



Pacis Last Expense Cover



Pacis Insurance Company is a Kenyan Insurer who strives to bring peace and comfort to society by providing our clients with flexible and affordable insurance products. We are wholly owned by the Catholic Church in Kenya, and have been protecting the interests of various churches, religious groups, institutions, and other customers since 2005. Pacis offers a range of personal and corporate product packages to meet our customers evolving insurance needs.

The Last Expense product is a funeral insurance cover that is designed for individuals to cater for funeral expenses during the difficult and unfortunate times of death of a loved one.

Basic requirements for issuance of cover

To buy this product, one will need to have the following:

- Identity Card (ID) number
- A mobile phone (any type as it runs on USSD)
- Mobile Cash (Safaricom MPESA)
- Beneficiary Name ID & Phone Number

The Cover

1. Age Eligibility

- 18 to 70 years at entry point.
- Children below 18 years are eligible as dependents.

2. Scope of Cover

- Digital Last Expense is an individual cover.
- There is no limit on the number of dependents.
- All principal member's children including adopted ones are eligible
- The cover benefits and premium are on per person basis
- The principal should be able to buy cover for all their dependents

3. Cover Period

- This is an annual cover.
- Family members in the cover are subject to the cover period irrespective of the date of joining.

4. Waiting Periods

- Accidental deaths are covered immediately.
- Deaths arising out of illness or natural causes require 90 days waiting period from the date of the first premium payment.
- There is no waiting period at renewal.

5. Cover Benefits

- The policy offers a single benefit (last expense).
- There are several benefit limits/options available for customers to choose from (premium bands).
- No change of benefits mid-term shall be allowed.
- Benefits can be changed at renewal at the corresponding premium.

6. Cancellations

The cover can be cancelled at any point of currency of policy provided there are no claims reported. Refund shall be calculated on prorata basis but up to a maximum of 80% of the premium charged

7. Exclusions

This cover shall not respond to deaths arising out of:

- Suicide
- Drug and substance abuse

8. Claims

- Only claims arising out of the insured events shall be admissible.
- The claims shall be settled through mobile money transfer to the insured-appointed beneficiary.

9. Beneficiary

- The principal member will be required to nominate the beneficiary in this policy and provide cell phone number.
- In the absence of adult dependents, the policy benefits shall be paid to nominated trustees or administrators of the deceased member's estate.

10. Renewal of Cover

- There is no automatic renewal of the policy.
- There shall be no grace period. Premium must be paid for cover to commence.
- Renewal SMS shall be sent six weeks before the expiry.
- Upon expiry of cover at midnight, a notification shall be sent to that effect.

11. Premium Tables

The premium payable shall be based on the selected benefit as per the under noted band:

LAST EXPENSES COVER LIMIT	25,000	50,000	100,000
Premium charged per person (KES)	450	775	1,400

How to buy

DIAL *620#

SCREEN 1

Welcome to Pacis Insurance

- 1: GET INSURANCE
- 2: UPDATE DETAILS
- 3: REPORT A CLAIM
- 4: DOWNLOADS

HOME

SCREEN 2

Dear customer, get insurance for any policy cover

- 1: LAST EXPENSE COVER
- 2: MOTOR THIRD PARTY COVER
- 3: PERSONAL ACCIDENT COVER
- 4: STUDENT PERSONAL
- 5: REFER A FRIEND
- 0:BACK 00:MAIN MENU

SCREEN 3

Last Expense Cover gives you peace of mind in the unfortunate demise of a loved one by paying a fixed amount of money

ENTER YOUR NATIONAL ID
XXXXXXXXXXXX

SCREEN 4

Who do you want to buy cover for?

