

NAIROBI BRANCHES:**TOWN OFFICE**

Reinsurance Plaza
Mezzanine Floor, Aga Khan Walk
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BURU BURU BRANCH

Vision Place, Ground Floor
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WESTLANDS BRANCH

Pamstech House
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THIKA BRANCH

Thika Arcade, 6th Floor
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Kenyatta Highway
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KITENGELA BRANCH

Kitengela Mall, 4th Floor
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NANYUKI BRANCH

Pearl Place, 1st Floor
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NAIVASHA BRANCH

Eagle Center, 1st Floor
Mbariu Kaniu Road
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NYAHURURU BRANCH

Kimwa Centre, 2nd Floor
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MACHAKOS BRANCH

ABC Imani Plaza, 2nd Floor
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KIAMBU BRANCH

Bishop Ranji Cathedral Plaza,
2nd & 3rd Floor
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NYERI BRANCH

Co-operative Union Building
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NAKURU BRANCH

Mache Plaza, 2nd Floor
Geoffrey Kamau Road
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KISUMU BRANCH

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HOMABAY BRANCH

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EMBU BRANCH

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MERU BRANCH

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KAKAMEGA BRANCH

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ELDORET BRANCH

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KISII BRANCH

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BUNGOMA BRANCH

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KERICHO BRANCH

Imarisha Building, Ground Floor
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KILIFI BRANCH

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MOMBASA BRANCH

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KITALE BRANCH

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BOMET BRANCH

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KENYA • SOUTH SUDAN • UGANDA • MALAWI

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LIFE

**GROUP FUNERAL
EXPENSE**

We keep our word

CIC GROUP

Group Funeral Expense

It is an insurance cover that tailor made for registered groups, Cooperatives, Welfare Groups, Micro Finance Institutions and SMES that pays a benefit towards meeting the Funeral expenses of a member. The policy is designed to meet the funeral costs in the event of demise of an insured live.

The policy is an annual cover with renewal terms determined subject to the scheme performance.

Scope of Cover

The Policy provides for the following:

1. Benefits ranging from Kes. 50,000 to Kes. 500,000.
2. Members of a registered group can only opt for one of the five options
3. Maximum benefit for children is Kes 100,000 and for parents and in laws is Kes 200,000.
4. Registered groups with minimum number of families as indicated in the schedule of benefits and premium.
5. Annual premium is per principal member.
6. Covers the principal, spouse, maximum of four children and parents/inlaws.
7. Offers cover for both accidental and natural causes of death for 24 hours a day, seven days a week.
8. New /Additional members to be covered upon declaration and payment of pro rata premiums.
9. Cover does not exclude passive war, riots and terrorism risks or persons living with HIV
10. Waiting Period; 3 months waiting period in case of natural death from the date cover commencement. No waiting period for accidental death.
11. Lump sum benefit payable in the event of death of the specified family members.
12. The cover runs for one year and is renewable annually upon expiry.

Schedule of Benefits And Premium

CATEGORY	OPTION 1 (Ksh)	OPTION 2 (Ksh)	OPTION 3 (Ksh)	OPTION 4 (Ksh)	OPTION 5 (Ksh)	OPTION 6 (Ksh)
Principal Member	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4 per member)	50,000	100,000	100,000	100,000	100,000	100,000
Parents (Max Two)	50,000	100,000	200,000	200,000	200,000	200,000
Parents In Law (Max Two)	50,000	100,000	200,000	200,000	200,000	200,000
Annual Premium	3,000	6,000	10,400	11,600	12,800	14,000
Additional Child	200	400	400	400	400	400
Minimum Number of Principal Members	20	50	80	100	150	200

Where the group has not reached minimum number of families as indicated above per option, 50% additional premium shall be charged.

Eligibility Age

1. Principal Member/Spouse: Minimum entry age is 18 years. Maximum entry age is 70 years. Maximum coverage age is 75 years.
2. Children: Minimum entry age is 3 months old to a Maximum 18 years at entry. Maximum coverage is 18 years to 25 years for fulltime students.
3. Parents/Parents-In-Law: Minimum entry age is 40 years. Maximum entry age is 75 years. Maximum coverage age is 80 years.

Renewal and Premium

1. New members who join the scheme midway during the insurance year shall pay a prorated premium from the date of joining.
2. Renewal Premium shall be advised considering the scheme's claims ratio.

Requirements for a Quote

1. Full Name of the organization
2. Contact details of the organization (Active email and Telephone Number)
3. Telephone number of contact person
4. List of lives to be insured(to include Name, ID no and Date of Birth)
5. Benefit selected (The benefit option)

Policy Commencement

The policy shall become effective on the day we receive the following;

REQUIREMENTS TO COMMENCE THE COVER	
Society/Corporate Documents	Assured Lives Mandatory Requirements (To be provided in an Excel Sheet)
Completed Proposal Form	Full name
Copy of registration certificate	Date of Birth
Copy of KRA PIN Certificate	ID Number
Schedule of covered lives	Benefit Option Selected
Annual Premium	

Claims are payable on the first three deaths per family during the policy year. Cover ceases on payment of the first 3 claims per family in a policy year but can be reinstated by paying pro rata premium.