



Are there waiting period on the policy?

The policy has a 12 month waiting period on non-accidental Death, Disability and Critical Illness. 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 hospitalisation

How to claim

Claims must be reported in writing to Absa Life Assurance Kenya or through the Absa Bank branches within 180 days of the claim event for death, disability and critical illness. Whilst accidental hospitalisation claims must be reported within 90 days of the event.

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 or indirectly from or traceable to:

- Self-inflicted injury or attempted suicide within the first two (2) years from the date of commencement or reinstatement of the policy
- 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
- 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 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

A detailed list of exclusions will be outlined as part of the application form.

Ask in branch.

To know more about this policy, call 020 420 9000 or SMS 20114

Protect your loved ones for life with the Ultimate Protector

You care for your family, so make sure you've got adequate cover for natural, accidental death and accidental disability. The **Ultimate Protector** gives you peace of mind knowing that you and your family will be taken care of for life no matter what happens.

Who is eligible for the policy?

Any individual between the ages of 18 to 60 years looking for a comprehensive life policy that can be structured to fit their individual circumstances.

What are the policy features?

The policy offers a whole of life cover for death whether accidental or non-accidental. It also offers accidental and non-accidental disability cover, critical illness and accidental hospitalisation benefits.

The policyholder has the option of selecting a sum assured of any amount between KES 500,000 to KES 10,000,000

What are the available policy plans?

A policy holder can opt to structure their policy as either a comprehensive plan or an accidental plan.

Comprehensive plan - This plan covers Natural Death, Accidental Death, Natural Permanent Disability, Accidental Permanent Disability and Critical Illness. A policy holder only qualifies for this plan once they have satisfactorily answered the medical questions.

Accidental plan - This plan covers only Accidental Death and Accidental Permanent Disability

Critical Illness

30% 30% of current sum assured up to a maximum of KES 3M, paid on 1st diagnosis of either one of the following: Heart Attack, Cancer, Stroke, Kidney Failure, Major Organ Transplant or Coronary Artery Bypass Surgery

Cash Back Benefits

50% of the 1st year's premium paid at the end of every 3rd year, provided the policy remains in force for the entire three year period

Accidental Hospitalisation

This is an optional benefit with a separate premium payable upon application. It can be extended to include a spouse and children. It is only applicable where one is hospitalised due to an accident.

The policy will pay 0.2% of the sum assured for each day spent in hospital per life assured. This benefit is payable only where the duration of hospitalisation is longer than 3 days, up to a maximum of 30 days.

Additional Accidental Death Benefit

Should death resulting from accidental causes occur after the first 12 months of cover, an amount equal to 200% of the sum assured will be paid to the nominated beneficiaries. This benefit is only applicable for comprehensive plans.

Automatic Benefit Increase (ABI)

This is an optional benefit that is selected at the application stage and will remain active until the policyholder reaches age 60. It offers the policyholder the option of having both the sum assured and premium automatically increase by 5% on an annual basis on the anniversary date of the policy. Once opted in, this benefit is not removable by way of a policyholder services change. However, the policyholder has the option to reduce the sum assured.

Premium Waiver

This benefit applies to policyholders above the age of 65 years whose policy has been in force for a period of at least ten (10) years. All future premiums are waived yet the policyholder continues to enjoy cover for natural and accidental death.

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

The premiums payable are based on the sum assured selected and are computed using the premium calculator. Where the policyholder has selected an annual benefit increase the premium and sum assured will increase at each policy anniversary date.

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

The policyholder has the option of selecting a monthly, quarterly, bi-annual and annual premium paying frequency. Quarterly, bi-annual and annual premium paying frequencies qualify for a premium discount.

Should the total outstanding premium not be paid and received by Absa Life Assurance Kenya after four (4) consecutive failed attempts to collect the premium, the policy will automatically lapse.

How do I apply for the policy?

To apply, simply visit the nearest Absa Bank branch and complete the Ultimate Protector application form attaching a copy of the National ID or Passport and KRA Pin No.

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.