

# AHADI TERM ASSURANCE

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**Jubilee**  
LIFE INSURANCE



SURVIVAL  
BENEFIT



CONVENIENT  
SELF SIGN UP



TRANSFER  
INHERITANCE



FINANCIAL  
SECURITY TO  
DEPENDANTS

*Live Free!*

# WELCOME TO JUBILEE LIFE INSURANCE

Jubilee Life Insurance Limited is a wholly owned subsidiary of Jubilee Holdings Ltd, a multinational insurance holding company, which maintains its headquarters in Kenya with subsidiaries in Tanzania, Uganda, Mauritius and Burundi. Jubilee Insurance was established in August 1937, as the first locally Incorporated Insurance Company and has spread its sphere of influence throughout the region (Kenya, Uganda, Tanzania and Burundi) handling both long-term and short term insurance.

## OUR STRENGTHS



Trusted through generations...  
80+ years in the making



Established systems and  
infrastructure



Strong brand and financial  
base



Skilled and professional  
workforce

## PRODUCT SUMMARY

Jubilee's Ahadi Policy is an online term assurance cover that provides a guaranteed lump sum, payable if the policyholder dies within the term of the policy. It offers genuine financial security to dependants when they need it most and is a cost-effective way to transfer inheritance. It's unique features are convenient self sign-up and survival benefit offered for policies of five years and above.

## PRODUCT SPECIFICATION



### Premiums

- i. Premiums are determined by life assured's age, level of cover selected and policy term
- ii. The premiums are paid annually in advance basis and the modes of payment include Mpesa, banker's order, DDA and VISA
- ii. The minimum Sum Assured is KES. 500,000. Maximum is Kes. 3,000,000



### Benefits

- i. Survival benefit is annual premiums x (Policy Term - 1) applicable for 5 years and above e.g. If annual premium is Kes. 20,000 and policy term is 5 years then survival benefit =  $20,000 \times (5-1) = 80,000$
- ii. 100% of Sum Assured payable to the named beneficiary at death of the life assured by any cause during the premium paying term
- iii. Allows surrender after 3rd year of being in force for policies of 5 years and above



### Term

- i. The policy term ranges from 1 to 10 years.
- ii. Premium will be payable for the policy term selected or until death of the life assured if it occurs within the term.



### Eligibility

- i. The minimum and maximum ages at entry are 18 years and 60 years respectively.
- ii. Maximum age at maturity is 70 years.



**ADDITIONAL INFORMATION**

The following documents will be required on application:

- a. Duly completed Proposal Form on the online portal
- b. A copy of an original identification document (passport/ national ID) for the Life to be covered
- c. A copy of KRA PIN
- d. Passport photo for the Life to be covered
- e. Any other documents requested at the discretion of Jubilee Life Insurance Limited during the underwriting process

**CLAIMS PROCEDURE**

The following documents will be required in the unfortunate death of a Life Assured:

- a. Original death Certificate
- b. Original police abstract or original post mortem report for accident related deaths
- c. Duly completed claim forms
- d. Copy of ID card of the payee
- e. Grant of letters of administration or grant of probate for some cases

# Jubilee

LIFE INSURANCE

## CONTACT US

### JUBILEE LIFE INSURANCE LIMITED

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Jubilee Insurance Company of Kenya



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Jubilee Insurance



Jubilee Life Insurance is regulated by the Insurance Regulatory Authority (IRA).