



GROUP LAST EXPENSE INSURANCE PROPOSAL

KENYANS IN SOUTH WALES (KESWA)

Regulated by Insurance Regulatory Authority (IRA) of Kenya

License number: IRA/16/007/01

Kennedy Obiero
Chairman
KENYANS IN SOUTH WALES (KESWA)

Tuesday, May 20, 2025

Dear Kennedy,

PROPOSAL FOR PROVISION OF LAST EXPENSE INSURANCE: KENYANS IN SOUTH WALES (KESWA)

We are pleased to present the details of our proposal, prepared in accordance with the terms outlined in your request.

Scope of Cover

It is an insurance cover that is tailor made for your Group that pays a cash benefit towards meeting the Funeral expenses of an insured person. The policy is designed to meet any funeral expenses related to the demise of an insured person.

We shall pay all eligible claims within 48 hours of notification of death and provision of required documentation.

The policy is an annual cover renewable yearly.

a) Eligibility & Membership

1. Coverage is available to all members of your Group.
2. The policy covers the principal member and up to five selected dependants.
3. The selected dependants can only be spouse, children, siblings or parents/parents in-law of the principal member.
4. New or additional members can be included upon declaration and payment of pro-rata premiums.
5. Principal members and spouses can join between 18 and 69 years.
6. Children qualify from 1 month to 25 years.
7. Parents and siblings can be enrolled up to a maximum of 85 years.

b) Benefits & Coverage

1. We have provided options below for you to choose one for your Group.
2. The policy provides 24/7 coverage for both natural and accidental death.
3. This is an international cover that covers members and nominated dependants globally, including your loved ones back at home.
4. A lump sum is paid in the event of the death of any covered family members.

c) Premiums & Policy Terms

1. Premiums are charged annually per principal member.
2. The cover is valid for one year and can be renewed upon expiry.
3. There are no waiting periods and cover commences immediately on payment of premiums.

d) Additional Provisions

1. Guaranteed acceptance – No medical examination is required.
2. Pre-existing and chronic conditions are covered.
3. We do not discriminate against your immigration status.

e) Claiming documents

1. Filled Benefit Claim Form.
2. A certified copy of original burial permit.
3. Certified copy of policy abstract for accidental deaths.
4. Copy of claimants National Identification Document.
5. Copy of deceased insured's National Identification Document.

f) Financial Implication

Option I: Extended Family Package

Dependant Type	Maximum number of covered individuals per Principal Member	Option 1	Option 2	Option 3
		Annual Benefit of GBP 1500 per Person	Annual Benefit of GBP 3000 per Person	Annual Benefit of GBP 5000 per Person
Principal Member	1	Annual premium of GBP 150 per Principal Member	Annual premium of GBP 300 per Principal Member	Annual premium of GBP 500 per Principal Member
Spouse	1			
Children	4			
Siblings	4			
Parents	4			

Option II: Nuclear Family Package

Dependant Type	Maximum number of covered individuals per Principal Member	Option 1	Option 2	Option 3
		Annual Benefit of GBP 1500 per Person	Annual Benefit of GBP 3000 per Person	Annual Benefit of GBP 5000 per Person
Principal Member	1	Annual premium of GBP 30 per Principal Member	Annual premium of GBP 60 per Principal Member	Annual premium of GBP 120 per Principal Member
Spouse	1			
Children	4			

Note

- The premiums indicated are for all the stated number of dependants of the principal member and not per individual.
- These premiums apply to each member of the group regardless of whether they have the stated maximum number of dependants or not.

g) Exclusions (Please refer to the policy documents for all exclusions)

1. Insured person dies by suicide.
2. Intentional self-injury.
3. Dangerous Activities: Policyholder dies as a result of engaging in high-risk activities such as mountaineering, extreme sports or other dangerous hobbies
4. Illegal or Criminal Activities: Death resulting from engaging in illegal or criminal activities may be excluded from coverage.

h) Important Notes:

1. All premiums shown are on annual basis and payable in advance. ITL (0.2%), IPCF Tax (0.25%) and Stamp duty have been excluded in the totals above but are payable together with the premiums once cover has been confirmed.
2. All premiums must be paid to Birdview Microinsurance Limited and an official receipt obtained for the same. Birdview Insurance shall not be liable for any premium payment made to third parties which does not reach us.
3. This proposal is valid for 30 days.

We appreciate the opportunity to present Birdview's Last Expense proposal to you. For any questions or clarifications, please feel free to reach out to the team below.

Business Development Team

Bernard Kavyu – bkavyu@birdviewinsurance.com

Mobile number: +447833291076

We look forward to a favourable response to our proposal.

Yours Sincerely,

Bernard Kavyu

Diaspora Director

Birdview Insurance