

Kuscco Mutual Assurance

Your life assured

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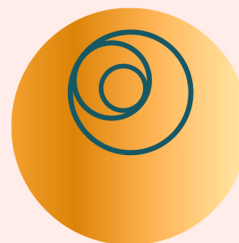
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KUSCCO ELIMU SURE PLAN



The plan
secures your
child's **education** even
in your absence
or 'disablement'



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Elimu Sure Plan



This is a savings plan for your child's education But also a means of giving you life protection as you enjoy guaranteed returns on your investment.

WHY KUSCCO ELIMU SURE?

- Plan for your child's education in advance.
- Guaranteed returns for your savings
- 15% Insurance tax relief on premiums paid up to 60,000 pa.
- Designed to fit into your needs and long term financial plans
- Pays total benefit of 150% sum assured.

WHAT ARE THE BENEFITS?

- Timely payment plan:
 - ☐ Pays 20% sum assured at 6 years to maturity.
 - ☐ Pays 30% sum assured at 3 years to maturity
 - ☐ Pays 100% sum assured at maturity.
- Death/PTD Benefit–Waiver of future premiums in the event of Death/PTD.
- Investment returns depends on performance of the life fund.
- Guarantees atleast 1.5% annual bonus on your investments.
- The plan provides for policy loan on the fund value during the policy term.



GENERAL EXCLUSIONS

Illegitimate/Unlawful activities – The policy excludes against any loss that arises out of the insured engaging in any activity that is against the laws.

Suicide and Self-inflicted injury– Any loss occurring as a result of self-inflicted injuries and suicide are excluded from this cover.

Drugs and substance abuse – Any loss or disability occurring as a result of use of drugs and substance abuse will not be covered under this policy.

Adventurous Sports - Any loss or disability occurring as a result of engaging in hazardous sporting activities and pastimes will not be covered under this policy.

Frequently Asked Questions

Who is the Life Assured?

- ☐ Life assured is the policy holder.
- This can either be the proposer or nominee of the proposer.

Who is the Proposer?

- ☐ This is the person who has gone through the prescribed application process for this Policy.

Who is the Beneficiary?

- ☐ Beneficiary is your nominated child.

What happens when the nominated child passes on?

- ☐ In case of the loss of the nominated child, you can nominate another child or request for refund of premium net of administrative expenses.

What happens when I pass on?

- ☐ If you pass on, future premiums are waived.

Can I access a loan on my policy?

- ☐ Yes. You can access a loan after three years of full premium payment

Can I surrender my plan?

- ☐ Yes. You can surrender your plan after the first three years in return of the surrender value of the policy.

Can I cancel my policy?

- ☐ The policy provides 28 days cooling off period upon receipt of your policy document upon which you can cancel your policy for whatever reason.

Under what circumstances would my policy lapse?

- ☐ The policy would lapse if premiums is unpaid beyond one-month grace period within the first three years.
- ☐ If the outstanding premium plus interest accrued and outstanding loan is more than the surrender value.