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# Hekima Plan

Protect your beneficiaries'  
tomorrow today

**ADVICE INSURE INVEST**

Regulated by the Insurance Regulatory Authority

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What if your plans to provide for your beneficiaries got interrupted by a critical illness, a disability or if you pass away?

We know how to change realities. With our comprehensive Hekima Plan you can have peace of mind knowing that your beneficiaries' financial needs can be taken care of when you can no longer do so.

### Benefits of the Hekima Plan



#### Limited medical tests

No medical tests are required for sums assured of KES 7M and below.



#### Unlimited beneficiaries

There is no limit to the number of beneficiaries you can nominate.



#### Waiting period

No waiting period for accidental causes.



#### Get cash back

Get Cash Back to spend as you wish. At the end of the policy term you will receive 10% of your death benefit if no claims were made. For example, if Kes 1,000,000 was selected then you would receive Kes 100,000 after 10 years (which is calculated as 10% x 1,000,000) as a payment.



#### Out of country cover

Should you travel, you will continue to be covered anywhere in the world for as long as premiums are paid.

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### Other benefits include:

- Critical Illness
- Disability benefit
- Death benefit

### Death benefit

Provides a lump sum benefit to your beneficiary should you pass away, so they can take care of amongst others, the education needs of the child(ren) who is left behind.

### Disability

Provides a lump sum benefit in the event that you suffer from any one of the following disabilities:

- Permanent loss of sight in both eyes
- Permanent loss of hearing in both ears
- Permanent loss of speech
- Loss of or loss of use of two limbs
- Major burns
- Inability to perform at least 4 of these Activities of Daily Living (ADLs):
  - Washing
  - Dressing
  - Feeding/eating
  - Continence
  - Mobility
  - Transferring

### Cash back benefit

Get money back - 10% of your death benefit at the end of the policy term if no claims were made and all premiums have been paid.

### Critical Illness Benefit

A benefit is included in case you are diagnosed with a critical illness. The benefit is equal to the 30% of the sum assured amount regardless of the actual medical

expenses incurred. The conditions covered under this benefit include:

- Cancer
- Heart Attack
- Coronary Artery Bypass Graft (CABG)
- Stroke
- Major organ transplant
- Kidney failure

Once a claim has been paid for a certain condition, this benefit rider will cease. The policy will still remain in force for other benefits and the total premium will decrease accordingly.

### Inflation Protection

Inflation causes the real purchasing power of money to be eroded. Without inflation protection the benefit payable may become inadequate at the point of payment due to increasing costs.

You can either select: 0%, 5%, 7.5%, 10% or 15%.

#### Illustration:

Gender	Male
Age at inception	35
Sum Assured	Kes 6,400,000
Inflation escalation	5.0%

#### Without escalation

Without escalation		
Year	Total premiums paid	Death Benefit payable
5	277,977	6,400,000
10	602,225	6,400,000
15	984,079	6,400,000

#### With escalation

With escalation		
Year	Total premiums paid	Death Benefit payable
5	308,153	7,779,240
10	766,800	9,928,501
15	1,456,766	12,671,562

### What you need to know

#### Who can be covered?

A policyholder aged between 18 and 60 years of age.

#### Waiting period

There is no waiting period for accidental causes of the insured event. There is a 6-month waiting period for natural causes from cover start date. Immediate coverage may apply for Life Assureds who have undergone medical underwriting. Cover starts on the first of the month following receipt of the first premium payment and completed and signed application.

#### Premiums

The monthly premium is calculated depending on the policyholder's age and the cover amount. Premiums are not guaranteed and are reviewable annually.

#### Beneficiary

- Should you pass away, the benefit will be paid to your nominated beneficiary
- Should you become disabled or contract a critical illness, your benefit will be paid to you.
- After the policy term, the Cash Back benefit will be paid to you.

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## **Making a claim**

You or your nominated beneficiary may go to your appointed broker, agent or Liberty sales consultant to lodge the claim. All valid claims will be paid after all the required claim documents have been submitted to Liberty and claims assessment is complete.

Cover remains in place for as long as premiums are paid. If premiums are not paid within the grace period, the policy will lapse and benefits will be forfeited.

### **Contact:**

**Clear Vision Insurance Agency**

<https://www.clearvisioninsurance.com>

**+254720741625**

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## **Making enquiries**

You or your nominated beneficiary may contact the following in the case of a dispute or any queries;

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