



**SHOULDER OF SOLACE (SOS) -  
LIBERTY LIFE ASSURANCE KENYA**

**LAST EXPENSE COVER  
A BEFITTING FAREWEL**

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**Nairobi:** AEA Plaza, Valley Road | **Kisumu:** Reinsurance Plaza, Shop Unit, Block B, 1st Floor, Oginga Odinga Street



# ABOUT THE PRODUCT



It has been an African tradition and societal expectations to offer the departed a decent send off. However, this tradition leads to urgent- unplanned financial stress to clear linked bills which would range from:

<p><b>Pending hospital bills</b></p> <p><b>Mortuary bills</b></p> <p><b>Programme bills</b></p> <p><b>Publicity/hospitality</b></p>	<p><b>Transport/logistics</b></p> <p><b>Cemetery bills</b></p> <p><b>Catering</b></p> <p><b>Videography &amp; Photography</b></p>	<p><b>Security</b></p> <p><b>Among others</b></p>
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Kimisitu Insurance & Liberty have partnered to provide peace of mind in response to the ever-increasing cost of funeral and burial expenses to Kimisitu Sacco Members through shoulder of solace product





# Family Protector Plan

## For when their peace of mind matters the most

Provides peace of mind in response to the ever increasing cost of funeral and burial expenses.

**Eligibility Conditions**

- The product covers family consisting of a maximum of:
- 1 main member
  - 1 spouse
  - Up to 4 children
  - 2 parents
  - 2 parents in law.

**Minimum Entry Age**

- Main Member-18 years old
- Spouse-18 years old
- Children-14 days old
- Parents /Parents-in-Law-18 years old

**Maximum Entry Age**

- Main Member-65 years old
- Spouse-65 years old
- Children-18 years old
- Parents /Parents-in-Law-75 years old

**Cover Cease Age**

- Main Member- none Spouse-none
- Children – 21 (24 years if proven to be school going)
- Parents /Parents-in-Law-None

**Waiting Period**

Three (3) month waiting period for natural deaths. No waiting period is

applicable for unnatural deaths and the renewals.

**Payment Benefits**

Valid claims will be paid within 48 working hours of receipt and verification of all the necessary supporting documentation.

**Maximum no. of claims payable**

4 lives per annum (Maximum of 2 parents per annum)

**Benefit & Premium Schedule**

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Main Member	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	25,000	50,000	100,000	150,000	200,000	250,000
Parents [1] (4)	50,000	100,000	200,000	300,000	400,000	500,000
Premium payable	2,300	4,600	9,100	13,500	17,800	22,100

**Rates for additional siblings / dependents:**

Additional siblings or dependents have to be financially dependent on the main member and cover amount will be limited to 50% of the main member's cover.

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Additional sibling/ dependent	25,000	50,000	100,000	150,000	200,000	250,000
Premium payable	150	350	700	1,000	1,350	1,700



## What do I require to get the cover?

1. Filled application form.
2. Principal Member – Copy of ID & KRA PIN
3. Dependants
  - Above 18 years old – copies of ID
  - Below 18 Years old – copies of Birth Certificates.
4. Full premium payment

## How to Claim

Complete the claim form and attach copies of the following:

- Copy of ID or birth certificate for children (of the deceased)
- Copy of the burial permit or death certificate
- ID copy of beneficiary (The nominated beneficiary must be above 18 years)
- Police abstract for accidental deaths
- Morgue Receipt
- The maximum amount payable on death of a child below the age of 10 years shall be Ksh 100,000 as provided by Insurance Act Cap 487 – Sec 96

## How can I get the cover?

You can get this through:

**Email:** [insurance@kimisitusacco.or.ke](mailto:insurance@kimisitusacco.or.ke)

**Call:** 0111930642 / 0709136000

## Application form

Visit: [www.kimisitusacco.or.ke/documents/sos-liberty.pdf](http://www.kimisitusacco.or.ke/documents/sos-liberty.pdf)