

## **SHOULDER OF SOLACE FREQUENT ASKS QUESTIONS**

### **1.Question.**

What is Benevolent fund/ Shoulder of Solace?

### **Answer.**

*This is a last expense product that aims to cushion bereaved members during funeral arrangements.*

### **2. Question.**

Is the Shoulder of Solace a get rich scheme? Can we use it to make money?

### **Answer:**

*No. The Shoulder of solace is not an investment product and is not a scheme for creation of wealth.*

### **3. Question.**

Is the Product Mandatory?

### **Answer.**

*No.*

### **4. Question**

How long do I need to wait to join the scheme?

### **Answer**

*You can join the scheme immediately.*

### **5. Question.**

How long do I need to be on this product to benefit from the scheme?

### **Answer**

*The below waiting period will apply:*

*Waiting period: (This is the period between joining and making the first claim)*

#### ***Natural death:***

- i) *Member, Spouse, and children - 1 month*
- ii) *Parents and parents' in-law family: 2 months*

*Accident: No waiting period*

**6. Question.**

Which documents do I need to join this scheme?

**Answer.**

*Duly filled in Shoulder of Solace membership form, Copy of National Identity, KRA PIN of the Principal Member, copy of National Identity of the dependent (s), Birth certificate for children below 18yrs.*

**7. Question.**

Does this scheme cover an additional spouse?

**Answer**

*Yes, at additional premium. (As per the rates indicated under "Terms & Conditions" on SOS application form)*

**8. Question**

Does this scheme cover additional dependents?

**Answer.**

*Yes, at additional premium. (As per the SOS application form?)*

**9. Question**

Who is a dependent? The definition of dependent for the purpose of this policy.

**Answer**

*Your children and adopted children who are below 18 or 24 years of age that depends on you and are still in college.*

**10. Question.**

What happens if you do not get a misfortune?

**Answer.**

*The cover expires and there is no refund for the premiums paid.*

**11. Question.**

What is the maximum amount per shared parent?

**Answer.**

*The maximum is KSH 750,000/=*

**12. Question.**

How do I upgrade to a higher cover?

**Answer.**

*Upon renewal, pay the premium for the interested cover option then do an email to that effect to [customercare@kimisitusacco.or.ke](mailto:customercare@kimisitusacco.or.ke) We'll effect the change.*

**13. Question.**

What happens if I wish to stop/withdraw from the scheme? Do I get the funds back?

**Answer.**

*All the contributions made will be forfeited.*

**14. Question.**

Can I do a one-off payment for the whole year?

**Answer.**

*Yes. All premiums are annual. You can pay cash, apply for shoulder of solace loan which is payable within 6 months or through deposit your premiums through FOSA.*

**15. Question.**

Will I benefit from the scheme immediately if I do a one-off payment to cover the whole year?

**Answer.**

*NO. the waiting period applies. Refer to question 5.*

**16. Question.**

How long will it take to process the funds after a misfortune?

**Answer.**

*It will take 48 hours after submitting all required documents to the Insurer.*

**17. Question.**

How do I claim funds after a misfortune?

**Answer.**

*Send the burial permit, hospital bills or letter from the chief to [customercare@kimitusacco.or.ke](mailto:customercare@kimitusacco.or.ke) and we'll lodge your claim for payment.*

**18. Question.**

Which documents should I attach to the claim form?

**Answer.**

*A copy of ID of the Deceased and a Burial Permit/ Funeral gathering permit. For children, provide Birth Certificate.*

**19. Question.**

If I joined the scheme before marriage, then marry afterwards and have children, can I include them in the scheme?

**Answer.**

*Yes, you need to send all their identification documents. i.e ID Copy of the spouse and birth certificate of your children. However, they'll be subjected to a waiting period as per the policy requirements.*

**20. Question.**

What is the entry age of a principal member and spouse?

**Answer.**

*The maximum entry age is 70 years.*

**21. Question.**

What is the entry age for parents and parent in-law?

**Answer.**

*The maximum entry age for parents and parent in-law is 80 years. Meaning age next birthday should be 80 years.*

**22. Question.**

What is the entry age for children?

**Answer.**

*The entry age is between 1 month to 24 years old. However, upon reaching age 18, they will be required to provide National ID and college ID.*

**23. Question.**

What document do I get as a proof that I am covered?

