



# Personal Accident

## What are the premiums payable and how does one make payment?

The premium payable is computed using the premium calculator and varies depending on the selected sum assured. Where the policyholder has selected an annual benefit increase, both the premium and sum assured will increase at each policy anniversary date.

Premiums will be collected via debit order from the policyholder's bank account. Electronic funds transfer (EFT) and Mobile Money i.e Mpesa will only be permitted for first premium and any arrears.

The policyholder has the option of selecting either a monthly or annual premium paying frequency. An annual premium paying frequency qualifies for a one (1) month premium discount.

The policy will automatically lapse after the total of two (2) months premium is unpaid.



### How to claim

Claims must be reported in writing to Absa Life Assurance Kenya within 180 days of the claim event. Whilst accidental hospitalisation claims must be reported within 90 days of the event.



### What are the policy exclusions?

The list of the applicable general and specific exclusions is outlined in the application form. Absa Life Assurance Kenya shall not be obliged to make any payment(s) in respect of any condition or event arising directly or indirectly from or traceable to any of the exclusions.

## To know more about this policy:

SMS "Personal Accident" to 20114

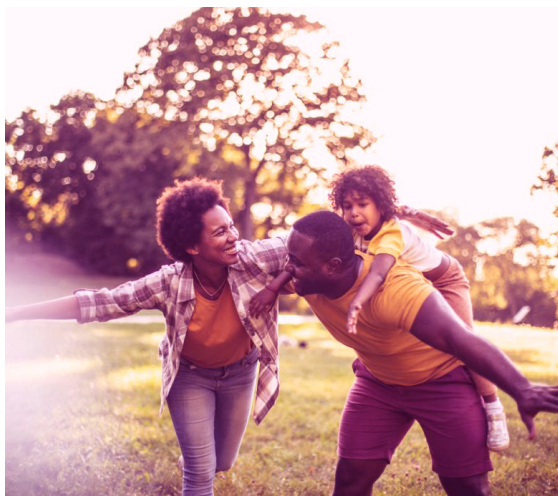
Call 020 420 9000 or

Email [AbsaLifeKenya@absa.africa](mailto:AbsaLifeKenya@absa.africa)

An Absa Life Personal Accident cover provides an affordable means of protecting your family from the financial effects of accidental death and accidental permanent disability.

The policyholder may extend cover to include dependents based on the options below:

Options of Cover	Lives Assured
<b>Option 1</b>	Policyholder only
<b>Option 2</b>	Policyholder plus Spouse only (max of 1)
<b>Option 3</b>	Policyholder plus Children (max of 5)
<b>Option 4</b>	Policyholder, Spouse (max of 1) plus Children (max of 5)



### Who is eligible for cover?

Once a policyholder signs up, they are covered for life, subject to continued premium payment. However, the below minimum and maximum ages at entry apply:

Member	Min Age at Entry	Max Age at Entry	Maximum Cover Age
<b>Principal</b>	18 years	64 years	For life subject to no breaks in cover
<b>Spouse</b>	18 years	64 years	For life subject to no breaks in cover
<b>Children</b>	Still born	20 years	Up to 24 years with proof of being a fulltime student

### The benefits of the policy are:

#### Death Benefit

The policyholder may choose an accidental sum assured between KES 500,000 to KES 5,000,000.

The policy pays 100% of the sum assured on accidental death of the policyholder and/or spouse. No benefit is payable for any natural cause of death.

#### The benefit payable on death of a child shall be as follows:

Age at Time of Death	Benefit Payable
<b>Aged 14 and above</b>	10.0% Current Sum
<b>Age 7 and 13 years</b>	5.0% Current Sum Assured
<b>Age 1 and 6 years</b>	2.5% Current Sum Assured
<b>Younger than 1 year (Including stillborn)</b>	1% Current Sum Assured

No additional benefits are payable on a child's death, whether the death was due to an accident or not.

**Funeral Benefit** The policy will pay a funeral benefit equal to 10% of the accidental cover on death of the policyholder and/or their spouse. The amount is payable whether the death is a result of an accidental or non-accidental cause.

**Permanent Total Disability Benefit** The policy will pay 100% of the sum assured on accidental permanent and total disability of the policyholder and/or the spouse. No benefit is payable for any natural cause of permanent and total disability.

If the disability of the policyholder is due to an accident, partial though permanent (i.e., loss of one eye, loss of one hand or loss of one leg), the policy will pay 50% of the accidental cover.

#### The benefit payable on accidental permanent and total disability of a child shall be as follows:

Age at Time of Disability	Benefit Payable
<b>Aged 14 and above</b>	100% Current Sum Assured
<b>Age 7 and 13 years</b>	50% Current Sum Assured
<b>Age 1 and 6 years</b>	25% Current Sum Assured
<b>Younger than 1 year (Including stillborn)</b>	10% Current Sum Assured

**Accidental Hospitalization Benefit** The policyholder may opt to include this benefit at an extra premium.

The policy will pay a cash benefit equal to 0.2% of accident benefit for each day spent in hospital, where the cause of hospitalization is an accident.

A minimum hospital stay of 3 days and a maximum of 30 days will apply for each claim.

The family may use this money to pay the hospital bills, provide for any loss in income or in meeting household expenses.

**Inflation Protection** This is an optional benefit that is selected at the application stage. It offers the policyholder the option of having the premium automatically increase either by 5% or 10% on an annual basis on the anniversary date of the policy.

The percentage rates of increases can only be reduced, increased or removed at future policy anniversaries. The cover amount will increase at the same rate selected for the premiums.



### Beneficiaries

The policy allows the policyholder to nominate up to one (1) beneficiary for the death benefit. However, the policyholder is the sole beneficiary for the disability and accidental hospitalisation benefits.