

Enwealth Faraja Benevolent Fund

A ray of Sunshine in Times of Need

CONTACT US

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A product by Enwealth Insurers Brokers Limited

About Enwealth Faraja Benevolent Fund

Enwealth Faraja Benevolent Fund is an insurance policy that covers funeral expenses in the event of illness, natural and accidental death. A selected amount is paid as a lump sum within 48 hours upon notification of death and full documentation in respect of the individuals, families and groups.

Benefit Plan (KES)		
Participants	Option A	Option B
Principal Member	50,000	100,000
Spouse (Max 1)	50,000	100,000
Children (Max 4)	50,000	100,000
Parents (Max 2)	50,000	100,000
Parents in Law (Max 2)	50,000	100,000
Premium Payable per Family (Select Option)	<input type="radio"/> 2,117	<input type="radio"/> 4,234
Premium for Additional Child (Selection Option)	<input type="radio"/> 200	<input type="radio"/> 400
Additional Premium for parents / parents-in-law between of 76-84 years (Selection Option)	<input type="radio"/> 370	<input type="radio"/> 750
Benefit Plan (KES)		
Participants	Option C	Option D
Principal Member	250,000	500,000
Spouse (Max 1)	250,000	500,000
Children (Max 4)	250,000	500,000
Parents (Max 2)	200,000	200,000
Parents in Law (Max 2)	200,000	200,000
Premium Payable per Family (Select Option)	<input type="radio"/> 8,848	<input type="radio"/> 18,627
Premium for Additional Child (Selection Option)	<input type="radio"/> 750	<input type="radio"/> 1,500
Additional Premium for parents / parents-in-law between of 76-84 years (Selection Option)	<input type="radio"/> 1,600	<input type="radio"/> 1,600

Groups Funeral

Covers

- Groups e.g. chamas, welfare associations, saccos, corporates and churches
- Employees together with their spouses and children depending on the sponsor's preference.

Individuals

Covers individuals together with:

- 1 Spouse
- 4 Children
- 2 Parents
- 2 Parents-in-law
- Adults: Ages 18 to 64, with coverage extending up to 90 years.
- Children: From 1 month to 18 years, with coverage extending up to 25 years with proof of schooling.
- Parents: Maximum entry age of 84 years, with coverage extending up to 90 years.

Waiting period

For illness cases, the waiting period is 2 months for nuclear family members and 3 months for extended family members. There is no waiting period for accidental cases.

Advantages

- No limitations on the number of claims payable in a year.
- Affordable premiums payable once per year.
- Covers death claims arising from pandemics e.g. COVID 19.
- Wide coverage.
- No medical tests required when joining.
- Benefits are not subjected to any forms of taxation.
- Claim settlement within 48 hours.

Call us to get you covered.