

KWA Last Expense Product FAQs/Commonly Asked Questions

- 1. What is KWA** – This refers to the Kenya Diaspora Alliance (KDA) Welfare Association
- 2. How can I join KWA?** You become a member by paying a non-refundable joining fee of Kshs. 3,000 (USD 25)
- 3. Can I register for the last expense without becoming a member of KWA?** NO, KWA membership is mandatory. Nonetheless, you can negotiate other packages on your own or with other groups.
- 4. What is the last expense cover?** The last respect/expense cover is a product meant for families to give them peace of mind and the basic support they need to pull through the pain of sudden loss of a loved one.
- 5. Who is the insurer/underwriter for the KWA Last Expense Cover?** – ABSA¹ Life Assurance Kenya Limited.
- 6. Who is the Agent/Insurance Broker?** It is Octagon Africa, a licensed broker.
- 7. Eligibility** – Anyone (especially Kenyan) with minimum entry age of 18 years and up to 80 years. Such person can also bring on board the following:
 - Own Spouse
 - Own children (biological or legally adopted) between 2 weeks and 24 years
 - Own Parents aged up to 89 years
 - Own Parents in Law aged up to 89 years

Members aged 89 years and below will be covered for life as long as the policy is renewed when due.
- 8. Waiting Period** - There is no waiting period for accident related claims.
For members, Spouses and children – 1 month for illness and natural causes
Parents and Parents in-law and members aged 71-80 years – 3 months for illness and natural causes
- 9. Renewal** – The policy will be renewed each year but renewal premium may change depending on the Claims experience.
- 10. Who is a Beneficiary?** This is the person or legal entity that is nominated or designated to receive the death benefit your policy will pay in case of death of the policy holder
- 11. Premium** – This is the amount of benefit payable in terms of the policy insured.
- 12. Duration of Cover** – 12 months commencing from the start date. KWA Cover commenced on 1st November 2023 and renewal date will be every 1st November. A member joining later will be covered for the remaining months at the time of joining.
- 13. Territorial Limitations** – All persons covered under the scheme, wherever in the world they are including those living permanently or temporarily outside the borders of Kenya.
- 14. Can you get refund of premiums paid?** – No refund of premiums will be made when one exits the scheme.
- 15. Minimum Age when joining**
 - Principal – 18 years
 - Spouses – 18 years
 - Children - 2 weeks
 - Parents – 30 Years
- 16. Maximum Entry Age**
 - Principal – 80 years (age next birthday)
 - Spouses – 80 years (age next birthday)
 - Children – 21 years (maximum entry age)
 - Parents – 90 years (age next birthday)
- 17. Maximum Cover Age – Death Benefits**
 - Principal – None, subject to no breaks in cover
 - Spouse – None, subject to no breaks in cover
 - Children – 21 years (up to 25 years with proof of fulltime schooling)
 - Parents – None, subject to no breaks in cover
- 18. What happens when I join the scheme midway?** – New members joining cover once the start date has passed shall pay full annual premium. They will be covered for the remainder of the months.

¹ ABSA was formerly Barclays Bank

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19. **How many claims are payable per year per family?** – Maximum of 3 (three) claims per family per year.
20. **Maximum cumulative claim amount payable per family?** Kshs. 1,200,000 (One Million, Two Hundred Thousand Kenyan Shillings).
21. **What happens when siblings take cover for the same parent?**

The following shall apply:

- The parent will be covered at full benefit with priority to the sibling who enrolled to the cover first.
- An individual shall be covered by a maximum of 3 principal members
- The second and third sibling to enroll for cover shall receive the lesser of the difference between the first sibling’s cover option and up to the maximum liability of Kshs. 1,000,000 subject to the sibling’s option of cover.
- The decision regarding who joined first solely lies with the insurer. Where siblings joined on the same date, and the sum of options selected is greater than the limit of Kshs. 1,000,000, proportionate ratio of the benefits shall be applied.

22. What are the current benefits options of the KWA Last Expense Cover?

BENEFIT	Option 5	Option 6	Option 7
Funeral Expense Benefits			
Principal Member	Kshs. 300,000	Kshs. 400,000	Kshs. 500,000
Declared Spouses – 1 per member	Kshs. 300,000	Kshs. 400,000	Kshs. 500,000
Declared Biological Children – 4 per member	Kshs. 200,000	Kshs. 200,000	Kshs. 200,000
Declared Biological Parents & Parents in law – 4 per member	Kshs. 150,000	Kshs. 150,000	Kshs. 150,000
Individual Principal	Kshs. 300,000	Kshs. 400,000	Kshs. 500,000

Member – Age 21 years to 50 years			
Maximum Sum Assured for Children below 10 years	Kshs. 100,000	Kshs. 100,000	Kshs. 100,000

23. What information need I provide at the time of joining?

There is a group last expense (GLE) form that even principal member has to fill with the following information for all persons to be covered: full name, relationship, date of birth, identification (National ID number or Passport number), and age.

24. Who is permitted to access the data/information provided?

We strictly adhere to Kenyan and global/universal privacy and generalized data protection regulations (GPDR). Only Secretariat and other authorized administrative staff are allowed to access the data, and for the exclusive purposes intended.

25. What documents must I present to lodge a claim?

- Duly completed funeral claim form/funeral notification
- Copy of the deceased ID/Passport
- Copy of the member’s ID/Passport (if the deceased is not a member)
- Copy of a valid burial permit stamped by issuing office
- Proof of the Life Assured’s participation in the scheme, evidenced by the payment of premiums on the Life Assured’s behalf by the Policyholder
- Such other documentation as the insurer may reasonably require

26. Are there specific exclusions where a claim payment may be denied? YES.

- Members who were never declared at commencement of cover
- Members whose dates of birth were never declared