

WHAT YOU NEED TO KNOW ABOUT CIC LIFE ASSURANCE FAMILY LIFE PLAN

1. What is Dignity Send Off?

It is an insurance cover that makes planning for a funeral easier on your loved ones.

2. Who can apply?

Anyone in good health ages between 18-70 (inclusive)

3. Who is covered under Dignity Send Off?

Based on the option, below apply:

- a) Anyone in good health ages between 18-70 (inclusive) for individual option.
- b) Main member along with his/her spouse ages 18-70 (inclusive) and their children aged between one month to 8 years (inclusive).
- c) Main member, his/her spouse, children and the parents and parents-in-law ages of 18-70 (inclusive).

4. How do I apply?

Four easy steps

Step 1: Read the document carefully.

Step 2: Choose the type of cover you want. The covers available are Individual Life, Family Life and Extended Family.

Step 3: Complete the application Form.

Step 4: Send your premium via M-Pesa on pay-bill number 4108121 and the account number on the proposal form.

5. Is there a waiting period?

Yes, there is a 6 months waiting period in case of natural death from the date of the first premium payment. Accidental deaths are covered immediately.

6. What is the cost?

The cost depends on the cover option that you have chosen. The cover will last for five years annually renewable or single premium payment from the date of the first premium. The premiums are payable annually at the beginning of the insurance period.

7. What is the maximum number of members covered under Family and Extended Option?

- a) Family Option covers one principal member, one spouse and four children.
- b) Extended Option covers one principal member, one spouse, four children and two parents that is parents or parents-in-law

8. How does the shared benefit for the Family Life Cover and the Extended Family work?

The shared cover pays in full on the first death of any declared family member and the cover ceases.

9. Can the Family Life Cover or Extended Family be reinstated after a claim is paid?

Yes, it can. It will be treated as a new policy subject to the normal waiting period of 6 months on natural death. A cover can only be reinstated once during the course of the policy.

10. When does the Policy terminate?

The policy will terminate on the earliest of the following dates:

- a) Death of any insured life.
- b) Where no renewal annual premium payment has been made.

11. Can the policy be renewed?

Yes, one can renew the policy by completing a renewal update Form and paying premium.
The 6 months waiting period applies on renewals

DIGNITY SEND OFF POLICY DOCUMENT

Imoth Insurance (hereinafter called "The Company") undertakes to pay the benefits described in this policy to the proposer or to the person or persons otherwise entitled to receive them, in accordance with and subject to the terms and conditions set out herein.

POLICY GENERAL CONDITIONS

1. THE CONTRACT

The provisions, conditions and exclusions in this policy document together with the application form For the Dignity Send Off Plan and any declaration made by the policy holder, constitutes the entire contract between Imoth Insurance and the policy holder. This contract cannot be waived or modified.

2. DATE OF COMMENCEMENT

This contract shall commence immediately on receipt of the annual premium or single premium and after the proposal form or application Form for the contract has been received and approved by Imoth Insurance.

3. PREMIUM PAYMENTS

Premiums shall be paid regularly or once for the duration of the policy. These premiums are paid annually or as a single premium at the beginning of the insurance period. All payments made to the Company under this Policy shall be payable in the lawful currency of the Republic of Kenya.

4. TERMINATION OF POLICY

The policy will terminate on the earliest of the following dates:

- Death of any insured life
- Where no renewal annual premium payment has been made

5. MIS-STATEMENT OF AGE

IF it shall turn out that the age of the life assured and/or dependents shall have been understated in the proposal, the Sum Assured shall be reduced to the amounts which the premium paid would have secured under the same table had the age been correctly stated. However, if the understatement of age resulted in the Company accepting a proposal that would otherwise have been rejected because the age of the life assured and/or dependents exceeded the maximum permitted age at entry, then the Company shall return to the proposer or his personal legal representatives all premiums paid without interest. IF on the other hand the age of the life assured shall have been overstated the excess premium paid will be refunded without interest.

6. REINSTATEMENT OF COVER

In the case of Family Life or Extended Family, the cover can be immediately reinstated in case of death of any insured life, subject to a 6 months waiting period. A cover can only be reinstated once during the course of the policy.

7. SUMMARY OF COVERS

- My Life Cover - provides a benefit in case of death of the insured individual.;
- Family Life Cover provides a shared benefit in case of the First death of any declared immediate Family member;
- Extended Family- provides a shared benefit in case of the First death of any declared immediate Family member, parents and/or parents-in-law.

8. SUMMARY OF BENEFITS

All covers provide a benefit in case of death of the insured lives. The cover is limited to accidental death in the First 6 months of the policy or declaration of the insured life.

9. DEFINITIONS

- Principal member - shall mean a life assured under the policy that upon fulfilling the eligibility requirements is covered under the Policy.
- Parent - shall mean the Parents of the principal member.
- Immediate Family member - shall include Principal, spouse and children (those declared on the Form).
- Parents-in-law - shall mean the Parents-in-law of the principal member (parents of spouse).
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10. EXCLUSIONS

- Suicide or attempted suicide within the First 2 years of the policy.
- Act committed by any life insured that is a violation of the law or any criminal activities.
- Abuse of alcohol or willful taking of poison or drugs.
- Any act of war (whether war be declared or not), military action, terrorist activities, civil commotion or insurrection.
- There will be a waiting period of 6 months from the commencement date of this policy for deaths arising from natural causes.
- Any pre-existing conditions not declared on proposing.