



Product Profile	KENYANS IN THE DIASPORA – MILELE LAST EXPENSE INSURANCE PLAN				
Who is Covered	Principal Member, spouse, children, parents/ in-law and other close relatives.				
Eligibility	<ul style="list-style-type: none"> Adults: 18 – 85 years Children: 1 month to 17 years, but can be extended up to 25 years if in school. 				
Scope of Cover	Covers death due to illness accident or natural causes. Benefits are payable within Four (4) working days upon receipt of the necessary claims documentation.				
Term	One year, renewable				
Objective	<ul style="list-style-type: none"> Provides immediate cash for funeral, medical and other expenses incurred by deceased member. Affordable premiums No HIV exclusion clause No Medical Tests required on enrolment 24 hour cover provided on a worldwide basis 				
Sum Assured	Sum assured: USD \$1,000.00 to \$20,000				
Benefits and premium table	Sum insured Per person USD \$	Premium USD\$ Per		Sum insured Per person USD\$	Premium USD\$ Per
	1,000	21		11,000	81
	2,000	27		12,000	87
	3,000	33		13,000	93
	4,000	39		14,000	99
	5,000	45		15,000	105
	6,000	51		16,000	111
	7,000	57		17,000	117
	8,000	63		18,000	123
	9,000	69		19,000	129
	10,000	75		20,000	135
Waiting Period	No waiting period for accidental death but ninety days (90 days) for others				
Claim Documentation	Notification Letter Copy of Id/passport • Copy Death Certificate • Birth Certificate of Member/Spouse				
Underwriting Requirements	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.				
Definitions	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.				