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**The life of a loved one needs to be  
honoured with dignity and their legacy  
needs to be protected.**



**LEGACY  
PLAN**

# The loss of a loved one is a difficult and emotional time for family members.

The high costs of arranging a funeral can add financial stress, which is why the Legacy Plan provides you and your family with peace of mind knowing that you and your loved ones will receive a respectable farewell.

# Frequently Asked Questions

## 1. What does the Legacy Plan offer?

The Legacy Plan gives you peace of mind in the event of demise of a loved one through natural and accidental death hence, ensuring that you accord your loved ones a befitting last respect.

## 2. What cover options are available?

You can choose a package that meets your needs and suits your financial budget from these package options:

INDIVIDUAL PACKAGE (monthly premiums)						
Benefit Category	Sum Assured	Premium Amount per Benefit Type				
		Main Cover	Maandalizi Benefit	Family Care Benefit	Accidental Death & Accidental impairment	Total Premium
Silver	100,000	191	96	38	75	400
Gold	200,000	382	191	76	151	800
Platinum	500,000	956	478	191	375	2,000
Diamond	750,000	1,434	717	287	562	3,000
	1,000,000	1,911	956	382	751	4,000
	2,000,000	3,823	1,911	765	1,501	8,000
	3,000,000	5,734	2,867	1,147	2,252	12,000

FAMILY PACKAGE (monthly premiums)						
Benefit Category	Sum Assured	Premium Amount per Benefit Type				
		Main Cover	Maandalizi Benefit	Family Care Benefit	Accidental Death & Accidental impairment	Total Premium
Silver	100,000	397	129	52	102	680
Gold	200,000	794	259	104	203	1,360
Platinum	500,000	1,986	647	259	508	3,400
Diamond	750,000	2,979	971	388	762	5,100
	1,000,000	3,972	1,294	518	1,016	6,800
	2,000,000	7,944	2,588	1,035	2,033	13,600
	3,000,000	11,916	3,882	1,553	3,049	20,400

PARENT COVER (per parent)			
Benefit Category	Cover	Monthly Premium	Annual Premium
Silver	100,000	260	2,810
Gold	200,000	520	5,620
Platinum	500,000	1,300	14,040
Diamond	750,000	1,950	21,060
	1,000,000	2,600	28,080
	2,000,000	5,200	56,160
	3,000,000	7,800	84,240

INDIVIDUAL PACKAGE (annual premiums)						
Benefit Category	Sum Assured	Premium Amount per Benefit Type				Total Premium
		Main Cover	Maandalizi Benefit	Family Care Benefit	Accidental Death & Accidental impairment	
Silver	100,000	2,065	1,038	411	811	4,325
Gold	200,000	4,130	2,065	822	1,633	8,650
Platinum	500,000	10,337	5,168	2,065	4,055	21,625
Diamond	750,000	15,505	7,753	3,103	6,077	32,438
	1,000,000	20,663	10,337	4,130	8,120	43,250
	2,000,000	41,336	20,663	8,272	16,230	86,500
	3,000,000	61,999	30,999	12,402	24,350	129,750

FAMILY PACKAGE (annual premiums)						
Benefit Category	Sum Assured	Premium Amount per Benefit Type				Total Premium
		Main Cover	Maandalizi Benefit	Family Care Benefit	Accidental Death & Accidental impairment	
Silver	100,000	4,277	1,390	560	1,099	7,325
Gold	200,000	8,553	2,790	1,120	2,187	14,650
Platinum	500,000	21,393	6,970	2,790	5,472	36,625
Diamond	750,000	32,090	10,460	4,180	8,208	54,938
	1,000,000	42,787	13,939	5,580	10,944	73,250
	2,000,000	85,573	27,878	11,149	21,900	146,500
	3,000,000	128,360	41,817	16,729	32,844	219,750

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### Individual Package

This option provides cover for the main member, who must be under 70 years of age at the time of taking the policy.



### The Family Package

This option provides cover for the main member, one spouse and up to six children. The main member and the spouse must be both under the age of 70 years at joining. Children must be under the age of 18 at joining. The spouse will receive the same benefits as the main member.

