



## How do I apply for the policy?

To apply, simply complete the application form attaching a copy of the National ID or Passport and KRA Pin No.

The policyholder will be required to perform medical tests if the sum assured across all the policies is above 20M.

You can also apply for the policy on our website [www.absalife.co.ke](http://www.absalife.co.ke) anytime, anywhere.



## Beneficiaries

The policyholder is the sole beneficiary for the disability, critical illness and accidental hospitalisation benefits. However, the policy allows the policyholder to nominate up to 5 beneficiaries for the death benefit.



## What are the waiting periods?

The policy has a 12-month waiting period applicable to all non-accidental causes of death, disability, critical illness and waiver of premium. Should a claim arise within the waiting period, a full refund of premiums received will be made to the policyholder. However, there's no waiting period for accidental death, disability, and hospitalization.



## How to claim

Claims must be reported in writing to Absa Life Assurance Kenya immediately and as soon as the event becomes known to the policyholder and/or the beneficiaries. Death claims must be reported in writing within 12 months from the date of death whilst disability claims must be reported within 6 months of the claim 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 from or traceable to any of the exclusions.

## To know more about this policy:

- SMS "Endowment" to 20114
- Call 0709 008 000 and 020 400 8000
- Email [ALAK.customerservice@absa.africa](mailto:ALAK.customerservice@absa.africa)
- [absalife.co.ke](http://absalife.co.ke)
- 5<sup>th</sup> Floor, Principal Place School Lane, Off Waiyaki Way Westlands

Terms and conditions apply. Absa Life Assurance Kenya is regulated by the Insurance Regulatory Authority

**Secure your family's story with an Absa Life Endowment Policy**



[www.absalife.co.ke](http://www.absalife.co.ke)



