



At Octagon insurance Brokers, we work hard to make life easier for our clients and their families.

Octagon Last Respects Easy Cover

This unique product is meant for families to give them peace of mind and the support they need to pull through the pain of sudden loss of a loved one.

Eligibility

Any Kenyan resident adult aged between 18-80 years. Such person can also bring on board the following:

Own spouse; own children aged between 3 months and 24 years; own parents and parents in law aged up to 80 years. Members aged 80 and below will be covered for life as long as the policy is renewed when due.

Waiting Period

Waiting period for the main life, spouse and children is 30 days and 3 months waiting period for parents for natural death claims but no waiting period for accidents related claims.

Renewal

The policy will be renewed each year but renewal premium may change depending on claims experience.

BENEFITS AND COST TABLE

Option	Family Member	Benefit Kshs	Maximum per family Kshs	Premium per family P.a
Option A	Principal Member	200,000.00	1,000,000.00	5,000.00
	Spouse	200,000.00		
	Children above 10	200,000.00		
	Children below 10	100,000.00		
	Parents (2)	200,000.00		
	Parents in-law (2)	200,000.00		
	Additional Child			
Option B	Principal Member	100,000.00	500,000.00	3,000.00
	Spouse	100,000.00		
	Children (max 4)	100,000.00		
	Parents (2)	100,000.00		
	Parents in-law (2)	100,000.00		
	Additional Child	100,000.00		

Illustration

If any of the insured members under option **A** above passes on, the policy pays Kshs 200,000 to their beneficiary. The policy remains valid for the whole policy year and can pay subsequent claims at Kshs 200,000 as specified on the table above up to 1,000,000.

(For children below 10 years the law allows a maximum of Kshs\ 100,000). Under Option **B**, the policy pays Kshs 100,000 per claim up to a maximum of Kshs 500,000 or 5 claims per family per year.

Claims

Claims are payable within 48 hours after receipt of full documentation from the beneficiary.

Beneficiary must provide original burial permit, copy of deceased member ID, their own ID and their bank details.

Scheme administration

Octagon Insurance Brokers Ltd is the administrator of the scheme and keeps all records and administers the scheme on behalf of all the eligible members of the scheme.

Who is Octagon?

Octagon Insurance Brokers is part of Octagon Africa-a family that brings together Octagon Pension Services-named Kenya's best pensions administrator 2016 with over Kshs 40 billion in fund administration, Octagon Training Services and Octagon Property Management all with footprints in Kenya, Uganda and Zambia and local branches in Mombasa and Kisumu.

The scheme is underwritten by one of the largest insurers in Kenya listed on Nairobi stock exchange.