

Who are we?

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.

What is covered?

The Digital 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 that 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 his/her dependents

3. Cover Period

- This is an annual cover.
- The cover starts immediately the premium is paid for accidental deaths.
- Deaths arising out of illnesses have a waiting period of 90 days.
- 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 (KES)	25,000	50,000	100,000
Premium charged per person (KES)	450	775	1,400

OUR CONTACTS

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Simply Dial

***620#**

Regulated by the Insurance Regulatory Authority

To get a quote, buy and renew
your policy within minutes!



Pacis Last Expense Cover

 **PACIS**
INSURANCE COMPANY LTD
For Comfort & Peace in Life