

KINGA YA MKULIMA

Kinga Ya Mkulima is wholesome family medical and life cover. Family In-patient medical package for the number of days in hospital upto 30 days

The product caters for inpatient medical, surgery and last expence benefit.

Kinga ya Mkulima features

- A wholesome hybrid family medical package for insured and their dependants.
- A daily Hospitalization Benefit (rebate) for the number of days of hospital stay per insured. The maximum number of hospitalization days per year is 30 days per member. The cover is available from Ksh 1,000/= - 10,000/=.
- An Annual medical Surgery benefit of up to 10 times the daily hospitalization benefit per insured.
- Last Expense benefit of up to 10 times daily hospitalization benefit per insured.
- Maternity cover for the Grower or the spouse.

Conditions for taking Kinga Ya Mkulima

- Eligibility for insured and spouse at entry, minimum age -18, maximum age - 75.
- Children are only eligible if they are 18 years and below but cover will continue until age 23, if one is a student.
- New born children shall automatically be admissible on birth at an extra cost but the company should be notified of the new member and a premium paid before cover commences.

Each member is covered for the same daily benefit.

- Maternity cover is available but strictly on the Primary Insured or the spouse. The benefit shall be subject to 10 months waiting period.
- The policy pays the daily rate per day for the no. of days admitted OR the entire bill whichever is lower. In addition, the policy covers a maximum of 10 times of the daily hospital benefit to cover cost associated with surgery, including anesthetic fee.
- A waiting period of three (3) months for both death due to natural cause and hospitalization due to any sickness applies.
- The product will be distributed by appointed agents from majani

What is not covered under Kinga ya mkulima

- Misrepresentation of information given on the application form.
- Hospitalization or Death within the 3months waiting period, except for accidental cases.
- Maternity related hospitalization within the 10months waiting period.
- Drug abuse and alcoholism related treatments.
- Hospitalization or Death resulting from injuries sustained from an illegal act.

FOR ALL YOUR INSURANCE NEEDS

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