What are the policy exclusions?

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:

- Breach of any criminal law by you or anyone acting on your behalf or with your permission or knowledge or by anyone claiming a benefit under this Policy
- Self-inflicted injury or attempted suicide within the first 12 months from the date of commencement or reinstatement of the policy
- Driving a motor vehicle while over the legal alcohol limit
- Intake of illegal drugs or alcohol
- Active and wilful participation in war, civil commotion, riot, terrorist activity, or rebellion
- Radioactivity or nuclear explosion

The following exclusions apply to Critical Illness and Permanent and Total Disability claims:

- Pre-existing conditions
- Disability caused by dangerous sports and pursuits
- Refusal to undergo surgery or other medical treatment where the disability can be substantially removed or improved by surgery or other medical treatment that the policyholder would be reasonably expected to undergo

To learn more about how we treat your personal information, please visit www.absalife.co.ke for our Privacy Notice.

To know more about this policy:

SMS "Umbrella" to 20114

Call 0709 008 000 and 020 400 8000

Email ALAK.customerservice@absa.africa

absalife.co.ke

5th Floor, Principal Place School Lane, Off Waiyaki Way Westlands

Life Assurance

Secure your family's story with an Umbrella Group Last Expense

The financial burden of losing a loved one should not prevent you from giving them a befitting send off. Secure your peace of mind and that of your loved ones with a Absa Life Assurance Kenya Last Expense Cover.

What are the policy features?

The cover is based on predetermined benefit limits and their corresponding annual premiums. The policyholder may select a sum assured from the available options up to KES 1,000,000

The cover pays a cash lump sum in the following instances:

Benefit Type	Benefit Paid
Death	100% of the sum assured on death regardless of whether the cause was accidental or an illness
Accidental Permanent and Total Disability (PTD)	Pays 100% of the sum assured upon accidental PTD
Critical illness	Pays 50% of the sum assured upon 1st ever diagnosis of a critical illness. Once paid, the sum assured reduces by 50% the balance of which may be settled on death or Permanent Total Disability as a final and absolute payout.

Who is eligible for cover?

The cover is annually renewable and available for both groups and individuals who would like to take it up. Once a member has signed up, they are covered for life. However, the below minimum and maximum ages at entry apply:

Member	Min Age at Entry	Max Age at Entry	Maximum Cover Age
Principal & Spouse	18 years	69 years	For life subject to no breaks in cover
Additional Adults (Brothers & Sisters, Legal spouse, Adult Child)	1 year	64 years	For life subject to no breaks in cover
Parents & In Laws	35 years	84 years	For life subject to no breaks in cover
Children	2 weeks	21 years	up to 25 years with proof of being a fulltime student
Critical Illness & Accidental PTD (Permanent and Total Disability)	18 years	64 years	65 years

Should the principal member die, dependent's cover continues to the end of the policy period. Upon renewal the spouse has the option of continuing the cover as the main member.

The cover applies worldwide for 24 hours a day, 7 days a week

Benefit Category	Value of Benefit Payable	No of Claims Payable per Year
Funeral	100% of sum assured	5 claims per family per year
Permanent and Total Disability	100% of sum assured	5 claims per family per year
Critical Illness (accelerated)	50% of sum assured	1 claim per family per year

Premium Rates

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

Member	Extent to Cover	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Principal Member	Death, PTD & Critical Illness	100,000	200,000	300,000	400,000	500,000	1,000,000
Spouse	Death & PTD, only	100,000	200,000	300,000	400,000	500,000	1,000,000
Parents & Parents in Law (Max 4 per member)	Death only	100,000	200,000	200,000	200,000	200,000	200,000
Children (Max 4 per member)	Death & PTD, only	100,000	200,000	200,000	200,000	200,000	200,000
Annual Premium per Family		3,750	7,500	11,350	17,800	21,050	31,300
Premium per Additional Child (KES)		500	1,000	1,000	1,000	1,000	1,000
Premium per Additional *Adult (KES)		1,000	2,000	2,000	2,000	2,000	2,000

* Additional adults are limited to legal spouse, adult children, biological brothers and sisters up to a maximum of two (2) adults per principal member

i). A group may select only one (1) benefit option from the available options for all the members in that group
ii). The maximum sum assured for any, one (1) Principal Member or Spouse on cover is KES. 1 Million across all policies taken on the one life
iii). The maximum sum assured for any, one (1) parent or additional adult on cover is KES. 600,000 across all policies that may be taken on the one life
iv). The maximum sum assured for children below 10 Years is KES 100,000
v). There shall be no refund in premiums upon exit of a member after the expiry of the first 30 days after signing up for the policy
vi). Premium is payable annually in advance and new members joining mid cover are required to pay the full annual premium

Waiting Periods

The applicable waiting periods for the cover are as follows:

Category of Membership	Type of Benefit	Applicable Waiting Period	Deferred Period
Principal Member, Spouse & Children	Illness related death	One (1) month from date of commencement of cover	None
Parents, Parents in Law & Additional Adults	Illness related death	Three (3) months from date commencement of cover	None
Nuclear Family (Principal Member, Spouse & Children Only)	Accidental Permanent Total Disability	None	6 months (to allow for the permanence of the disability to be confirmed)
Principal Member Only)	Critical Illness	6 months	None

How to Claim

i). All eligible members must be declared at commencement of the cover for claims to be payable.
ii). The Principal Member is the automatic ultimate beneficiary for all the dependents. In the event of the Principal Member's death then the proceeds of the cover will be paid to the nominated beneficiary.

Below is a summary of the requisite claim documents

Type of Benefit	Claim Documents
Death	a). Completed death claim form b). Certified copy of the deceased ID/Passport c). Certified copy of the beneficiary's ID/ Passport d). Original or certified copy of a valid death certificate e). Police Abstract Report if death is due to an accident f). Any other document as may be reasonably required
Permanent Disability Benefit & Critical illness	a). Completed disability or illness claim forms b). Certified copy of the Life Assured's ID/ Passport c). All evidence, medical or otherwise as may be reasonably required by Absa Life in support of the claim. If the Life Assured is required to be medically examined by a medical practitioner, any such medical examination shall be at the expense of Absa Life d). Any other document as may be reasonably required