

PREMIUM RATES (PER FAMILY)

The applicable rates of premium per benefit option are detailed below:

Category Main Package	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
Principal Member	50,000	100,000	150,000	200,000	300,000	400,000	500,000
Spouses (Max 1 per member)	50,000	100,000	150,000	200,000	300,000	400,000	500,000
Parents & Parents in Law (Max 4 per member)	50,000	100,000	150,000	150,000	150,000	150,000	150,000
Children (Max 4 per member)	50,000	100,000	100,000	200,000	200,000	200,000	200,000
Annual Premium per Family	1,500	3,000	4,500	5,500	8,000	10,400	13,000
Additional Premium per Child (KES)	250	500	500	1,000	1,000	1,000	1,000
Individual Principal Members Age 21 - 50 years	300	500	750	1,200	1,800	2,800	4,000
Parents & Parents in-law – Age 81 to 90 Years	1,300	2,300	4,200	4,200	4,200	4,200	4,200
Principal Members– Age 71 to 80 Years	1,200	2,200	4,100	4,100	4,100	4,100	4,100

The policy pays a maximum of Three (3) claims per family per year

TERMS OF THE COVER

- The funeral benefit once paid is a final and absolute pay-out and there is no reinstatement of cover at renewal.
- If the principal member dies, the dependents continue to be covered until the end of the policy period. Upon renewal the spouse has the option of continuing the cover as the main member.
- The cover applies on a worldwide basis, 24 hours a day, 7 days a week
- There shall be no refund in premiums upon exit of a member after the expiry of the first 30 days from signing up for the policy. New members joining mid cover are required to pay the full annual premium