

RETAIL LAST EXPENSE

About the product

This is a funeral expense cover that pays for funeral expenses arising from natural or accidental death.

Who is covered?

- The applicant and the spouse should be between 18 and 65 years of age at entry.
- The policy is renewable but has an exit age of 70 years.
- Children with a minimum age of 1 month and a maximum entry of 18 years. Those above 18 years up to 25 years can be included only if they are students in school/college. Evidence of one as a student must be provided.

What are the premiums and benefits for the cover?

Retail Last Expense				
Benefit Option	OPTION 1	OPTION 2	OPTION 3	OPTION 4
	50,000	100,000	200,000	300,000
Principal Member Only	50,000	100,000	200,000	300,000
Spouse Only	50,000	100,000	200,000	300,000
Per Child (Max 4)	25,000	50,000	100,000	100,000
Annual Premiums				
Nuclear Family (up to 2 claims)	800	1,500	2,200	3000
Extra Child	150	200	200	200
Fire Cash Cover Per Family	5,000	5,000	5,000	5,000

How is our product unique?

The insured principal member will get compensated in case of fire accident a lump sum payout of KES 5,000

What are the waiting periods?

- No waiting period for death as a result of an accident.
- **2 months** waiting period for deaths due to natural causes.

What are the general conditions of the cover?

- Each member is covered for up to **KES 300,000**, providing timely support when it matters most.
- For members with **pre-existing and chronic conditions**, the benefit is capped at **KES 100,000**, ensuring inclusive and reliable assistance.

What is not covered under this cover?

- Expenditure incurred arising from any illegal or criminal act.
- Sustained whilst the life assured is under the influence of intoxicants or is suffering from insanity or venereal disease.

- Participation in the following activities: Aqualung diving, rugby, boxing, climbing and mountaineering necessitating ropes or guides, parachuting, polo, power boating, motor competitions and show jumping.
- Being under the influence of or being affected (temporary or otherwise) by alcohol drugs.
- Willful exposure to needless peril (except in attempt to save human life) or committing or attempting to commit suicide whether felonious or not.

How to Claim

Complete the claim form and attach copies of the following:

- Copy of ID or birth certificate for children (of the deceased)
- Copy of the burial permit or death certificate
- ID copy of beneficiary
- Police abstract for accidental deaths

The nominated beneficiary must be above 18 years Regulated by Insurance Regulatory Authority