All dependants must be added upfront when the policy is taken. Only newborn children and new spouse can be added after the policy has started. These dependants must be added within three months of the event



### Parent Cover

This option provides for voluntary take up of cover for parents and parents-in-law of the main member. The parent cover will equal the main member cover selected and an additional premium will be charged for each parent covered.

This option is available under both Individual Package and the Family Package

### 3. What Benefits are payable?

	Funeral Benefit	Accidental Loss	Accidental Disability Benefit	Family Care Benefit	Maandalizi Benefit
<b>Silver</b>	Ksh. 100,000	Ksh. 100,000	Ksh. 50,000 or Ksh. 100,000 Ksh. depending on severity	Ksh. 20,000	Ksh. 50,000
<b>Gold</b>	Ksh. 200,000	Ksh. 200,000	Ksh. 100,000 or Ksh. 200,000 Ksh. depending on severity	Ksh. 40,000	Ksh. 100,000
<b>Platinum</b>	Ksh. 500,000	Ksh. 500,000	Ksh. 250,000 or Ksh. 500,000 Ksh. depending on severity	Ksh. 100,000	Ksh. 250,000
<b>Diamond</b>	Ksh. 750,000	Ksh. 750,000	Ksh. 375,000 or Ksh 750,000 depending on severity	Ksh. 150,000	Ksh. 375,000
	Ksh. 1,000,000	Ksh. 1,000,000	Ksh. 500,000 or Ksh 1,000,000 depending on severity	Ksh. 200,000	Ksh. 500,000
	Ksh. 2,000,000	Ksh. 2,000,000	Ksh. 1,000,000 or Ksh 2,000,000 depending on severity	Ksh. 400,000	Ksh. 1,000,000
	Ksh. 3,000,000	Ksh. 3,000,000	Ksh. 1,500,000 or Ksh 3,000,000 depending on severity	Ksh. 600,000	Ksh. 1,500,000

## 4. What other optional benefits can I include in the Legacy Plan?

### 1. Accidental Benefit

If the main member or spouse is involved in an accident there is a possibility that their livelihood will be seriously compromised. Should this happen, family members will be distraught and burdened financially as accidents are often associated with heavy costs.

This benefit is designed to contribute towards medical expenses and caters for a loss of income if you or your spouse are unable both accidental disability and accidental loss of life.

#### 1.1 Accidental Disability Benefit

100% of the benefit level selected will be paid on the following conditions:

- Permanent loss of sight in both eyes
- Permanent loss of hearing in both ears
- Permanent loss of speech
- Loss of use of two or more limbs (*including paraplegia, diplegia and hemiplegia*)
- Major burns

50% of the benefit level selected will be paid on the following conditions:

- Permanent loss of sight in one eye
- Permanent loss of hearing in one ear
- Loss of use of one limb (*includes other forms of paraplegia, diplegia and hemiplegia*)
- Amputation of all fingers including thumbs on both hands
- Amputation of all toes including big toes on both feet

#### 1.2 Accidental Loss of Life Benefit

If the main member or spouse dies due to an accident, an additional amount, equal to the cover selected is payable.

*For example: If you have selected cover for Ksh. 100,000, an additional Ksh. 100,000 will be paid out, if death is due to an accident.*

## 2. Maandalizi Benefit

The Maandalizi Benefit offers a lump sum payment on the death of the main member and spouse, which can be used to cover costs associated with refreshments during the funeral.

## 3. Family Care Benefit

This benefit will ensure that the most important people in your life will be assisted to meet essential day-to-day expenses, should you or your spouse no longer be there to provide for them. The benefit is paid as a lump sum on the death of the main member or spouse.

## 5. What cover benefits are payable to my family?

The main member, the spouse and parents receive 100% of the cover selected. The children will receive the following benefits, depending on their age as follows:

Age	Benefit
15 - 21	100% of main member benefit
5 - 14	50% of main member benefit
Under 5	25% of main member benefit

In the event that a child is under the age of ten, then the maximum amount payable in respect of that child shall be KSh. 100 000.

