



Product Profile	KENYANS IN THE DIASPORA – MILELE LAST EXPENSE INSURANCE PLAN				
<b>Who is Covered</b>	Principal Member, spouse, children, parents/ in-law and other close relatives.				
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Adults: 18 – 80 years</li> <li>Children: 5 Years to 17 years</li> </ul>				
<b>Scope of Cover</b>	Covers death due to illness accident or natural causes. Benefits are payable within Four (4) working days upon receipt of the necessary claims documentation.				
<b>Term</b>	One year, renewable				
<b>Objective</b>	<ul style="list-style-type: none"> <li>Provides immediate cash for funeral, medical and other expenses incurred by deceased member.</li> <li>Affordable premiums</li> <li>No HIV exclusion clause</li> <li>No Medical Tests required on enrolment</li> <li>24 hour cover provided on a worldwide basis</li> </ul>				
<b>Sum Assured</b>	Sum assured: USD \$1,000.00 to \$20,000. Children max \$ 2,000. Members aged 81 - 85 years are covered at double the premium -maximum sum insured \$4,000				
<b>Benefits and premium table</b>	<b>Sum insured Per person USD \$</b>	<b>Premium USD\$ Per person P.A.</b>		<b>Sum insured Per person USD\$</b>	<b>Premium USD\$ Per person P.A.</b>
	1000	7		11000	77
	2000	14		12000	84
	3000	21		13000	91
	4000	28		14000	98
	5000	35		15000	105
	6000	42		16000	112
	7000	49		17000	119
	8000	56		18000	126
	9000	63		19000	133
	10000	70		20000	140
<b>Waiting Period</b>	No waiting period for accidental death but ninety days (90 days) for others				
<b>Claim Documentation</b>	Notification Letter Copy of Id/passport •Copy Death Certificate • Birth Certificate of Member/Spouse				
<b>Underwriting Requirements</b>	Note: The principal member will complete and sign proposal forms for themselves and for his dependents. Each of their covered adult relative must complete their own proposal forms.				
<b>Definitions</b>	Main Member: Principal Member Spouse: Declared wife or husband married by any ceremony that is recognized by a court of law (legal spouse). Children: Biological, Adopted, Step Children and children under legal care. Parent/In-laws: Maternal father or mother or in law of the main member. Siblings: Brothers and Sister of the principal member /spouse.				