

LAST EXPENSE MEMBER APPLICATION FORM

Please complete in full (BLOCK letters)

ID & KRA for Principal member should be indicated, Spouse to provide ID number. Children should be biological or adoptive and proof at point of claim will be required by Britam.

(* indicates a mandatory required field).

PRINCIPAL MEMBER DETAILS		
*FIRST NAME:	*MIDDLE NAME:	*LAST NAME:
OCCUPATION:	BIRTHDATE:	*ID/PP NO:
EMPLOYER:	P.O BOX:	TEL No (office)
*(Cell Phone):	*Email address:	KRA PIN:

DEPENDENTS (Individuals covered under this policy).

DEPENDANTS NAME	RELATIONSHIP	DATE OF BIRTH	MOBILE NO.	M/F	ID NO./ BIRTH CERT NO.
	Spouse				
	Child 1				
	Child 2				
	Child 3				
	Child 4				
	Father				
	Mother				
	Mother in law				
	Father in law				
	Additional Spouse				
	Additional Dependents (Children below 24)				

Eligibility Criteria

Principal member/spouse; <ul style="list-style-type: none"> Min. entry age – 18 years Max. entry age – 70 years Exit age – 85 years 	Parents and Parents-in-law; <ul style="list-style-type: none"> Max. entry age – 80 years Exit age – 85 years Benefit is capped to KES 100,000 per parent
Children; <ul style="list-style-type: none"> 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. 	Waiting Period; <ul style="list-style-type: none"> Accidents - None Illnesses – 1 month for all members except parents where it is 3 months.

kindly select the cover option applicable for you.

Please Tick

Please Tick

OPTION 1 to cover Nuclear family parents and Parents in-laws	
Member Class	Limits
Principal	200,000.00
Spouse	200,000.00
1st child	100,000.00
2nd child	100,000.00
3rd child	100,000.00
4th child	100,000.00
Father	100,000.00
Mother	100,000.00
Father In Law	100,000.00
Mother In Law	100,000.00
Total Premium (Multiple Claims) Total Premium (Upto 6 claims per family per year) Maximum of 2 claims for parents/parent in law.	6,328.00
Additional child (below 18 years)	200

OPTION 2 to cover Nuclear family and Single Members only	
Member Class	Limits
Principal	200,000.00
Spouse	200,000.00
1st child	100,000.00
2nd child	100,000.00
3rd child	100,000.00
4th child	100,000.00
Total Premium (Multiple Claims) Total Premium (Upto 6 claims per family per year) Single members shall have opportunity to add spouse and upto 4 Children within the policy period at no additional charge	1,306.00
Additional child (below 18 years)	200

DECLARATION: I declare that this information is true to the best of my knowledge and belief. Any misrepresentation may invalidate the contract.

DECLARATION: I understand and agree in particular that this application is subject to policy terms and conditions

PRINCIPAL'S SIGNATURE _____ DATE _____

FOR OFFICIAL USE

Introduced to GLE by: _____ Signature _____ Date: _____

Sales Manager Name: _____ Signature _____ Date: _____

Britam Agent Debit No: _____

How to claim.

1. Amref Sacco through the appointed administrator shall inform **BRITAM** immediately upon the death of any insured or his/ her dependants.
2. Provide the below documents:
 - a. Completed Last expense claim form.
 - b. Certified copy of the Burial Permit.
 - c. Certified copy of the ID card of the Deceased and Claimant.
 - d. Certified copy of birth certificate for deceased dependent (If applicable)
 - e. Copy of Police abstract and any other required documents for accidental deaths.
3. Wait for up to a maximum of 72 hours for claim settlement after submitting full claim documentation.

FREQUENTLY ASKED QUESTIONS

1. What is Group Last EXPENSE?

This is a group funeral insurance cover that pays a lump sum amount in the event of death of a specified member.

2. How much is the payable amount of the Last Expense benefit?

The cover shall Pay Kes 200,000 for any member of the nuclear family and Kes 100,000 for the parents/ parents in Law.

3. Who is covered?

Covers the principal, spouse, children, parents and extends to Parents/Parents in – law.

4. What is the scope of the benefit being offered?

It offers a cover for both accidental and natural causes of death.

5. What is the duration of the cover?

The cover runs for one year and is renewable annually upon expiry.

6. Is the waiting period applicable? If Yes, for what period of time?

Yes, 1(one) month on death due to illness or natural causes for Nuclear family (Spouse and Dependents) and 3(three) months waiting period for Parent and Parents-In-law. No waiting period on accidental deaths.

7. What are the eligibility criteria?

- Main Member/Spouse: Minimum entry age is 18 years. Maximum entry age is 70 years at entry. Maximum coverage age 85 years.
- Children: Minimum entry age is 30 days. Maximum 18 years at entry. Maximum coverage age 18 years to 25 years for fulltime students. Adopted children need to provide a legal adoption letter during application
- Parents/Parents- In-law: Minimum entry age is 40 years. Maximum entry age is 80 years. Maximum coverage age 85 years.

8. What are the requirements of the lives to be covered?

Completed application form with details of the dependents to be covered (no need to attached copies of ID's or Birth certs at Placing cover.

9. How long does it take for a claim to be processed?

All valid claims will be paid out within 72 hours with effect from the time the insurer receives all the required documents.

10. When does the policy lapse for the group or member

- The policy lapse on the death of the member at Amref Sacco.
- Non- payment of the premium with the stipulated credit policy.
- Non-Renewal of the group policy.
- In the event of forged documents/Fraudulent Claims by a member