



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 1st 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

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
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
Annual Premium Per Family	2,200	4,400	6,500	8,700	12,900	17,000	21,200
Additional Premium Per extra Child	100	200	300	400	600	800	1,000
Individual Principal Members Age 21 - 30 years (ANB)	300	700	1,000	1,400	2,100	2,800	3,400