**Answer:**

*SOS is a group scheme hence a Master policy is issued to the Sacco, but members will be issued with membership certificate to showing list of dependent, expiry date, and the amount of benefit covered.*

**24. Question.**

What is the maximum amount of claim that can be made for one parent covered?

**Answer.**

*Family which has covered the same parents can claim up to a maximum of Kes.750,000/= for the loss of their parent.*

*The claim will be paid in order of priority (starting from the 1<sup>st</sup> person to join the scheme and cover their parent and paid in order of cover/premium paid, once it reaches Kes.750,000/= it will be considered to have fully been exhausted)*

**25. Question.**

At what point does the Last expense cover and anniversary take effect?

**Answer.**

- a. *Members who submit their documents between 1<sup>st</sup> and 14<sup>th</sup> of any month, the last expense cover takes effect on 1<sup>st</sup> of the same month and expires 14<sup>th</sup> of the same month the following year.*

- b. *Those who submit their documents between 15<sup>th</sup> and 31<sup>st</sup> of any month, the insurance cover takes effect on 15<sup>th</sup> of the same month and expires 31<sup>st</sup> the same month the following year.*

**26. Question**

When does the cover commence?

**Answer.**

*The cover commences upon submission of a complete application form together with payment of FULL premium per selected package to the underwriter.*

**TERMS & CONDITIONS**

1. Cover applies to Principal Member, spouse, biological children, and biological parents and parents in-law. Cover maybe extended to adopted children subject to proof of legal adoption.
2. Cover commences once the premium is paid in full and all the documentation submitted.
3. Waiting period is 30 days for the nuclear family and 60 days for parents & parents in-law, from the date of commencement of the policy and subject to payment of full premium. In case of natural death during the waiting period no benefit is payable.
4. The policy lapses if it is not renewed after it expires.
5. The aggregate maximum payable amount for a loss covered by multiple claimants on a shared parent is KES. 750,000 proportionate to the cover options taken by the claimants.
6. For parents, only one claim is payable per cover period subject to reinstatement of premium except for accidental death (i.e. an event claiming more than one life).
7. The maximum amount payable on the death of a child below the age of 10 years shall be KES. 100,000 provided by the Insurance Act.
8. The policy lapses on the death of the principal member.
9. In case of divorce or separation, notify the company in writing immediately.
10. Fraudulent claims will not be processed.

11. There is NO exit age. However, maximum benefit is KES.300,000 for a member above 85 years under this policy.

12. Members covered under this policy to fill a declaration form of good health when upgrading the cover. The new cover limit will be subjected to 3 months waiting period.

13. Grace period of 30 days allowed but in case of any claim within the period will be paid subject to payment of the outstanding premium.

14. 5 number of claims within the year.

**Table 1: Applicable Rates and Benefits.**

<b>Nuclear Family with up to 4 Children</b>					
<b>COVER LIMIT</b>		<b>500,000</b>	<b>300,000</b>	<b>200,000</b>	<b>100,000</b>
<b>GROUP COVER</b>		<b>6,900</b>	<b>4,100</b>	<b>2,700</b>	<b>1,800</b>
<b>Additional Dependent</b>					
Spouse		<b>4,100</b>	<b>3,600</b>	<b>1,800</b>	<b>900</b>
Child		<b>1,100</b>	<b>700</b>	<b>500</b>	<b>200</b>
<b>Rates with Parents and Parents in Law</b>					
<b>COVER LIMIT</b>	<b>Age</b>	<b>500,000</b>	<b>300,000</b>	<b>200,000</b>	<b>100,000</b>
<b>GROUP COVER</b>	<65 years	<b>15,300</b>	<b>9,100</b>	<b>6,000</b>	<b>3,500</b>
	=>65 years	<b>23,300</b>	<b>14,100</b>	<b>9,500</b>	<b>5,500</b>
<p><b>*Pricing is determined by the oldest parent and parent in-law.</b>  <b>*Children below 10 years, max. benefit Kes 100,000 as per insurance act.</b>  <b>*Parents above age 85 years, max. benefit Kes 300,000.</b>  <b>*Reinstatement premium introduced after any payment of parental benefit.</b></p>					