# Our Branch Network

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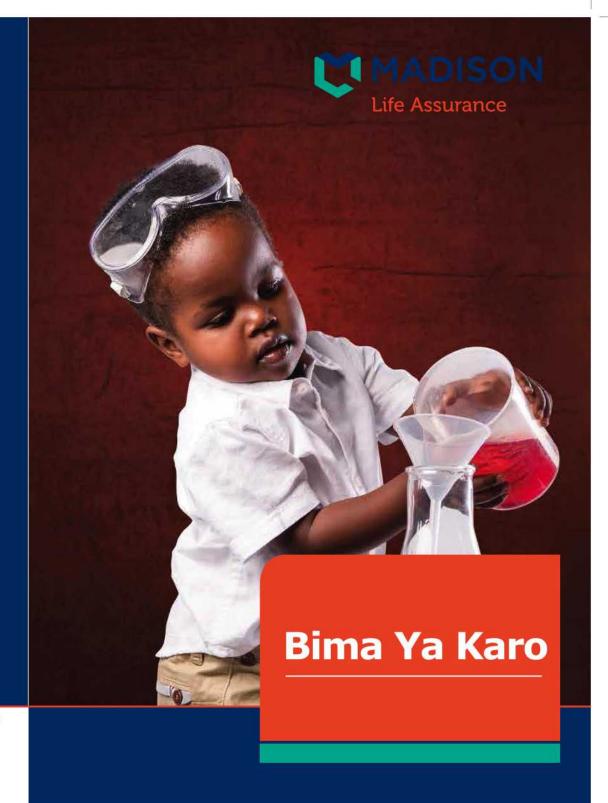
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MLAK/MKT/BYKB/001/2020

Head Office Madison Life Assurance, Upper Hill Close P. O. Box 47382-00100, Nairobi Tel: +254 20 2864000 Cell: 0709 922 000 | SMS 20286 Email: madison@madison.co.ke | Website: www.madison.co.ke



## WHAT IS BIMA YA KARO?

Bima ya Karo is a wonderful opportunity that allows parents/guardians to create guaranteefunds for provision of their children's education whether they (parents/guardian) are alive, deceased or disabled.

## WHAT ARE THE POLICY BENIFITS?

## (a) Cash Benefits

Cash payments are payable during the last 5 years preceding the maturity date as follows:

1st cash benefit - 20% of the basic sum assured

2nd cash benefit - 20% of the basic sum assured

3rd cash benefit - 30% of the basic sum assured

4th cash benefit - 30% of the basic sum assured

5th cash benefit - 50% of the basic sum assured

At maturity - 100% of the basic sum assured plus accrued bonuses

Total - 250% of the basic sum assured plus accrued bonuses.

## b) Waiver of Premium

In the event of death or total permanent disability of the life assured while the policy is inforce all future premiums shall be waived and the above mentioned benefits shall be payable.

# (c) Bonuses) (for with rofit policies)

The policy guarantees a minimum bonus rate of 2% of the Basic Sum Assured provided premiums are fully paid in each year.

## 2. OPTIONAL BENEFITS

These are benefits that are optional and will be offered at extra cost:

## (a) Death Benefit

Upon the death of the life assured (natural or accidental) while the policy is still in force the company shall pay an amount equal to 50% of the basic sum assured, for the upkeep of the child.

# (b) Critical Illness

The policy will pay 25% of the basic sum assured while it's still in force upon the diagnosis of the following critical illneses:-

- · heart attack
- stroke,
- cancer,
- Renal failure
- Paraplegia
- · Coronary artery disease,
- Blindness
- · Major organ failure- e.g. liver, heart, lungs. e.t.c

## (C) Funeral Cash Benefit

The policy provides funeral cash benefits up to the basic sum Aaaured subject to a maximum of the limits shown below;

Adults - Kshs. -100,000

Children - 50,000

## 3. WHAT ARE THE FEATURES?

In the event of the death of the named child while the policy is still in force, the life assured may nominate another child or all premiums recieved are refunded less any benefits already paid.

### Cash value

Policy acquires a cash vallue after being in force for a minimum of three with all premiums fully paid. The cash value can be used as a surrender value, to acquire a cash loan, or premiums loans or to convert the policy to a reduced paid up

## Tax Relief

15% of the total premium paid anally up to amximum of kshs 60,000 Paid back by the government aa an insurance tax relief.