



IN  
PARTNERSHIP  
WITH



# DOVENEST UMBRELLA LAST EXPENSE (FUNERAL INSURANCE)

## WHAT IS COVERED?

This is a reasonable last expense for registered and non-registered groups insurance policy that provides financial protection against the high costs associated with the insured's family untimely death.

## WHY HAVE A LAST EXPENSE COVER?

The last expense cover is meant to help close the gap and lessen the financial strain on family and friends to raise funds to meet such costs.

The plan assures that a cash payout is available within 2 business days.

## TERM AND CONDITIONS FOR COVERAGE

- ✓ Cover does not exclude among others HIV/AIDS, COVID, Passive political violence & terrorism and suicide.
- ✓ Minimum entrants - 10 members per group.
- ✓ Group must fill an excel template provided and provide all supporting documents before payment is accepted.

- ✓ Valid claims will be paid within 2 business days after submitting full documentations.
- ✓ Three (3) 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.
- ✓ Scheme members joining after 1<sup>st</sup> cohort but before three months will pay annual premiums but enjoy cover only for remaining months
- ✓ The maximum payout per member/dependent covered multiple times is Ksh. 1,000,000

## WHO CAN BE COVERED UNDER THIS POLICY?

In a group cover, you acquire the benefit for yourself and your dependents (spouse, children, and parents).

The benefit is open for members aged 18 years up to **AGE NEXT BIRTHDAY**: 70 years at entry, Parents and Parents-in-law aged 31 years to 85 at entry, children 2 weeks to 24 years.

Principal members, parents, and parents-in-law are covered for life subject to no breaks in cover.

## Documentation

At the inception of the policy, the following will be required:

- ✓ A duly filled membership application form per member
- ✓ Copies of **ID or valid Kenyan passport** for principal members (their spouses and parents/parents in-law). Valid documents for the respective country.
- ✓ Copies of birth certificates for children or birth notification

A schedule IN EXCEL in the format to be provided.

## HOW DO I PAY FOR MY LAST EXPENSE?

Payment details to be provided by Broker after all documents are submitted and validated

## CLAIM PROCEDURE

- Stamped copy of burial permit or a death certificate
- Copy of ID/Valid Passport of the deceased
- Copy of ID/Valid Passport of the principal member or beneficiary (where the principal member is not a claimant)
- Copy of the birth certificate if it's a child or parent's claim
- Police abstract report for accidental and crime related deaths
- Proof of bank details of beneficiary (example: Account statement/front part or copy of ATM card/Cheque Leaf)
- Additional documentation may be requested to proof biological relationships to the deceased.
- All required claim documentation must be emailed to: [info@dovenestinsurance.com](mailto:info@dovenestinsurance.com)

**NB: Timely submission on the above requirements is required to expedite the claims settlement within the specified period 2 business days.**

## Premium rates applicable per family

Category Main Package	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
<b>Currency</b>	<b>Kshs</b>	<b>Kshs</b>	<b>Kshs</b>	<b>Kshs</b>	<b>Kshs</b>	<b>Kshs</b>	<b>Kshs</b>
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>2,200</b>	<b>4,400</b>	<b>6,500</b>	<b>8,700</b>	<b>12,900</b>	<b>17,000</b>	<b>21,200</b>
<b>Additional Premium Per extra Child</b>	<b>100</b>	<b>200</b>	<b>300</b>	<b>400</b>	<b>600</b>	<b>800</b>	<b>1,000</b>
<b>Individual Principal Members Age 21 - 30 years (ANB)</b>	<b>300</b>	<b>700</b>	<b>1,000</b>	<b>1,400</b>	<b>2,100</b>	<b>2,800</b>	<b>3,400</b>

## 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 **Capex Life Assurance** through **Dovenest Insurance Brokers Ltd** for a renewable term of **one year**, renewable annually.

### 1) What is Capex -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 Capex -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 **3 deaths per family per policy year** for insured members and their named dependants.

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

Young people aged **21 to 29 years** may obtain cover on **\*a stand-alone youth\*** plan at discounted premiums.

This includes orphans and those removed from scheme as dependents after turning 25 years.

### 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.
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 **3 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. Participation in war, riots, terrorism or rebellion
5. 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 up to a **maximum of KES 1,000,000** under Capex Life Assurance.

- 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 **siblings** if the cumulative benefit sum does not **exceed 1M.**

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

#### ENQUIRIES TO:

**Dovenest Insurance Brokers Ltd**

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

Customer Service: 0726 001122

Website:

[www.dovenestinsurance.com](http://www.dovenestinsurance.com)

**Capex Life Assurance**

Email:

[info@capexlifeassurance.co.ke](mailto:info@capexlifeassurance.co.ke)

Tel: +254 20 2712384