## 6. When does my Legacy Plan cover start?

After you have successfully completed application process, you have immediate cover for accidental loss of life and disability. There is a six-month waiting period before cover for natural death causes for persons below age 65 years.

For all insured persons 65 years and older, the benefits payable on death due to natural causes shall be phased as shown below:

- 0-6 months-0% death benefit
- 7-12 months-50% death benefit
- 13 months plus-100% of death benefit

## 7. Until what age will my dependants and I be covered?

Provided that premiums are maintained – the main member, spouse and parents are covered for life. Children are covered up to age 21, or up to age 25 if they are still full time registered students.



## 8. How do I pay my premiums?

Premiums can be paid monthly, quarterly, half- yearly or annually. You can pay through a Direct Debit Order, Standing Order from your bank account, through salary deduction or Mpesa (Pay Bill No. 201201)

If you pay your premium annually, you will receive a 10% discount, similarly quarterly and half-yearly will be discounted by 5%. Annual premiums shown in this brochure already include the 10% discount.

## 9. How do I claim?

If spouse, parent or dependant covered on the policy dies, the following documents should be submitted to Liberty Life:

- Fully completed and signed claim form
- Certified burial permit or medical certificate
- Proof of studies for a child who is above 21 years of age and is a student
- Identity document of the policyholder
- Police Report in case of Accidental Death
- Identity document of the claimant *(if different from policyholder)*
- Identity document of the deceased *(if not child or policyholder)*
- Birth certificate of a child *(for child death)*

## 10. How long does it take for a claim to be paid?

Claims are paid within 48 hours after all required claim documents have been submitted to Liberty Life.

- A natural death claim will be paid if the policy has been in force for six months *(and one year for persons above age 65 years) and premiums have been received in full.*

## 11. When will the claim not be valid?

- Invasion or act of foreign enemy
- Hostilities (whether war is declared or not)
- Involvement in criminal activity
- Death or disability as a result of suicide or attempted suicide within the first twenty four (24) months following the cover commencement date.
- The effects of radioactivity or nuclear explosion

**1. Extent of covered persons**

- a. Main member
- b. Spouse
- c. Child (up to 6 children allowed, subject to set maximum age limits)
- d. Optional cover for Parents
- e. Individual or Family Package

**2. Sum Assured Benefit Options (KShs)**

- a. 50,000
- b. 100,000
- c. 200,000
- d. 500,000
- e. 1,000,000
- f. 2,000,000
- g. 3,000,000

*NB: A different benefit level % will apply to specific covered persons*

**3. Additional Benefits** *(for main member and spouse only)*

- a. Family Care Benefit
- b. Maandalizi Benefit
- c. Accidental disability

**4. Premium Payment Options**

- a. Monthly, quarterly, half-yearly or annually
- b. Ranging from a monthly premium of KShs. 191 per individual and KShs. 397 per family subject to cover amount and extra benefits selected.
- c. Needs to be continuously paid

**5. Eligibility**

- a. Maximum entry age is 70 years *(75 for parents)*
- b. Minimum entry age for main insured and spouse is 18 years
- c. Child up to age 21 years or up to age 25 if they are still full time registered students.

**6. Claim Payments**

- a. Notification within 6 months
- b. Document submission within 12 months
- c. Payment made to nominated beneficiary
- d. Payment made within 2 days upon receipt of all documentation

## **LIBERTY IS NOT JUST OUR NAME. IT'S WHAT WE DO**

We are a financial services organization that has been providing relevant insurance and investment management solutions in Africa for over 60 years. Our business philosophy is founded on the unstoppable belief that everyone should have the opportunity to grow their wealth; that's why we provide a range of solutions that cater for your individual needs and empower you to prepare for unforeseen events.

We roll up our sleeves every day and put our knowledge and insight to work to make a difference in our customers' lives, by making their financial freedom possible. Our goal is to provide you with the tools and information to put you in control.

Enjoy the journey.

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All guaranteed benefits are payable only when all premiums are paid when due.