 48hrs after all the required claim documents have been submitted to Liberty Life.

**A natural death claim will be paid if the policy has been in force for a minimum period of 2 months and premiums have been received in full.*

14. Does the policy have Exclusions?

The policy has No Exclusions on:

- a. Passive Political Violence & Terrorism
- b. Suicide
- c. HIV/AIDS

15. When siblings include their parents under individual proposals, will all the policies pay in case of a claim?

Yes, they will all pay but a maximum of kes. 1,000,000

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16. Can I Name my Aunt, Uncle, step Father or Step-Mother as a dependent in my cover?

No, you can only give each of them a form to fill and list his/her dependents and pay the premiums on their behalf but you cannot name them as dependents in your cover.

Note: *You cannot be a beneficiary in a case where you pay the premiums on their behalf.*