



OLD MUTUAL

A PROMISE OF SUPPORT FOR YOU & YOUR LOVED ONES



DO GREAT THINGS EVERY DAY

INDIVIDUAL LAST RESPECT

BENEFITS AND ANNUAL PREMIUM DETAILS

Benefit Amount	50,000	100,000	150,000	250,000	500,000
Individuals (up to age 60)	496	992	1,488	2,480	4,961
Nuclear family (up to age 60)	664	1,320	1,976	3,288	6,576
Lives aged above 60 years (premium per individual)	842	1,530	2,295	3,825	7,650
Extra child/sibling	100	200	300	500	900

TERMS AND CONDITIONS.

1. The maximum age at entry age is 70 years for Principal Member & Spouse, and 75 years for Parents & Parents-in-law, with no cover cease age.
2. Nuclear family cover applies to 1 principal member, 1 spouse, and up to 4 biological /adopted/stepchildren. Each extra child above 4 will be charged a premium.
3. Children and siblings are covered from the age of 3 months to 18 years. Those between the ages of 18 years to 24 years are covered subject to confirmation of being in full-time education.
4. Parents' cover applies to biological, adoptive or stepparents/parents-in-law, up to a max. of 4 parents.
5. The policy covers up to 6 claims over a 12-month cover period.
6. Cover commences once the premium is paid in full, annually in advance.
7. Except for accidental death, there is a waiting period of 3 months from the date of commencement of the policy and subject to payment of full premium. In case of natural death within the waiting period, no benefit is payable.
8. All lives must declare if they are suffering or have suffered the following illnesses: Cancer, Diabetes, Hypertension, stroke, heart disease, HIV related illness. Any death claims due to the illnesses/conditions that have not been declared may be declined.
9. For declared illnesses, cover will be capped to KES. 250,000 within the 1st year.
10. For sums assured of KES.500,000, the initial KES 250,000 will be paid on submission of the burial permit. The balance of KES. 250,000 will be paid on submission of death certificate.

11. The maximum sum assured payable on any one applicant is KES 500,000 regardless of how many policies an applicant has taken up.
12. The maximum amount payable on death of a child below the age of 10 years shall be KES 100,000 as provided by Insurance Act Cap 487 – Sec 96.

REQUIREMENTS FOR ONBOARDING

- a) Fill in the online form
- b) Your ID number
- c) Your KRA pin
- d) ID number of your family members

CLAIM PROCEDURE

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

- a) Copy of burial permit (certified by the issuing office)
- b) Hospital report on cause of death(certified by registered doctor)
- c) For deaths that occur at home, a letter from the area chief.
- d) Copy of national ID/ Passport of the Principal member
- e) Copy of national ID/ Passport of the deceased, if below 18 – Copy of birth certificate.
- f) Old Mutual last respects claim form (downloadable online or available at all Old Mutual offices.
- g) 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;

- a) 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.
- b) The claim will be settled within 7-14 days subject to verification of the death certificate.

NB:

- All applications will receive a callback for Quality Assurance purposes.
- Any fraudulent documentation will be subject to legal prosecution)

Visit <https://forms.office.com/r/BHtc5sW6zK> to register.

OLD MUTUAL LIFE ASSURANCE KENYA LTD.

Old Mutual Tower, Upper Hill Road

P.O. Box 43013 - 00100 Nairobi, Kenya

Tel. No. +254 711 065 100

Web: oldmutual.co.ke



OLDMUTUAL