



Diaspora Funeral Cover Key Fact Document

Section 1: Definitions

“Company”	means Prudential Assurance Uganda Limited;
“Life Assured”	means the person on the duration of whose life the insurance cover depends on who is also an account holder of the Insured as defined in the Policy
“Insured”	means Centenary Bank Limited;
“Policy”	means Group Life Assurance Policy as issued by Prudential Assurance Uganda Limited
“Waiting Period”	means the period before which a claim is not payable should the claimable event occur before this period expires

Section 2: Executive Summary

This Funeral and Repatriation insurance solution is designed to provide financial support to the families of Centenary Bank clients working in the diaspora in the event of the untimely demise of the client.

The cost of repatriating a body from abroad to Uganda can be awfully expensive. Most families opt to have their loved ones buried abroad or cremated to manage these costs.

This insurance benefit is very affordable and will support the families to repatriate the remains of the deceased client and accord them a decent burial in Uganda

Section 3: Packages

		Person Covered	Last Expense & Repatriation Benefit	Annual Premium Per Member
1	Gold	Account Holder	US\$ 15,000	US\$ 99
		Spouse	US\$7,500	US\$ 49
		Child	US\$7,500	US\$ 39
		Parent	US\$2,000	US\$ 59
2	Silver	Account Holder	US\$10,000	US\$ 69
		Spouse	US\$5,000	US\$ 39
		Child	US\$5,000	US\$ 29
		Parent	US\$1,500	US\$ 49



3	Bronze	Account Holder	US\$5,000	US\$ 39
		Spouse	US\$2,500	US\$ 19
		Child	US\$2,500	US\$ 15
		Parent	US\$750	US\$ 29

The premium shown in the table above is the premium payable per life assured. If an Account Holder has one child, under the gold package the premium payable is US\$ 39. If the Account Holder has 2 children, the premium payable for both is US\$ 39 x 2, for 3 children the premium is US\$ 39 x 3 etc.

Section 4: Ages at entry

Person Covered	Minimum Entry Age	Maximum Entry & Cover Age
Account Holder	18 years	65 years
Spouse	18 years	65 years
Child	1 day (Still born not covered)	18 years (21 years if still school going child)
Parent	18 years	65 years

Section 5: Benefits Payable

1	Death of Diaspora Client from Natural or Accidental causes	Cash pay-out to the family as per the selected package to assist in funeral preparations (benefits will be paid to the Client's Centenary Bank account) *There is a 3 months waiting period for deaths due to natural causes. Should the life assured, or dependant die of natural causes within 3 months of taking up the policy, the claim won't be paid. The life assured, spouse and parent should be based abroad.
2	Worldwide cover	Insurance cover is worldwide (benefits are claimable on death in any part of the world) *The Diaspora Client must be of Ugandan origin

Section 6: Claims

- a. The Bank/Claimant should notify Prudential within a period of 3 months from the death of the Life Assured. Below are the claims requirements for the processing of the claim:
 - a) Copy of Certified Death certificate
 - b) Completed Intimation Form (to be provided by Prudential)
 - c) Police report – in the case of accidental death
 - d) Valid identification document (such as National ID or Passport)
 - e) Proof of Ugandan citizenship (by birth or descent)
 - f) Medical report prior to death (For natural causes only)

*Prudential reserves the right to request additional information to validate a claim

Section 6: Policy Exclusions

a) **Suicide**

The policy shall not cover death of the Life Assured (or any of the Lives Assured, if there is more than one Life Assured) as a result of suicide, whether sane or insane, within three years of the inception date shown on the schedule, or within three years of the date of revival of the policy

b) **For military service personnel - riot & civil commotion, war, aviation risks of military or air force service.**

Whereas the policy will cover all risks of military service including the risk of death in the repression of riot, sedition or an insurrection, it shall not cover aviation risks of military or air force service.

c) **For non-military individuals – war, riot & civil commotion (for riots, this exclusion pertains to individuals who are instigators or participants of the riot or civil commotion)**

This policy shall not cover death of the Life Assured caused directly or indirectly as a consequence of war operations, whether such war is declared or not. Also excluded, shall be death caused as a result of the Life Assured taking part directly or indirectly in riot or civil commotion.

d) **Hazardous occupations & aviation except as a fare paying passenger on recognized and regular routes.**

Benefits shall not be payable where the Life Assured engages in any of the following hazardous pursuits in a professional capacity: sky diving, any kind of racing, parachuting, any kind of boxing, bungee jumping, mountaineering, hunting, gliding. However, the Life Assured shall be covered if the above pursuits are for recreational purposes

Contacts Us:

| Tel: +256 312 251 400 | Email: info@diasporainsurance.co.ug