

THE KEMSA GROUP LIFE ASSURANCE BENEFITS STRUCTURE

RISK TYPE	SCHEME BENEFITS	LEVEL OF COVER
Accidental, Illness & Natural Risks	Death	3 Years' Salary
	Permanent & Total Disability	3 Years' Salary
	Last Expense -principal (Accelerated)	200,000
	Critical Illness (Accelerated)	30% of Sum assured max of 3,000,000
	Free Cover Limit	10,000,000