

TORs FOR GROUP LIFE, GROUP PERSONAL ACCIDENT & WIBA (WIBA PLUS) COVERS

BENEFITS SCHEDULES

1. GROUP LIFE ASSURANCE SCHEDULE OF BENEFITS (GLA)

Accidental / Natural Death	5Years' Annual Salary
Permanent Total Disablement	5Years' Annual Salary
Funeral expense	Ksh. 200,000 Employee
Funeral expense	Ksh.150,000 Dependents (children & spouse)
Critical illness	40% of 5 Years' Annual salary Max of Ksh.15 million
Coffin and Hearse Benefit	Ksh.100,000 per member.
Free Cover Limit	Ksh.40,000,000
Last Expense (All Causes) – parents and parents in law	Ksh.100,000
Death due to COVID-19	Covered
Still birth benefit	Ksh.25,000
Maternity/paternity allowance	Ksh. 50,000 -Group limit Ksh.3 million
Free grief and bereavement counselling	Six weeks per bereaved family Maximum of (6) counselling sessions per member.

2. WORK INJURY BENEFITS & GPA SCHEDULE OF BENEFITS (WIBA PLUS)

Occupational Death	8Years' Annual Salary
Permanent Total Disablement	8Years' Annual Salary
Temporary Total disablement	104 weeks' actual salary
Medical Reimbursement	Ksh. 500,000 (Min Kes.500,000 per member & Group Limit Kes. 30 million)
Funeral Expense	Ksh. 100,000
Repatriation Outside Kenya	Ksh.150,000
Air and Road Ambulance	Ksh.100,000
Accidental Dental &optical	Ksh. 100,000
Hospital Cash benefit	Ksh. 52,000 30days after discharge. (Ksh. 2,500 per day up to a maximum of Ksh. 52,000)
Mobility and wheelchair Appliances	Ksh. 100,000
Political Violence and Terrorism (Passive)	Covered
Free Grief & Bereavement Therapy	Six weeks per bereaved family Maximum of (6) counselling sessions per member
Life assistance benefit	Ksh. 500,000
Artificial Appliances within MER	Ksh.100,000
Occupational Diseases payable as per	Ksh.5,000,000

Work Injury Benefits Act & GPA (WIBA plus) scope of cover

The insurance cover complies with the Work Injury Benefits Act (WIBA), Cap. 236 and extends to include Group Personal Accident (GPA) benefits, herein referred to as WIBA Plus, for all employees of IRC.

This cover includes Terrorism and Political Violence Risks.

No Exclusions except universally acceptable exclusions.

- a) No restriction on death benefits arising from accidental causes due to medical non-compliance.
- b) Cover on 24 hours worldwide basis duty and pleasure-Domestic and International.
- c) Permanent & Total Disability provided under the GLA benefit to cater for illness and accidental related risks.
- d) Medical Reimbursement at Kes 500,000.00 per member up to a group maximum of 30 million each year.
- e) Claims Paid within 5 Working Days upon receipt of all requisite documentation
- f) Funeral Cover paid within 48 Hours upon notification.
- g) No Policy Excess payments apart from 3 days under the Disability Income Benefit.
- h) No limit on the claim amounts payable due to occupational risks.
- i) No exclusion on HIV/AIDS, passive political violence & terrorism attacks, war, Invasion, Act of Foreign Enemy, Hostility or Warlike operation, Civil War, Rebellion, Revolution, Insurrection, Military or usurped power or popular rising martial law, strike, riot, civil commotion or mutiny no additional cost.

- j) If an Assured Person's cover ceases because he or she ceases to be gainfully employed for a reason other than retirement or disability, (that is, ceasing work results in the person no longer being eligible for cover under the policy terms),
- k) continued coverage for death for a period of thirty (30) days after the date that employment ceases.
- l) Disappearance clause
Extension of death and permanent total disability for One (1) month after retrenchment of cover.

Group Life scope of cover

This policy is meant to cover all employees in case of death of an employee, Permanent & Total Disability, Critical Illness, and funeral accelerated last expense. The number to be covered by this policy shall be adjusted as and when a new member of staff is employed.

- a) The cover shall include the benefits as in the schedule above.
- b) The scope of the cover is 24 hours worldwide.
- c) No restriction on death because of medical non-compliance.
- d) No waiting period and no exclusions for pre-existing conditions, suicide, passive war, terrorism, Invasion, Act of Foreign Enemy, Hostility or Warlike operation, Civil War, Pandemic, Rebellion, Revolution, Insurrection, Military or usurped power or popular rising martial law, strike, riot, civil commotion, or mutiny at no additional cost.
- e) Settlement of last expenses of the insured persons must be within 48 hours of notification of demise of a covered member.
- f) Risk management e.g. providing members with information on emerging health issues and preventive measures.
- g) Free grief and bereavement counselling.

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