



# DoveNest

INSURANCE BROKERS

*A trusted partner*



## v2026

### DOVENEST UMBRELLA LAST EXPENSE (FUNERAL) COVER

*Helping families leave memories — not financial burdens — by supporting families, alumni associations, chamas, welfare groups, SACCOs, churches and institutions (both registered and informal groups) to manage funeral expenses with dignity and speed.*

Dovenest Insurance Brokers Ltd is a Kenyan insurance broker licensed and regulated by the Insurance Regulatory Authority (IRA), serving both local and diaspora clients with solutions in insurance, pensions and advisory services.

This group last expense cover provides financial support for funeral expenses arising from natural or accidental death, with claims payable within 48 working hours after receipt and admission of complete claim documentation.

*The scheme includes one complimentary professional grief and counseling session following the loss of a nuclear family member.*

24-hour worldwide cover with premiums payable annually.

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## ANNUAL PREMIUMS TABLE PER FAMILY

### 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>5,000</b>	<b>7,000</b>	<b>9,000</b>	<b>13,200</b>	<b>14,100</b>	<b>18,500</b>	<b>24,000</b>
Additional Premium							
Per extra Child	250	500	500	1,000	1,000	1,000	1,000
Per Child Age 25 – 29 years (Actual Age)	300	500	750	1,200	1,800	2,800	4,000

### 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 completed proposal/application form
  - Principal Member: National ID or valid Kenyan passport, KRA PIN certificate
  - Spouse: ID/passport where applicable
  - Biological parents of the Principal Member and biological parents of the spouse (parents-in-law): ID/passport where covered
  - Children: Birth certificate/birth notification or ID/passport (18 years and above)
  - All dependants must be **biological relationships**, except where a child is declared as a non-biological dependant supported by an affidavit or formal declaration
  - Consolidated **membership schedule** compiled by group leadership using the prescribed Dovenest template summarizing members based on individual completed application forms
- Disclaimer: Cover applies only to dependants duly listed on the proposal form and supported by the required documentation.*

### COVER NOTES

- Cover includes HIV/AIDS, COVID-19, Passive Political Violence & Terrorism and suicide subject to waiting periods
- Minimum group size: **10 principal members** with complete proposal forms and supporting documentation
- Claims payable within **48 working hours** after receipt and admission of complete claim documentation
- Maximum **5 claims per family per year** without reinstatement of premium
- Waiting period: **1 month** (nuclear family), **3 months** (parents & parents-in-law); **none** for accidental death
- New members may be admitted within **2 months** of the group policy inception upon payment of the full annual premium.
- Registered and unregistered groups eligible; renewal members need not resubmit documentation
- Claims must be reported within **6 months** of death
- No exit age for children with disability, provided unmarried and supported by disability certificate
- A maximum of **3 claims per life assured per year**.
- An individual may be covered by a maximum of **3 principal members**

### TESTIMONIALS

#### Ex-NYS Group Leader:

"When we lost one of our members, Dovenest's swift claim settlement made all the difference. The funds were available within 48 hours, and the counseling session helped our members cope with the loss."

#### Neston Welfare Group:

"Dovenest's onboarding sessions on Zoom provided clarity and transparency, enabling all our members to make informed decisions. This has truly been a seamless process."

For any further information email us on [info@dovenestinsurance.com](mailto:info@dovenestinsurance.com)

## 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, and Saccos** by **Absa Life Assurance (K) Ltd** through **Dovenest Insurance Brokers Ltd** for a renewable term of **one year**, renewable annually.

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

This is a **group last expense package** that provides a **lump-sum benefit** to cater for funeral expenses arising from **natural** or **accidental death** within the insured group.

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

There are **seven options** available for selection. Under any option chosen, the policy will pay the prescribed sum assured for up to **5 deaths per family per policy year** for insured members and their named dependants.

### 3) Is there cover for biological children over 25-year-old?

ABSA allows children aged **25 to 29 years** to be included under their **parent's policy**, subject to payment of the **applicable premium** as prescribed in the brochure.