- 1: SELF
- 2: SELF+SPOUSE
- 0:BACK 00:MAIN MENU

SCREEN 5

Select premium bundles **self** last expense cover per annum

- 1: KSH 450 (LAST EXPENSE LIMIT 25K)
- 2: KSH 775 (LAST EXPENSE LIMIT 50K)
- 3: KSH 1400 (LAST EXPENSE LIMIT 100K)
- 0:BACK 00:MAIN MENU

SCREEN 6

Buy Last Expense Cover Ksh 450 (last expense limit 25k)

- 1: ACCEPT
- 2: REQUEST CALLBACK
- 00: MAIN MENU

SCREEN 7

MPESA EXPRESS PROMPT

Buy Last Expense Cover (Ksh 450 last expense limit 25k)

ENTER MPESA PIN
XXXXXXXXXXXX

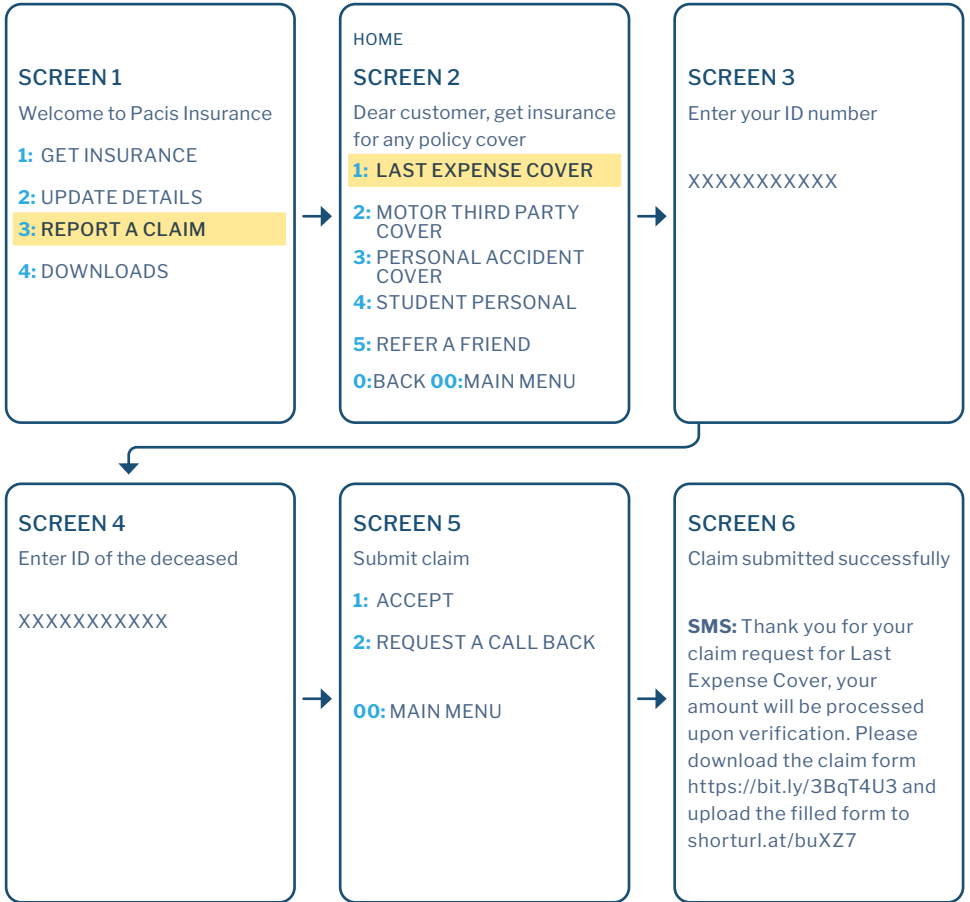
SCREEN 8

PAYMENT SUCCESSFUL

SMS: Thank you for choosing to insure with us, your policy will be processed shortly after verification. Please dial *620*2# to update your details

How to claim

DIAL *620#



HEAD OFFICE



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Embu Satellite Office

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Nakuru Branch

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Nyeri Satellite Office

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Kakamega Satellite Office

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Meru Branch

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Eldoret Branch

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