



Who are Covered by this Expense?

The following members are covered under the Heshima group last expense:

- Principal member
- Spouse
- Children of the principal member (max 4)
- Parents of the principal member
- Parents in law of the principal member

OBJECTIVES

- Introduce various group insurance products/policies
- Basic underwriting and pricing of Group Life Insurance products
- Outline basic claims documentation

Who Qualifies?

- A group with a minimum of 10 members, 20% extra premium will be charged if a group has less than 20 principal members for 2025 new business. Members and their families including spouse, 4 children, 2 parents and parents in law Maximum entry age is 70 years for principal members. Maximum entry age for parents and parents in law is 80 years subject to clause 5. Maximum Age remains at 80 subject to clause 5. Maximum entry age for children is 18 years and up 25 years for full time students
- There shall be no cover cessation age so long as one is on cover continuously.
- The principal member can include own siblings under the age of 18 and extra children at an additional premium of 2 per mille.

What are the benefits and the premium?

- One off Payment for funeral expense Covers both natural and accidental death and cover extends to parents
- Cover ceases upon a maximum of two (2) deaths per family per year. However, coverage resumes upon payment of a reinstatement premium.

Benefits under Option 6 can only be taken up by a group whose **minimum** membership is

50 people.

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Principal	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	50,000	100,000	100,000	100,000	100,000	100,000
Parents	50,000	100,000	100,000	100,000	100,000	100,000
Annual Premium	1,800	3,600	4,700	5,700	6,700	7,700

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Parents above 75 Years

In the event that there is a parent or parent-in-law above 75 years, they will be covered at 50% of the cover benefit purchased

Waiting Period

60 days waiting period for natural deaths. No waiting period is applicable for death resulting from accidents

How do you get the cover?

The policy shall become effective once we receive the following;

- Complete and dully signed proposal form by the group's representative
- Copy of the Group's registration Certificate
- Payment of Required premium
- Schedule of members to be insured whose details include Full member name, ID number, date of birth and relationship to the Principal member

Claim Requirement

Funeral benefit claim is payable within 24 hours upon receipt of the following:

- Formal Death notification
- Duly completed claim form
- Copy of ID card/Letter of surrender of ID card
- Original burial permit/press obituary

