

Overview

One of the challenges faced by Kenyans living abroad is the repatriation of deceased fellow or the unique risk when immediate family members in Kenya die and they are expected to purchase a ticket to travel back home. They are also expected to contribute to the funeral expenses of their loved one. The primary risk is the death of parents living in Kenya.

Kenyans In true Kenyan fashion, embodied in the spirit of Harambee, there is a common shared burden among the Kenyan community.

CIC is proposing to ease the burden of repatriating a Kenyan deceased abroad back home by ensuring that the journey to the final resting place does not add an additional financial or logistical burden to the affected Kenyan community in the Diaspora.

Benefits

We will provide a full repatriation package of Kshs 2,000,000 that ensures a dignified and hassle-free journey from the Diaspora to the final resting place. The services will include:

1. Liaison services with the Diaspora funeral home to initiate the repatriation process;
2. Acquisition of the permits from the relevant authorities locally and abroad;
3. Clearance services at the ports of departure and arrival;
4. Transportation to local funeral home
5. Rest at the Local Funeral Home
6. Transportation to the final resting place
7. Funeral cash contribution
8. In case of the declared next of kin dying in the country we offer a funeral benefits package to cater for a return ticket and funeral expenses.

Conditions

1. Maximum age of entry of the next of kin is 60 and we continue with cover up to age 70
2. Children are only covered for the ages between 1 year and 18 years, we can extend cover subject to proof of dependency those above the age of 18 to 25.
3. Next of kin is either parents, spouse, children or siblings living in Kenya
4. There is a 6 month waiting period in case of natural death of any of the declared next of kin

The annual premium start from Kshs. 36,000 per person for a repatriation benefit of up to 2,000,000 per member in the diaspora shared subject to a six month waiting period.

CIC LIFE ASSURANCE LTD.

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