



OLDMUTUAL

A PROMISE OF SUPPORT FOR YOUR GROUP



DO GREAT THINGS EVERY DAY

GROUP LAST RESPECT

BENEFITS AND ANNUAL PREMIUM DETAILS FOR REGISTERED GROUPS

Benefit Amount	50,000	100,000	150,000	250,000	500,000
Nuclear and Extended family premium - Single claim	1,625	3,250	4,875	8,125	16,250
Nuclear and Extended family premium - Six claims	2,000	4,000	6,000	10,000	20,000
Extra child/sibling	100	200	300	500	900

All lives aged above 65 will be covered up to KES 250,000 only.

TERMS AND CONDITIONS.

1. Minimum membership is 20 principal members.
2. The maximum age at entry is 75 years inclusive, with cover expiry age of 85 years.
3. Nuclear family cover applies to principal member, one spouse, and up to 4 biological/ adopted/step children. The principal member can include own siblings under the age of 18.
4. Cover is on 24 hours worldwide basis
5. A group is required to choose one benefit level or sum assured that will be applicable to all group members. This means that members of the same group may not select different benefit amounts.
6. The cover will only be effective when full amount is paid.
7. The policy covers up to 6 claims over a 12-month cover period
8. Except for accidental death, there is a 3-month waiting period for deaths arising out of natural illnesses.
9. Children are covered from 3 months to the age of 18 years and those between age 18 years to 24 years are covered subject to confirmation of being in fulltime education. The maximum payout for children who are 10 years and below is KES 100,000.00 as per the insurance act.
10. All lives must declare if they are suffering or have suffered the following conditions: Cancer, Diabetes, Hypertension, Stroke, Major Organ Failure/Organ Transplant, Heart disease/Angina and HIV related illness. if so, the benefit amount will be capped at Kes 250,000. Any death claim due to the illnesses/conditions that have not been declared may be declined.
11. The maximum payout if the member has multiple policies with Old Mutual is KES 250,000 for those above age 65 years and KES 500,000 for those below age 65 years. Only one claim per year will be payable if the member is covered more than one time in the policy.

12. The cover can be reinstated upon payment of premium after a claim.
13. Exclusions are covered at no additional cost: Passive Risks (Terrorism attacks, War, Invasion, Act of Foreign Enemy, Hostility or Warlike operation, Civil War, Rebellion, Revolution, Insurrection, Military or usurped power or popular rising martial law, strike, riot, civil commotion, or mutiny).
14. Claim report validity period: 90 days from date of claim occurrence, Quotation validity period: 60 days
15. Required documentation for scheme set up, Member data i.e. Names, ID numbers, Dates of birth, Relationship to main member, Association registration documents (KYC), filled Group proposal form and annual premium. The scheme must be registered.

CLAIM PROCEDURE

A. For sums assured of KES. 250,000 and below;

- h) Copy of burial permit (certified by the issuing office)
- i) Hospital report on cause of death (certified by registered doctor)
- j) For deaths that occur at home, a letter from the area chief.
- k) Copy of national ID/ Passport of the Principal member
- l) Copy of national ID/ Passport of the deceased, if below 18 – Copy of birth certificate.
- m) Old Mutual last respect claim form (downloadable online or available at all Old Mutual offices.
- n) For accident-related deaths, a Police Abstract will be required.

Upon submission of the listed claim documents – The claim will be settled within 48hrs

B. For sums assured above KES. 250,000;

3. Benefit will be paid up to KES. 250,000 based on the documents listed in (A)above. The additional balance up to KES. 250,000 will be paid subject to submission of Death certificate
4. The claim will be settled within 7-14 days subject to verification of the death certificate

(NB: Any fraudulent documentation will be subject to legal prosecution)

Visit <https://forms.office.com/r/HsshJkZLZF> to register

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