



# PERSONAL ACCIDENTAL COVER

POWERED BY :-



# POLICY STRUCTURE

## Capital Benefits (Financial Protection for Accident-Related Incidents)

- **Accidental Death Benefit:** Ksh 500,000 paid to beneficiaries if the insured member passes away due to an accident.
- **Permanent Total Disability (PTD):** Ksh 500,000 in the event of a permanent disability that prevents the painter from working.
- **Temporary Total Disability (TTD):** Weekly benefit of Ksh 5,000, up to a maximum of 104 weeks, for temporary disability that prevents work.
- **Emergency Medical Expenses:** Reimbursement of up to Ksh 100,000 for medical treatment expenses arising from accidental injuries.
- **Funeral Expenses:** Ksh 100,000 to cover funeral costs, offering support to the family during difficult times.

# Additional Policy Features and Clauses

- **Accumulation Limit:** Maximum coverage of Ksh 10,000,000, providing protection even in cases affecting multiple members.
- **24-Hour Worldwide Cover:** Coverage applies anytime, anywhere, not restricted to working hours or location.
- **Terrorism Risks Inclusion:** Covers incidents related to acts of terrorism.
- **Disappearance Clause:** Benefits apply if a covered individual goes missing under accidental circumstances.
- **Payment on Account:** Immediate financial support to cover urgent expenses following an accident.

# EXCLUSIONS and T&C

## Exclusions and Limitations

- **Political Risk Exclusion:** No coverage for incidents due to political unrest.
- **Exclusion of Professional Sports:** Activities like motor competition, boxing, rugby, and soccer are excluded.

## Membership Terms and Conditions

- **Age Limit:** Covers members between 18 and 65 years.
- **Cancellation Notice:** Requires a 30-day notice for cancellation by either party.
- **Riot and Civil Commotion Inclusion:** Coverage includes accidents resulting from riots or civil unrest.
- **Trustees/Relationship Clause:** Designates trustees to manage and disburse benefits as needed.



## STAY PROTECTED ON THE JOB INTRODUCING PERSONAL ACCIDENTAL COVER FOR **TK PAINTERS**

### JOIN THE TEAM KUBWA ACCIDENTAL COVER

- Policy Only Applicable For Registered TK Painters.
- Policy Includes Cover For 1 Year.
- For More Details Contact Our Call Center 0709 887 000

POWERED BY



**\*T&C APPLIES**



# Empowering Painters through Safety and Security

**Get Personal  
Accident Cover  
of Worth Kes  
500,000\* for ONE  
YEAR at....JUST  
2500 TK POINTS**



# LIMITED INTRODUCTORY OFFER !!!



**LIFT 200L OF SILK VINYL AND  
GET PERSONAL ACCIDENTAL  
COVER FOR 1 YEAR**



- Scheme Applicable From 11th -30th November 2024
- Applicable For TK Painters Only
- Policy Will Be Effective For 2025
- For More Details Contact Call Center On 0709 887 000



Ensure your safety with benefits for accidental death, disability, hospital bills, and more

Get FREE personal accident cover with 200L of Silk Emulsion!

# FAQ's

- **What documents are required for registration?**
  - KRA PIN; National ID & Mobile Number of the policyholder
  - Next of Kin details (Full Name, National ID, Mobile Number)
- **What is the policy issuing period?**
  - For registrations completed between the 1st and 15th of the month, the policy will be issued & effective from the 16th of that month.
  - For registrations completed between the 16th and 30th of the month, the policy will be issued & effective from 1st of the following month.
- **How will painters be informed about the policy?**
  - SMS from AAR
  - Welcome call from AAR
  - Follow-up call from the Call Center Team

# FAQ's

- **Who can be listed as the Next of Kin for the policyholder?**
  - The Next of Kin can be anyone specified by the policyholder during registration, including a spouse, parent, child, friend, etc.
- **How can painters redeem the Accidental Policy?**
  - Painters can redeem it through their TK App or by calling the Crown Call Center.
- **What is the process for making a claim?**
  - The policyholder must fill out and submit a claim form to Crown Paints. Crown Paints will then proceed with the claim process.
- **Where to enquire in case of any queries?**
  - Painters can call AAR or CROWN Helpline in case of queries.





**THANK YOU !!**