

PREMIA PA TERMS

1. Premier PA Insurance Package

BENEFITS

Accidental Death

Policy pays a specified lump sum for any accidental injury directly leading to death within the policy period.

Accidental Permanent Total Disablement

Policy pays a specified lump sum in accordance to schedule of compensation under the policy for any accidental injury directly leading to permanent disablement within the policy period.

Hospital Cash

Policy pays a specified lump sum to the insured person if hospitalised for more than two days.

Accidental Temporary Total Disablement(Weekly benefit maximum 52 weeks)

Policy pays a specified weekly benefit up to 52 weeks following a temporary disablement that prevents the insured from engaging or giving attention to usual occupation.

Accidental Medical Expenses

Policy reimburses for in-hospital or out- patient treatment up to specified amount. Includes cover for operation fees, costs of medicine or surgical appliances, dental, ophthalmic or home nursing charges and travelling expenses reasonably and necessarily incurred by or on behalf of the Insured Person(s) relative thereto

Artificial Appliances (Accidental Loss)

Policy reimburses for cost of mobility aids prescribed by your Doctor.

Funeral Expenses

Policy pays for specified lump sum to cater for burial or cremation expenses following accidental death within the policy period.

Repatriation Expenses (International)

Policy reimburses up to specified amount the cost of emergency medical evacuation or repatriation of mortal remains following accidental injury or death happening abroad

Home and/or Motor Vehicle Modification Expenses

Policy reimburses when you need modification in your home and/or motor vehicle upon a major disability.

Trauma Counselling Benefit

Policy reimburses when you need trauma counselling services upon accidental injuries.

JAZ Assist

Emergency Security & Medical Response

| BENEFITS TABLE – INDIVIDUAL, SMALL GROUPS & FAMILY | | | | | | | | | |
|--|--|----------|----------|----------|-----------|-----------|-----------|------------|------------|
| Enhanced | BENEFITS | PLAN 1 | PLAN 2 | PLAN 3 | PLAN 4 | PLAN 5 | PLAN 6 | PLAN 7 | CHILD PLAN |
| | A. Accidental Death | 100,000 | 250,000 | 500,000 | 1,000,000 | 2,000,000 | 5,000,000 | 10,000,000 | 300,000 |
| | B. Accidental Permanent Total Disablement | 100,000 | 250,000 | 500,000 | 1,000,000 | 2,000,000 | 5,000,000 | 10,000,000 | 300,000 |
| | C. Hospital Cash | 1,500 | 2,000 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 3,000 |
| | D. Accidental Temporary Total Disablement(Weekly benefit maximum 52 weeks) | 2,500 | 5,000 | 7,500 | 10,000 | 15,000 | 20,000 | 30,000 | 0 |
| | E. Accidental Medical Expenses | 15,000 | 37,500 | 75,000 | 100,000 | 200,000 | 300,000 | 500,000 | 75,000 |
| | F. Artificial Appliances (Accidental Loss) | 5,000 | 7,500 | 15,000 | 20,000 | 25,000 | 30,000 | 40,000 | 15,000 |
| | G. Funeral Expenses | 20,000 | 20,000 | 20,000 | 30,000 | 50,000 | 70,000 | 120,000 | 20,000 |
| | H. Repatriation Expenses (International) | 75,000 | 75,000 | 75,000 | 100,000 | 100,000 | 100,000 | 100,000 | 50,000 |
| | I. Home and/or Motor Vehicle Modification Expenses | 5,000 | 12,500 | 25,000 | 25,000 | 30,000 | 50,000 | 100,000 | 20,000 |
| | J. Trauma Counselling Benefit | 2,500 | 2,500 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 |
| | K. JAZ Assist | Included | Included | Included | Included | Included | Included | Included | Included |
| PREMIUMS TABLE | | | | | | | | | |
| CLASS 1 | | 1465 | 2130 | 3,096 | 4,317 | 6,971 | 11,951 | 20,869 | 1,985 |
| CLASS 2 | | 1728 | 2628 | 3,908 | 5,563 | 9,116 | 16,010 | 28,264 | |
| CLASS 3 | | 2567 | 4483 | 7,421 | 12,192 | 22,032 | 46,909 | 89,319 | |

