

## **Kinga Halisi**

### *Description*

Kinga Halisi Swahili for 'Total Protection' is Pan Africa Life Assurance's personal accident policy. A personal accident policy comes in handy as it provides your or your beneficiaries with compensation in case of death or disability from an accident.

### *How do I get Kinga Halisi cover?*

This product is sold on stand-alone basis. This means that you can purchase this product on its own without being required to buy another major product to go along with it as is often the case with many other personal accident policies.

Benefits are sold in units hence you can choose the premium which you can most conveniently afford while at the same time purchasing cover value for your preference.

### *Benefits of Kinga Halisi*

The product offers five different types of benefits under one package as follows:

#### *Funeral cover*

This benefit pays for funeral expenses in case of the untimely death of the life assured

#### *Accidental death and Permanent total disability*

This benefit is payable if the life assured loses their life or suffers permanent total disability as a result of an accident. The cover available is up to KES 10 million.

#### *Temporary total disability*

Should you lose your income as a result of temporary total disability resulting from an accident, Pan Africa Life will replace the lost income in the form of a weekly payment for the period of disability at the rate of 1% of the sum assured subject to a maximum of the sum assured. The benefit payments are made monthly.

#### **Accidental Medical Expenses Reimbursement Benefit**

Pan Africa Life will reimburse you for medical expenses per accident subject to a maximum of the sum assured. Thus if the actual medical expense is lower than the amount covered under the benefit category, the actual medical expense is payable. The benefit is paid within 90 days of the accident.

#### *Premium Cash back*

10% of the total premium paid excluding the policy fee will be paid back every three consecutive years during which no claim was made.

#### *Include a spouse!*

A single Kinga Halisi policy can cover both you and your spouse with an attractive 5% discount on the spouse's premium.

The minimum entry age is 16 years (actual) but anybody below 18 years will require written consent from a guardian. The maximum entry age is 65 years (actual age) and the exit age for spouse and life assured is 66 years.