



Agents Insurance

Terms & Conditions

Agents Insurance is provided to Angaza Partner's agents by MicroEnsure.

1. Eligibility:

Any registered Angaza partner agents who are residents of Kenya and aged 18-65 years on the day of registration is eligible.

2. What is covered:

- **Silver Package** – up to Kshs 60,000 inpatient, Kshs 2,500 Post discharge, Kshs 25,000 Funeral Cover and Kshs 25,000 Personal Accident cover.
- **Gold Package** – up to Kshs 120,000 inpatient, Kshs 2,500 Post discharge, Kshs 50,000 Funeral Cover and Kshs 50,000 Personal Accident cover.

3. When Benefits are Payable:

- Hospitalization Benefit is payable upon in-patient admission of insured agent for 3 or more nights at any NHIF registered hospital in Kenya.
- Post Discharge Cover is payable upon subsequent visit to a hospital in which you were previously admitted to as a result the same illness.
- Life cover is payable upon death of insured agent for any reason other than intentional acts or participation in criminal activity.
- Personal Accident Cover is payable upon permanent loss of a limb, or complete loss of sight or hearing of insured agent following an illness or an accident.

4. Duration of Cover:

- Silver Package – One year
- Gold Package – One year

5. How to Claim:

- In the event of a claim, the insured is required to notify Angaza partner or MicroEnsure within 30 days from the date of the event and submit required documentation within 60 days.

6. Termination of Cover:

For the Gold and Silver Packages the policy will be terminated at the end of 12 months from the date of premium payment and renewed only upon premium payment for the subsequent term.

7. Beneficiaries:

In the event of Personal Accident and Hospitalization, the agent is the beneficiary. In the event of death of the agent the beneficiary will be the chosen next of kin on the policy.

8. Product

1. Gold Package

Cover	Description	Premium
Inpatient Cover	<ul style="list-style-type: none"> In the event of the Hospitalization of a Beneficiary for three(3) nights or more Kshs 2,000 paid to the insured individual for each night spent at a NHIF accredited hospital in Kenya up to a maximum of Kshs 120,000 	Kshs 2,000 for one year
Post Discharge Cover	<ul style="list-style-type: none"> Cash benefit of Kshs 500 per day paid to the insured individual for a maximum of 5 days for post discharge hospital visits, up to Kshs 2,500 	
Funeral Cover	<ul style="list-style-type: none"> Kshs 50,000 paid to Next of Kin in the event of death of the insured individual 	
Personal Accident Cover	<ul style="list-style-type: none"> Kshs 50,000 paid to the insured individual in the event of total loss of a limb, sight or hearing 	

2. Silver Package

Cover	Description	Premium
Inpatient Cover	<ul style="list-style-type: none"> In the event of the Hospitalization of a Beneficiary for three(3) nights or more, Kshs 1,000 paid to the insured individual for each night spent at a NHIF accredited hospital in Kenya up to a maximum of Kshs 60,000 	Kshs 1,000 for one year
Post Discharge Cover	<ul style="list-style-type: none"> Cash benefit of Kshs 500 per day paid to the insured individual for a maximum of 5 days for post discharge hospital visits, up to Kshs 2,500 	
Funeral Cover	<ul style="list-style-type: none"> Kshs 25,000 paid to Next of Kin in the event of death of the insured individual 	
Personal Accident Cover	<ul style="list-style-type: none"> Kshs 25,000 paid to the insured individual in the event of total loss of a limb, sight or hearing 	