### 4) What are the entry requirements?

- Registration certificate copy for registered groups.
- **An excel sheet on the provided template summarizing all members, submitted by group leadership.**

**Each member must provide CLEAR copies of the following MANDATORY documents:**

- Completed proposal form for each member
- Member ID or valid Kenyan passport, KRA pin
- Spouse ID or valid passport
- ID/passport of **BIOLOGICAL** parents & parents-in-law
- Children documents:
  - Birth certificate / notification / valid passport / ID (if above 18)
- Affidavit of support for any non-biological child under 25 years

### 5) When does the cover start?

When the group reaches a minimum of **10 principal members**. Members joining later will renew together the following year on the same renewal date.

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

**Yes.** Maximum benefit payable for a child under 10 years is **Kshs 100,000** according to **Insurance Act CAP 487 Section 96(1) and (2)**.

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

The policy **remains active**, with the covered dependants taking over as the principal member until the next renewal period.

### 8) Can different members take different options?

**Yes.** Members can opt for different options as they wish.

### 9) Can members change details during the cover period?

**Yes.** Members can add, delete, or amend dependents by filling and signing the appropriate forms.

Newly added members are subjected to their individualized waiting periods.

### 10) Where do members send completed application forms?

To [info@dovenestinsurance.com](mailto:info@dovenestinsurance.com) copying group welfare official email.

### 11) What are the eligibility criteria (Actual Age)?

- Children: 2 weeks – 24 years
- Parents & Parents-in-law: 30 – 84 years
- Principal & Spouse: 18 – 69 years

There is no maximum exit age, subject to continuous renewal.

### 12) What is the claims process?

Claims are typically settled **within 48 working hours** after receipt and admission of complete and valid claim documentation, subject to **insurer verification**.

#### **Claims Steps/Documents**

1. a) Report death to welfare administrator  
b) Obtain claim form
2. Duly filled claim form **signed** by both the **claimant** and **group leadership**.
3. ID copies of the claimant and deceased.
4. A **clear, colored copy** of the front side of the **burial permit**, showing the **official stamp** from the issuing office on the **front side**. Preferably captured using a phone camera to ensure clarity and legibility.
5. **Banking details** (preferably, a copy of the beneficiary's ATM card- **front side only!** or banking details indicating account name and number.

#### **N/B:**

**Should the burial permit be stamped by a Chief or Assistant Chief, please provide any one of the following stamped documents — the stamped morgue admission or stamped body release or stamped morgue receipt. Any of these will be sufficient for processing.**

6. Email documents to [info@dovenestinsurance.com](mailto:info@dovenestinsurance.com)

**13) Is there a waiting period?**

**Yes. 1 month** for nuclear family & **3 months** for parents and in-laws on natural deaths and no waiting periods for accidental deaths.

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

**No.** The policy will pay up to **5 claims** per family per year without reinstatement.

**15) Applicable Exclusions**

The policy excludes claims arising from:

1. Breach of criminal law
2. Self-inflicted injury or suicide within waiting period
3. Driving under the influence of alcohol beyond the legal limit.
4. Illegal drugs or alcohol intake
5. Participation in war, riots, terrorism or rebellion
6. Radioactivity or nuclear explosion

**Also covered**

- Victims of political violence and terrorism (extension), AIDS/HIV, Suicide after waiting period.

**16) Do members get proof of membership?**

**Yes.** Members receive **annual certificates** showing: Covered Persons, Premiums Paid, Cover summary. The **master policy** is issued to the insurance broker.

**17) Should I take this cover if I have another cover?**

**Yes.** Members may hold multiple covers in **3 groups** up to a **maximum of KES 1,000,000** under Absa Life Assurance Kenya.

- The cover is not subject to the principle of indemnity.
- It pays the agreed amount upon death during the one-year cover period.
- **Parents** may be covered by a **maximum of 3 siblings**.

***This brochure provides a summary of benefits. The policy wording issued by the insurer shall prevail.***

**ENQUIRIES TO:**

**Dovenest Insurance Brokers Ltd**

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Customer Service: 0726 001122

Website:

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