



DON'T LET TIMES OF SORROW BECOME A FINANCIAL BURDEN TOO.

Choose **Pumzisha Cover**.

There is nothing quite as painful as losing a family member. At APA Life, we'll try to ease your pain as you mourn the passing away of your loved one by providing you with financial help in times of family bereavement with our Pumzisha Cover.

APA Pumzisha

APA Life cares for you through all phases of life, which is why with the Pumzisha cover, you will no longer bear the financial burden of family bereavement alone.

Pumzisha is not only for nuclear families but it also covers your parents and parents-in-law.

Unique Benefits

Death Benefit

A lump sum benefit equivalent to 100% of the sum assured will be paid, provided that the policy is active and in force at the time of the occurrence of the insured event.

Five benefit options are available: KShs. 500,000, KShs. 200,000, KShs. 100,000, KShs. 70,000 and KShs. 50,000.

Accidental Death Benefit

In the event of death of the policy owner as a result of an accident, a lump sum equal to twice the sum assured will be paid to the beneficiaries.

Family Cushion Benefit

In the event of the death of the policy owner, 25% of the sum assured will be paid to the beneficiaries 3 months after bereavement.

Hospitalisation Benefit

In the event of hospitalisation of the policy owner as a result of an accident for a consecutive period of more than 3 days, 4% of the sum assured will be payable, once in a calendar year.

Cash Back Benefit

A sum of 15% of the total premiums paid would be refunded to the policy owner after every 5 consecutive years of premium payment where the policy is in force, provided that no claim has been made within the 5-year period.

Optional Benefits

On payment of additional premiums, the following additional benefits are available to you:

Retrenchment Rider

In case of retrenchment, future premiums will be waived off up to a period of 6 months.

Cash Investment

This allows the main life assured to save. The minimum contribution is KShs. 250 and the maximum is KShs. 10,000 per month.

Inflation Protector

To protect the intended benefits against inflation.

Disclaimer: The information contained in this brochure is for marketing purposes only. For detailed information on the product, please contact your agent/broker or any one of our branches near you.

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