



LIBERTY



LAST EXPENSE

At Liberty, we are committed to protecting you and your family against life's uncertainties, ensuring you get back to living a normal life as quickly as possible and caring for your family as you always would have.

Our Last Expense is a Family Protector plan that provides peace of mind during the difficult times as a result of death of a loved one. The Family Protector plan was developed in response to the growing concern of many employers regarding the ever increasing costs of funeral/burial expenses of employees and/or spouses and close relatives. The plan is also ideal for members of institutions such employees, Chamas including welfare and investment groups, SACCOS and Churches.

Eligibility Conditions

The product is bundled to cover a family consisting of a maximum of one main member, maximum of one spouse maximum of 4 children (additional premium above this number) and a maximum of 2 parents and 2 parents in laws.

Minimum Entry Age

- Main Member-18 years old
- Spouse-18 years old
- Children-14 days old
- Parents /Parents-in-Law-18 years old

Maximum Entry Age

- Main Member-70 years old
- Spouse-70 years old
- Children-18 years old
- Parents /Parents-in-Law-80 years old

Cover Cease Age

- Main Member- none
- Spouse- none
- Children - 24 years (25 years if child is a student at a registered institution. No cover cease age will apply to unmarried permanently disabled children.
- Parents /Parents-in-Law-None

Waiting Period

- Two months waiting period for natural deaths. No waiting period is applicable for unnatural deaths.

Payment Benefits

- Valid claims will be paid within 48 working hours of receipt and verification of all the necessary supporting documentation.

Annual Premium Per Family

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Main Member	50,000.00	100,000.00	200,000.00	300,000.00	400,000.00	500,000.00
Spouse	50,000.00	100,000.00	200,000.00	300,000.00	400,000.00	500,000.00
Children (Max 4)	50,000.00	100,000.00	100,000.00	150,000.00	200,000.00	200,000.00
Parents (Max. 4)* Max.	50,000.00	100,000.00	200,000.00	300,000.00	400,000.00	500,000.00
Premium	1,200.00	2,300.00	4,600.00	6,800.00	9,000.00	11,400.00

****Maximum of six claims per family per year.***

Premium on Additional Lives

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Child	150.00	300.00	300.00	450.00	600.00	600.00
Sibling**	150.00	300.00	300.00	450.00	600.00	600.00

***** The Siblings will be covered on proof of being financially dependent of the main member. Specs and benefits of children will apply to the siblings.***

Notes:

- Every member will automatically qualify for cover thereafter as long as the policy is renewed. Child's cover will not be renewed upon attaining the age of 25Years unless as a Principal/Spouse/Sibling/Parent
- In the event of a principal's demise, the policy remains active with the Spouse, principal's Father, Mother,
- Father-in law, Mother-in-law, Child as principal members in that order as long as the policy is active.
- N/B members will remain covered for the rest of that policy year. Thereafter, the spouse can continue as the principal member effective the next renewal
- Premium is payable upfront for each application. No additional premium will be charged on introduction of additional lives within the period as long as it's within the Premium package.
- To maintain a common renewal date, premiums will be prorated from the date of joining to the policy renewal date. No minimum premium
- Cover is on 24 hour worldwide basis. This excludes members permanently residing outside Kenya.

Waiting Period Clause

Exempted for Accident related claims and 60 days from the date of admission to the policy for illness cases.

Claim Requirements

Family Protector Plan Claims:

- Fully completed Claim form
- Burial Permit/original Death Certificate
- Copy of ID for deceased and Beneficiary

Kindly note the following:

- The cover will include a Political Violence and Terrorism Extension at no extra cost.
- Our policy has no AIDS/HIV exclusion clause.
- Our policy has no suicide exclusion clause.

Contact:
Email
info@dovenestinsurance.com

Customer Service numbers
0726 001122
0720 674 984

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