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HEAD OFFICE

ICEA BUILDING KENYATTA AVENUE P. O BOX 46143 - 00100 NAIROBI 340365/6 224766/221652 338089

Monday, October 6, 2014 MUNENE EVANS P.o Box -

QUOTATION SCHEDULE

| QUOTATION NUMBER: | 181 |
|-------------------|---------------------------------------------|
| I NTERMEDI ARY: | THE COMPETENT INS. BRANCH: |
| MOE NAME: | |
| LIFE ASSURED: | MUNENE EVANS |
| TELEPHONE: | FAX: E-MAIL: |
| DATE OF BIRTH: | 01-January-1987 AGE NEXT BIRTHDAY: 28 YEARS |
| EMPLOYER: | OCCUPATION: SEX: |
| POLICY TYPE: | ANTICIPATED ENDOWMENT ASSURANCE |
| TERM: | 15 YEARS PREMIUM FREQUENCY Monthly |

MATURITY ESTIMATE 1,363,140.25

| BENEFIT | SUM ASSUR | ED ANNUAL | PREMI UM | PERIODICAL | PREMI UM | |
|---------------------|-----------|------------|----------|------------|----------|--|
| Basic sum assured | | 644,226.00 | | 60,000.00 | 5,000.00 | |
| | | | | | | |
| TOTAL RIDER PREMIUM | | | ' | | 0.00 | |
| PCF | | | | | 12.50 | |
| TOTAL PREMIUM | | | | | 5,013 | |

NOTE

- 1) ICEA LION Life Assurance does not have AIDS/HIV exclusions , however the premium quoted is subject to the completion and submission of a proposal form and satifactory medical reports as follows;
- 2) This quotation is valid for Three (3) months subject to age next birthday remaining the same as that at the time the quotation is taken up.

PROVISIONS

- 1. The last expense benefit will be payable within 48 hours of the date of notification during normal working hours, subject—to production of minimum proof of death.
- 2. The accidental death benefit provides for payment of sum assured that's equal to the basic sum assured if the death of Life assured is as a result of an accident as defined in the policy.
- 3. The permanent and total Disability Benefit is payable in the event of accidental disability which has been confirmed by a qualified medical practitioner to be irreversible.
- 4. Surrender, policy loan and paid up values and automatic premium loans are available after the policy has been in force for three complete years and the premium being fully paid for this period.
- 5. The sum assured plus accrued bonuses are payable in installments and the estimated partial maturities are paid as indicated below

| End Of Year | Amount Payable | Percentage % | |
|-------------|----------------|--------------|--|
| 5 | 128,845.20 | 20 | |
| 10 | 128,845.20 | 20 | |
| 15 | 1,105,449.85 | 60 | |

The Bonuses quoted are an estimate. Actual bonuses will depend on the declared rates of bonuses ovr the policy

6. The sum assured plus accrued is payable irrespective of the partial payments previously paid under the policy terms and conditions on the death of the life assured before the maturity date.