



# DoveNest

INSURANCE BROKERS

*A trusted partner*



## v2023

### **DOVENEST UMBRELLA LAST EXPENSE (FUNERAL) INSURANCE**

*Because we assist families to Leave Memories & Not Bills, we save families, institutions, Alumni, Chamas including welfare and investment groups, SACCOS and Churches, money on funeral costs:*

Dovenest is a trusted and leading Kenyan and Diaspora Insurance Broker licensed by Insurance Regulatory Authority. The Company offers a wide range of financial products and services in Insurance, Pension and Advisory services.

This group last respect package, among others, pays for funeral expenses arising from natural or accidental death within 48 working hours after receipt and admission of complete and valid claim documentation.

*Scheme provides free session of professional Grief and Counseling Therapy treatment in the event of losing nuclear family member.*

This is a 24-hour worldwide cover with premiums charged annually.

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*Dovenest Insurance Brokers is licensed and regulated by the Insurance Regulatory Authority*

## ANNUAL PREMIUMS TABLE PER FAMILY

### OPTION A (MULTIPLE OPTIONS PER GROUP)

Category Main Package	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
Currency	Kshs	Kshs	Kshs	Kshs	Kshs	Kshs	Kshs
Principal Member	50,000	100,000	150,000	200,000	300,000	400,000	500,000
Spouses (Max 1 per member)	50,000	100,000	150,000	200,000	300,000	400,000	500,000
Parents & Parents in Law (Max 4 per Member)	50,000	100,000	150,000	200,000	200,000	200,000	200,000
Children (Max 4 per member for package price)	50,000	100,000	100,000	200,000	200,000	200,000	200,000
<b>Annual Premium Per Family</b>	<b>1,800</b>	<b>3,000</b>	<b>4,500</b>	<b>7,000</b>	<b>10,000</b>	<b>15,500</b>	<b>20,000</b>
Additional Premium	Per extra Child	250	500	500	1,000	1,000	1,000
Individual Principal	Members Age 21 - 30 years (ANB)	300	500	750	1,200	1,800	2,800

### OPTION B (SINGLE OPTION PER GROUP)

Category Main Package	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
Currency	Kshs	Kshs	Kshs	Kshs	Kshs	Kshs	Kshs
Principal Member	50,000	100,000	150,000	200,000	300,000	400,000	500,000
Spouses (Max 1 per member)	50,000	100,000	150,000	200,000	300,000	400,000	500,000
Parents & Parents in Law (Max 4 per Member)	50,000	100,000	150,000	200,000	300,000	400,000	500,000
Children (Max 4 per member for package price)	50,000	100,000	100,000	200,000	200,000	200,000	200,000
<b>Annual Premium Per Family</b>	<b>1,800</b>	<b>3,000</b>	<b>4,500</b>	<b>7,000</b>	<b>20,000</b>	<b>35,500</b>	<b>50,000</b>
Additional Premium	Per extra Child	250	500	500	1,000	1,000	1,000
Individual Principal	Members Age 21 - 30 years (ANB)	300	500	750	1,200	1,800	2,800

### ELIGIBILITY CONDITIONS

MEMBER & BIOLOGICAL PARENTS	MIN AGE AT ENTRY	MAX AGE AT ENTRY	MAXIMUM COVER AGE
		(Age Next Birthday)	
Principal & Spouse	18 years	70 years	For life subject to no breaks in cover
Parents & Parents in Law	31 years	85 years	For life subject to no breaks in cover
Children	2 weeks	24 years	up to 25 years

\*\*\*\*\***GRIEF & COUNSELLING - ONE SESSION FOR NUCLEAR FAMILY**\*\*\*\*\*

### MANDATORY DOCUMENTS (Copies of)

- Duly filled proposal/application form
- Member's ID or valid Kenyan passport
- Member's KRA pin
- Member spouse's ID or valid passport
- Member parents' & parent/in-laws: ID or valid passport each
- Member's children: Birth certificate/or notification each

### COVER NOTES

- Cover does not exclude among others HIV/AIDS, COVID, Passive political violence & terrorism and suicide.
- Minimum entrants - 10 group members.
- Group must fill an excel template provided and provide all supporting documents before payment is accepted.
- Valid claims will be paid within 48 working hours after submitting full documentations.
- Five (5) claims per year per family without reinstatement premium.
- Waiting period is one month for nuclear family and three months for parents & parents in law.
- No waiting period for accidental death.
- New groups have a maximum of three months to onboard members at full annual premium.
- Accepts both non-registered and registered groups.
- Renewal under Dovenest does not require documents again.

## FREQUENTLY ASKED QUESTIONS (FAQ) & KEY TERMS/CONDITIONS:

This Last Expense Umbrella cover is offered to member-families of institutions including Alumni, Chamas, Churches, Investment groups, Saccos by Absa Life Assurance (K) Ltd. through Dovenest Insurance Brokers Ltd for a renewable term of one year and is renewable annually.

### 1) What is ABSA-DOVENEST Last Expense umbrella cover?

The ABSA- DOVENEST Last Expense is a group last respect package that pays for funeral expenses arising from natural or accidental death in the insured group.

### 2) What are the benefits of ABSA-DOVENEST Last Expense?

There are seven options offered for choice. Under any option of the cover, the policy will pay the prescribed sum assured, God forbid up to five (5) deaths per family per year upon death of the insured and named dependents.

### 3) How long will I wait before I receive amount claimed?

Within 48 working hours after receipt and admission of complete and valid claim documentation.

### 4) Is there cover for the youth to take care of over 25-year-olds?

Young people aged between 21 to 30 years are given cover on stand-alone basis for discounted premium. This include orphans and those removed from scheme as dependents on turning age 25 years.

