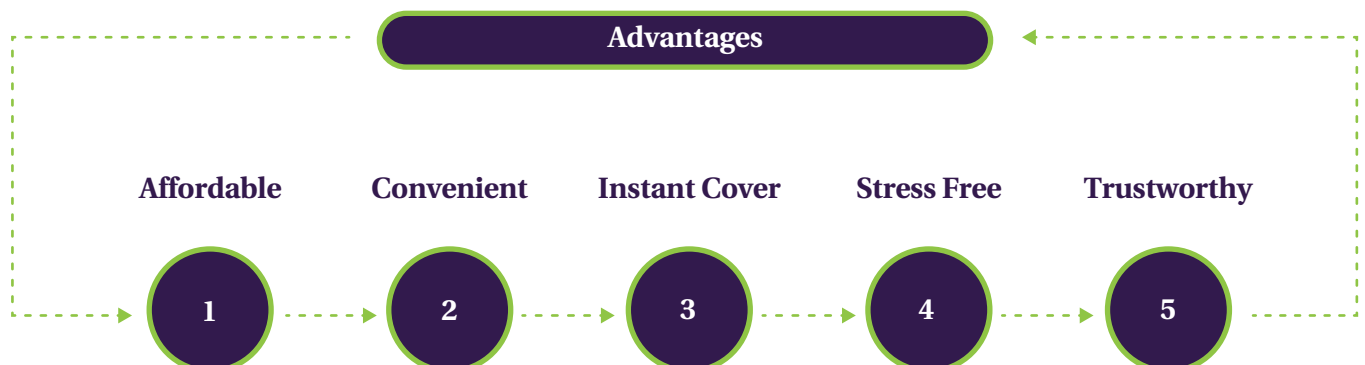


ENWEALTH FARAJA BENEVOLENT FUND



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.



Enwealth Faraja Benevolent Fund Application Form

Step 1: Premium Payer / Proposer Details

(Tick Appropriately) - ☐ Individual Member ☐ Welfare Society ☐ Others _____

Step 2: Principal Member Details

SURNAME: _____ OTHER NAMES: _____ DATE OF BIRTH: _____

ID / PASSPORT: _____ MARITAL STATUS: ☐ MARRIED ☐ SINGLE ☐ WIDOWED OTHER: _____

CELL NUMBER: _____ EMAIL ADDRESS: _____

Step 3: Spouse Details

First Names	Surname	Date of Birth	ID Number	Cell Number

Step 4: Dependent's Details (Children, Parents & Parent's in Law)

First Names	Surname	Relationship	Date of Birth
		1 st Child	
		2 nd Child	
		3 rd Child	
		4 th Child	
		Main Parent (Father)	
		Main Parent (Mother)	
		Parent in Law (Father)	
		Parent in Law (Mother)	

Step 5: Extra Children of the Principal Member

First Names	Surname	Relationship	Date of Birth

Step 6: Beneficiary (Person to be contacted in the event of principal death)

First Names	Surname	Relationship	Percentage share (%)	Cell Number

Benefit Plan (KES)

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

Payment Details

Paybill No: 808900	A/C No. : Principal Member Full Names	Amount paid: _____	Ref: _____
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Introduced by: Gloria Musau

Declaration:

I _____ declare to the best of my knowledge and belief that the particulars given above are true and correct. I understand and agree that any willful misinterpretation in this application will invalidate any benefit under this Policy and that I undertake to abide by the terms and conditions of the Policy.

PRINCIPAL MEMBER'S SIGNATURE: _____ DATE: _____

Enwealth Faraja Benevolent Fund Terms & Conditions

1. Members

- 1.1 Membership of the policy shall be restricted to persons who are clients of Enwealth, and that his/her membership of the SCHEME is approved by Enwealth and Insurer; and that they:

- 1.1.1 are aged 18 years and 64 years older for Main Member.
- 1.1.2 For parents and Parents in Law Maximum joining age shall be 84 years, and expiry for the coverage is 90 years.

Membership of the SCHEME shall cease on the day that:

- 1.2.1 the premium payments in respect of an ELIGIBLE MEMBER cease, or
- 1.2.2 ELIGIBLE MEMBER attains the MAXIMUM EXPIRYAGE, or
- 1.2.3 the ELIGIBLE MEMBER dies, or
- 1.2.4 the SCHEME terminates,

Whichever of the aforementioned events may first occur:

2. Premiums

- 2.1 The annual premium per ELIGIBLE MEMBER shall be calculated as set out in the SCHEDULE. Any ELIGIBLE MEMBER who joins after the commencement date shall have their respective premiums pro-rated to the renewal date.
- 2.2 In accordance to Insurance Act, Cap 487, Section 156 no risk shall be assumed unless and until the premium payable thereon is received.

3. Payment of Benefits

Documents and information required in the event of death:

A. An ELIGIBLE MEMBER'S death

- a. Duly completed funeral claim form.
- b. Certified copy of either the death certificate or the burial permit.
- c. Certified copy of the identity document of the member
- d. Declaration of death by next of kin.
- e. Any further documents required to evaluate the claim death.

Additional documents and information required in the event of death for Spouse and child(ren):

B. SPOUSE

Spouse's copy of the marriage certificate/ affidavit confirming the marriage.

C. Dependent CHILD'S death:

- a. Certified copy of the CHILD'S birth certificate.
- b. In the case of a death of a CHILD older than 18, but younger than 25 years: Confirmation from the educational institution that the CHILD was a full- time student as at claim event date.

4. WAITING PERIOD

PARTICIPANTS will only be covered from two (2) months for the nuclear family and three (3) months for parents and parents in law after the PARTICIPANT'S EFFECTIVE DATE, unless death takes place as a result of an ACCIDENT.

5. EXCLUSIONS

Insurer shall not pay the benefit in respect of an ELIGIBLE MEMBER if the death was caused, directly or indirectly, by:

- a. active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- b. the use of nuclear, biological or chemical weapons, or any radioactive contamination; or
- c. attacks on or sabotage of facilities (including, but not limited to, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots, which lead to the release of radioactivity or nuclear, biological or chemical warfare agents,
- d. irrespective of whether any of the aforesaid has been performed with the specific use of information technology; any act of civil commotion, riot, strike, labour disturbance or disturbance of the public peace;
- e. any act of terrorism; i.e. an act, including but not limited to, the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear that has been determined by the appropriate federal authority to have been an act of terrorism.