| BENEFITS TABLE – INDIVIDUAL, SMALL GROUPS & FAMILY | | | | | | | | | | |
|--|---------|---|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|
| Standard | | BENEFITS | PLAN 1 | PLAN 2 | PLAN 3 | PLAN 4 | PLAN 5 | PLAN 6 | PLAN 7 | CHILD PLAN |
| | A . | Accidental Death | 100,000 | 250,000 | 500,000 | 1,000,000 | 2,000,000 | 5,000,000 | 10,000,000 | 300,000 |
| | B . | Accidental Permanent Total Disablement | 100,000 | 250,000 | 500,000 | 1,000,000 | 2,000,000 | 5,000,000 | 10,000,000 | 300,000 |
| | C . | Hospital Cash | 1,500 | 2,000 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 3,000 |
| | D . | Accidental Temporary Total Disablement(Weekly benefit maximum 52 weeks) | 2,500 | 5,000 | 7,500 | 10,000 | 15,000 | 20,000 | 30,000 | 0 |
| | E. | Accidental Medical Expenses | 15,000 | 37,500 | 75,000 | 100,000 | 200,000 | 300,000 | 500,000 | 75,000 |
| | K . | JAZ Assist | Include d | Include d | Include d | Included | Included | Included | Included | Included |
| PREMIUMS TABLE | | | | | | | | | | |
| | CLASS 1 | | 993 | 1613 | 2,481 | 3,525 | 6,048 | 10,830 | 19,265 | 1,501 |
| | CLASS 2 | | 1188 | 2038 | 3,205 | 4,659 | 8,061 | 14,729 | 26,431 | |
| | CLASS 3 | | 1886 | 3738 | 6,533 | 11,050 | 20,700 | 45,292 | 87,004 | |

| Occupation Class | Definition/Occupation |
|--|--|
| CLASS 1-Pure Office Staff Full day | This primarily is intended to cover administrative and clerical staff only. That is, Persons wholly on sedentary work such as:- CEO or Managing Directors, General Managers, Human resource Manager, Company Secretaries, Accountants, Office Supervisors, Office Managers, Office clerks, Nurses, Students, Doctors, Lawyers, Accountant, Architect, Bookseller, Chemist (Dispensing), Clergyman, Clerk (Office duties), Engineer (office), Lawyer, Photographer (Studio), School Teacher, Insurer, Banker, e.t.c |
| CLASS 2-Employees-working with Tools/machinery | This class is intended for persons who would normally come Under class 1 above but for excessive travels involved such as Buyers, Sales representatives, Messengers, Supervisory Technical Staff, Farmers, Chemists, Inspectors, Surveyors, Architects, Consulting Engineers, Tailors, Baker, clerk at worksite, confectioner, Draughtsman (Office), Farmer, Printers, (Superintendent), Gardener, Shopkeeper, Musician ,Sculptor, Tour agents e.t.c |

| | |
|---|--|
| CLASS 3 – Persons engaged in hazardous jobs | This class is intended for all manual workers and persons in occupations which by their very nature involves hazardous process such as, Site Engineers, Construction workers, Musicians, Actors, Timber Merchants, Mine Managers, Factory workers, Butcher, Taxi driver, Engineer (Mining), Farmer Labourer, Horse dealer, Barman, Blacksmith, Butcher (Including slaughtering), Engine driver, Life Engineer(working), Tree Feller, Window Cleaner, Underground mineworkers, mechanics, pilots, policemen, security guards, rivers, scaffold erectors, bridge/dam builders and all persons habitually working on heights. |
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IMPORTANT CONDITIONS/WARRANTIES & EXCLUSIONS

- **Excluding Hazardous Sports & Occupations**
- **Age limit: CHILD 3-17, ADULT 18-75**
- **Exposure clause**
- **Air fare for Treatment (within medical expenses limit)**
- **Disappearance clause**
- **24 hours cover**
- **Riot & strike extension**
- **Motorcycle up to 150cc**
- **Asbestos Exclusion**
- **War & Civil War Exclusion**
- **Excluding Double benefits**
- **Excluding use of ropes**
- **Excluding willful acts & gross negligence of employees**
- **Data Protection Disclaimer**
- **Contract Certainty Disclaimer**
- **Pandemics and communicable Diseases Exclusion**
- **Jurisdiction clause: Kenya**
- **Pollution & Contamination Exclusion Clause**