### 5) What are the entry requirements?

#### **Corporate Requirements and Leaders' role:**

- Registration certificate copy
- Banking details where available and applicable
- **Excel sheet on the prescribed and Provided template summarizing all members by group**

#### **Each member of the group to provide/Attach CLEAR Copies of the following MANDATORY documents:**

- Complete proposal form for each member
- Member's ID or valid Kenyan passport
- Member's KRA pin
- Member spouse's ID or valid passport
- ID or valid passport of each Member's **BIOLOGICAL** parents & parent/in-laws
- Member's children: Birth certificate or notification or Passport or ID (> 18 years) for each child
- Affidavit of support for any non-biological child(ren) under 25 years
- **Excel sheet on the prescribed and Provided template summarizing all members by group leadership**

### 6) Is there a maximum cover for children?

Yes. The maximum benefit payable in respect to the death of a child aged less than 10 years is Kshs 100,000 according to the Kenyan laws, Insurance Act, CAP 487, Section 96(1), (2).

### 7) Does policy provide for grief & counselling?

Yes, One session per family, maximum two per year by Professional counselors on death of a nuclear family member.

### 8) What happens if a principal member dies?

The policy remains active with the Spouse, principal's father, mother, father-in law, mother-in-law, or grown-up child taking over as principal members in that order as long as the policy is paid and active.

**9) Can different members take different options?**

No. The group will select common option under option 2 but will be allowed for only two options that are next to each other under option 1 of the pricing schedule above.

**10) Can members change details during the cover period?**

Yes. A member can make changes to the details of dependents covered to add, delete, or change as necessary by filling out and signing the appropriate forms. For example: Marriage occurring will add spouse and parent(s) in law joining, childbirth, etc. The additional member will be subjected to the applicable waiting period from the date of joining

**11) Where do members send complete application forms to?** To THEIR Welfare Common e-mail ([XXXXXXYY@GMAIL.COM](mailto:XXXXXXYY@GMAIL.COM)) and copying the Dovenest on [info@dovenestinsurance.com](mailto:info@dovenestinsurance.com)

**12) What are the eligibility criteria (Years are in Age Next Birthday format)?**

Children: 2 weeks - 25 years

Parents & Parents in Law: 31-85 years

Principal & Spouse: 19-70 years

There is NO Maximum/exit age, subject to continuous cover renewal for all except children @ 25 years.

**13) When does the cover start?**

When group reaches a minimum of 10 principal members and others joining later will renew the following year together on the same date

**14) Is there waiting period?**

Yes. 1 month for nucleus family and 3 months for parents and parents in law from the date of submission and payment. On policy renewal, the full premium should be paid within 30 days of cover renewal.

**15) Does the policy lapse after making a claim?**

The policy will pay up to 5 claims without reinstatement per family per year. This is the maximum possible number of claims per year per family.

**16) What is the claims process?**

Claims are paid within 48 working hours after receipt and admission of complete and valid claim documentation.

Eligible claimant payee will be the Principal, Spouse, Child >=18years, Parent, Welfare Group, or a Legal administrator respectively

- (a) Report to the Welfare Administrator the unfortunate death then,
- (b) Download or collect claim form from your Administrator or websites of Dovenest Brokers
- (c) File Notification of Death through a duly filled claim form
- (d) Welfare/Group leader's verification signature/stamp & statement is required on the form
- (e) Certified/Stamped Burial permit (by issuing hospital) or Death Certificate to be attached
- (f) Attach Deceased's identification document (ID, Birth Certificate, Passport)
- (g) Attach National ID/Passport of member/claimant
- (h) Attach Proof of Bank details of claimant- ATM-card, Bank/mini-statement
- (i) Attach Police abstract for accidental/crime-related deaths

- (j) E-mail the complete claim papers to [info@dovenestinsurance.com](mailto:info@dovenestinsurance.com) and copy your welfare E-mail
- (k) Provide place and time for Counselling therapy session for nuclear family loss of member

**17) What are the applicable Exclusions?**

Risk covered arising directly or indirectly or traceable to any of the following events are excluded.

1. Breach of any criminal law by insured or anyone acting on his/her behalf or with your permission or knowledge or by anyone claiming a benefit under this Policy
2. Self-inflicted injury or attempted suicide within the waiting period or reinstatement of the policy
3. Driving a motor vehicle while over the legal alcohol limit.
4. Intake of illegal drugs or alcohol
5. Active and willful participation in war, civil commotion, riot, terrorist activity, or rebellion
6. Radioactivity or nuclear explosion

Policy does not Exclude: Political Violence and Terrorism Extension, AIDS/HIV and suicide subject to waiting periods applicable.

**18) Do members get any document to confirm membership?**

Members will get annual certificates showing covered persons and premiums paid with cover summary. The master policy is issued to the Insurance Broker.

**19) Should I take this cover if I have existing cover elsewhere (including my employer's)?**

Yes, one can take as many covers as possible but in different groups until the maximum limit of the insurer of **Kes 1m** under Absa Life Assurance Kenya. The cover is not subject to **Indemnity Principle** of insurance. This cover will pay the promised amount of money in exchange for a premium on the death of the member or the named and admitted dependent for the period of one year.

It will also pay for any/all parent(s) named multiple times by siblings subject to Kes 1 million.

\*\*\*\*\***END**\*\*\*\*\*

**ENQUIRIES TO:**

**BROKER & INSURER- CUSTOMER SERVICE CONTACTS:**

Dovenest Insurance Brokers Ltd.  
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