

MFARIJI COVER

MFariji Cover offers last expense insurance for individuals and families and grants you the option of tailoring your own cover, so that funeral costs are not a financial burden when grieved.

MFariji Features & Benefits:

- No medical tests are needed to take out funeral cover.
- No waiting period on accidental deaths.
- Guaranteed lifetime coverage.
- Annual Premium Bonus on no claim basis.

What MFariji Covers:

- Immediate accidental death cover with no waiting period.
- Natural death cover after only 3 months i.e. 3 months waiting period.
- Immediate repatriation cover.

MFariji's Unique Offering:

- Claims for intentional self-inflicted injury, suicide or suicide attempt excluded only in the first 12 months of your policy.
- Death related to self-inflicted injury, suicide, and insured person participating in any dangerous pursuits attempt excluded only in the first 12 months of your policy.
- 30-day grace period to make payment if you were unable to pay your premium in the month.
- Policy will not lapse if you can pay only part of your premiums because of being declared redundant, suffering a critical illness or becoming disabled

MFariji Cover is renewable annually and once a member signs up, they are covered for life. The below minimum and maximum ages at entry apply:

| Member | Min Age at Entry | Max Age at Entry | Maximum Cover Age |
|--|------------------|------------------|--|
| Principal, Spouse & Additional Spouse | 18 years | 69 years | For life subject to no breaks in cover |
| Additional Adults (Brothers & Sisters) | 18 years | 64 years | For life subject to no breaks in cover |
| Parents & Inlaws | 35 years | 84 years | For life subject to no breaks in cover |
| Children | 2 weeks | 21 years | up to 25 years with proof of being a full time student |

PREMIUM RATES FOR MFARIJI COVER

The applicable rates of premium per benefit are detailed below:

| Category Main Package | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 | Option 6 | Option 7 |
|---|-----------|------------|------------|------------|------------|------------|------------|
| Principal Member | 50,000.00 | 100,000.00 | 150,000.00 | 200,000.00 | 300,000.00 | 400,000.00 | 500,000.00 |
| Spouse | 50,000.00 | 100,000.00 | 150,000.00 | 200,000.00 | 300,000.00 | 400,000.00 | 500,000.00 |
| Parents & Parents in Law (Max 4 per member) | 50,000.00 | 100,000.00 | 150,000.00 | 200,000.00 | 300,000.00 | 400,000.00 | 500,000.00 |
| Children (Max 4 per member) | 50,000.00 | 100,000.00 | 100,000.00 | 200,000.00 | 200,000.00 | 200,000.00 | 200,000.00 |
| Annual Premium Per Family | 2,000.00 | 3,500.00 | 5,000.00 | 7,200.00 | 10,600.00 | 16,000.00 | 20,500.00 |
| Additional Premium Per Child | 250 | 500 | 500 | 1,000.00 | 1,000.00 | 1,000.00 | 1,000.00 |
| Individual Principal Members | 300 | 500 | 750 | 1,200.00 | 1,800.00 | 2,800.00 | 4,000.00 |

MFARIJI CLAIM PROCESS

All claims must be notified to Liaison Group (I.B) Limited at the earliest and not later than six (6) months after the occurrence.

- All eligible members must be declared at commencement of the cover for claims to be payable. Claims for individuals who have not been declared shall not be admissible.
- The policy pays a maximum of 5 claims per family per year.
- Fully documented funeral claims are payable within 48 hrs.
- The principal member is the automatic ultimate beneficiary for all dependents. In the event of the principal member's death then the proceeds of the cover will be paid to the nominated beneficiary.
- The maximum amount payable for children below 10 years is KES 100,000 as per the insurance act.

Below are the requisite claim documents:

- Duly completed claim form.
- Original or certified copy of valid burial permit
- Certified copy of deceased ID/Passport or letter of surrender of ID
- Certified copy of the beneficiary's ID passport.
- Certified copy of birth certificate for children.
- Police abstract for all accidental deaths.

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