

INSURANCE PRODUCT	BENEFITS	ONBOARDING REQUIREMENTS	CLAIMS PROCESSING	CLAIMS DOCUMENTATION
AFYACASH	Option 1(Principal Member • Daily Cash Benefit of Kshs.1,000 from 2+ of admission • Maximum of Kshs. 50,000 annually Option 2 • Principal Member: Daily Cash Benefit of Kshs.1,000 from 3+ Nights of admission • Dependents: Daily Cash Benefit of Kshs.500 from 3+ Nights of admission • Maximum of Kshs. 30,000 annually. •	• Complete Application form. • National • NOK Details • Dependents' details (Name, birth certificate number, date of birth • Payment of the Premium	• Notify the respective branch within 30 Days after discharge. • Claim assessment. • Claim Approval/Decline • Claim Payment (If approved).	• Completed claim form. • Hospital discharge summary. • Hospital Invoice. • National ID. • Police Abstract (If accidental) • Any other document that may be required by the insurer

CREDIT LIFE	• Death Cover-100% outstanding loan balance at the point of death. • Hospitalization-2 loan instalment in upon hospitalization of the principal member for 14 or more nights. • Cash Benefit-Death of spouse:sh.25,000 Death of a child:sh.25,000 • Last Expense: Covers Burial expense of the borrower: sh.30,000 • Permanent Total Disability:100%outstanding loan balance as at date of disability.	• Complete Application form. • National • NOK Details • Dependents' details (Name, birth certificate number, date of birth) • Payment of the Premium	• Notify the respective branch within 30 Days after discharge. • Claim assessment. • Claim Approval/Decline • Claim Payment (If approved).	Health Insurance • Discharge Summary • Hospital Invoice. • Loan schedule • Copy Of ID • Any other medical report/document as required by Insurance • Death Claim • Fully filled Claim form • Copy Of ID(Deceased & NOK) • Loan schedule • Stamped Burial Permit • Police Abstract(If death was due to accident). • Copy of death certificate(If deceased is the Principal member) • Insurance registration form. • Birth certificate if deceased is a child. • Any other document that may be required by the insurer
PERSONAL ACCIDENT COVER	• Accidental medical expenses reimbursement-Maximum sh.20,000 • Accidental Death-sh.50,000 • Last Expense-sh.25,000 • Accidental Permanent Total Disability:sh.50,000	• Complete the application form. • Copy of National ID • Contacts • NOK Details • Payment of premium through VFK Paybill No.	• Notify the respective branch within 30 days. • Claim Assessment • Claim Approval/Decline. • Payment(If approved)	• Completed claim form. • Stamped medical report and bills. • National ID. • Police Abstract. • Any other document that may be required by the insurer