



Group Last Expense Cover

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GROUP LAST EXPENSE

A group last expense cover is an insurance policy that covers the life of a person whilst being a member of a formal group to pay for funeral expenses.

The policy enables Amref Sacco to provide means of financing funeral expenses when a member passes away.

BENEFITS

- 1 Cash payment for funeral expenses
- 2 Covers natural or accidental death
- 3 Cover extends to riots and HIV

FEATURES

Covers the principal, spouse, children and option for parents and parents-in-law.

Term of cover: Renewable annually.

ELIGIBILITY CRITERIA

Principal member and spouse

- Min. entry age - 18 years
- Max. entry age - 70 years
- Exit age - 85 years

Benefit is capped to KES 200,000 per principal member.

Parents and Parents-in-law

- Max. entry age - 80 years
- Exit age - 85 years

Benefit is capped to KES 100,000 per parent.

Children

- Min. entry age - 1 month
- Exit age - 18 years, can be extended to 25 years if in school.
- Benefit is capped at KES 100,000.
- Kes 200 for an additional child (below 18 years)

WAITING PERIOD

- Accidents - None
- Illnesses - 1 month for all members except parents where it is 3 months.

OPTIONS

OPTION 1 Covers Nuclear family with parents and parents in laws (maximum of 10 family members). Any family with below 10 family members will have the opportunity add a dependant at no additional cost subject to the Maximum family size of 10.

The cover shall pay up to 6 claims per family per year, Maximum of 2 claims for parents/parent in law. For a premium of **Kes 6,328 per year. [Kes 528 per Month]**

OPTION 2 Covers either a single Member or a member and Spouse or a member Spouse and children (max of 6 family members). Nuclear family only (parents and parents in-law excluded in this option).

Any member with below 6 family members will have the opportunity add a dependant at no additional cost subject to the Maximum family size of 6. **For Kes 1,306 per year, [Kes 109 Per Month]**