

Diaspora Plan

Frequently Asked Questions (FAQs)

1. Who can apply for the Diaspora Life Plan?

Any Kenyan who is aged between 18 and 64 years living outside the country. Should you include your dependants, they must be aged as per the table below at the application stage.

Spouse between 18 and 64 years

Children between 14 days and 18 years

Parents/Parents in law between 18 and 75 years

2. What Benefits are payable?

Benefits	Platinum	Gold	Silver
Life Benefit	1,200,000	900,000	600,000
Funeral Benefit	1,000,000	750,000	550,000
Ticket Benefit	100,000	75,000	55,000
Approx Premium	40,101	30,217	20,526

Parents Benefits	Platinum	Gold	Silver
Funeral Benefit	1,000,000	750,000	550,000
Per Parent Premium	58,000	43,500	31,900

3. Please describe each Benefit.

Benefits	Description
Life Benefit	Pays out equal instalments over 12 or 24 months to the nominated beneficiary in the event of the main member's death or impairment.
Funeral Benefit	Pays out a lump sum to a nominated beneficiary on the death of the main member, a spouse, children, parents/parents -in- law
Ticket Benefit	Pays out a lump sum to the main member on the death of a named family member to be used to purchase an air ticket

4. Do I have to name my dependants, as opted for, during the application stage?

Yes, names for the spouse, children, parents and parent-in-law being covered should be provided on the application form depending on the plan selected.

5. Can I change my details?

Yes, a member can make changes to the details of dependants covered to add, delete or change as necessary by filling out and signing the appropriate forms.

6. What optional benefits are available?

We have optional cover for parents and parent-in-law at an additional premium.

**A maximum of 2 parents and 2 parents' in-laws can be covered.*

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

Provided that annual premiums are maintained – you and your dependants, as opted for, are covered as per below:

Member	Covered up to age 90
Spouse	Covered up to age 90
Children	Covered up to age 19, or up to age 23 if they are a student at a registered tertiary institution
Parents and Parents in Law	Cover does not end

8. How much does it cost?

Benefits	Platinum	Gold	Silver
Approx Premium Family	40,101	30,217	20,526
Per Parent Premium *	58,000	43,500	31,900

9. When do I claim?

You can only claim for natural cause death if your policy has been active for one month and premiums have been paid.

However, if death occurs due to an accident, you can claim immediately after your policy has been activated.

9. How do I claim?

If someone covered by the policy passes away, you or your nominated beneficiary can contact CBA Bank.

10. What is the claims process?

All valid claims will be paid within 48 hours after all the required claim documents have been collected by CBA Insurance Agency and submitted to Liberty Life.

The following documents must be submitted during the claim process:

- Fully completed claim Form
- Certified copy of burial permit
- Certified copy of claimant's proof of identity (If the deceased is the Main Member / Applicant)
- Certified copy of deceased's proof of identity (If the deceased is a dependant)

11. When is a claim not valid?

A claim will not be valid when death occurs in the following instances:

- Invasion or act of foreign enemy
- Hostilities (whether war is declared or not) or unrest
- Involvement in criminal activity
- The effects of radioactivity or nuclear explosion
- Active participation in riot, hazardous sport or illegal act