

# ICEA LION Family Personal Accident Insurance



 **ICEA LION**  
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# What Is ICEA LION Family Personal Accident Insurance?

Family Personal Accident Insurance provides your family with monetary compensation in the unfortunate event you suffer accidental injuries, disability or death. Our insurance cover is tailor made to suit your family. A family in this case includes parents, biological children and other dependants such as domestic employees living or residing in your household.

We cover your medical expenses that arise as a direct result of this specific incident. In addition, we offer generous disability benefits such as cover for various artificial or medical appliances such as wheel chairs and hearing aids, dental and optical cover, as well as local evacuation expenses.

As such, this insurance acts as a supplement to your life and medical insurance. The premium you pay is dependent on the sort of cover you wish to take out. Further, the amount you are compensated can be calculated based on your earnings or based on a specified pre-agreed amount. This cover applies to you even if the accident happens anywhere in the world.

You can choose to take out our Standard Personal Accident Insurance for just yourself. Click [here](#) to find out more. On the other hand, you can also take out Group Personal Accident in turn provides compensation to a group of people, such as a family, employees, "chamas", learning institutions, SMEs or any other group of people with common interest.

## What are the Key Features of ICEA LION Family Personal Accident Insurance?

**Accidental Death:** We will pay your nominated beneficiaries the pre-agreed amount or the agreed multiple of your salary for your loss of life as a result of the accident or incident.

**Permanent Disability:** We will pay your nominated beneficiary a certain percentage of the pre-agreed amount or the agreed multiple of your salary for permanent disability as a result of the accident or incident.



**Weekly Payment (Temporary Total Disability):** This benefit pays you weekly payments if you suffer an accident that limits your capacity to perform your job duties. This payment is for a temporary period until you fully recover. The maximum period of compensation is limited to 104 weeks.

**Medical Expenses:** As a direct result of this incident, we will reimburse you for the medical costs – including optical and dental – that you will incur. This is available up to a certain limit.

**Emergency Evacuation:** We will cover any expenses related to evacuating you to seek medical assistance as a result of the incident.

**Assistive Devices:** We will cover the costs related to acquiring crutches, hearing aids and prosthetics and other devices, required for your rehabilitation.

**Repatriation Costs:** In the unfortunate event of your demise, we will cover the cost of returning your remains to your place of residence.

**Funeral Expenses:** We will pay your nominated beneficiaries the pre-agreed amount for your unfortunate loss of life as a result of the accident or incident to assist in settling your funeral costs.

## What Else Should I Know About ICEA LION Family Personal Accident Insurance?

**Family Personal Accident Insurance is separate from your medical insurance:** The medical cover linked to this insurance, is specific to the accident for which you made the claim. It does not meet the costs associated with any other illnesses or ailments you may be suffering from at the time. It is important to note that this cover can supplement your existing medical insurance so long as the costs are related to this specific incident. If you do not have medical insurance, then the personal accident cover kicks in in its place.

**High risk activities:** We will unfortunately not be able to honour your claim, if the accident occurred as a result of any of the activities listed as high risk and specifically excluded in your policy document. Such activities include woodworking machinery; racing on

horseback or on wheels, winter sports; mountaineering necessitating the use of ropes or guides, skydiving or any other sports or pastimes involving exceptional risk of accident. However, you can be able to buy special coverage for these activities.

**Air travel employees:** If you work in Air Travel and are unfortunately involved in an aviation accident while on duty, your personal accident cover will not apply. Ordinarily, you are covered by your aviation employer for such occurrences.

**Pre-existing physical or mental conditions:** We will unfortunately not be able to honour any claims related to pre-existing physical and mental conditions.

**Your childbirth or pregnancy:** In the unfortunate event that complications arise with regards to your pregnancy or childbirth, as a result of the accident, we will unfortunately not be able to honour the claim.

**Wilful exposure to needless peril/suicide:** Should you wilfully expose yourself to needless risk or peril (except in the attempt to save human life), or attempt to or actually commit suicide, we will unfortunately not honour the claim.

**Insanity:** In the unfortunate event you sustain bodily injury as a direct result of being insane, we will not be able to honour the claim.

**War, terrorism & related risks:** We will unfortunately be unable to honour claims related to acts of terrorism, political unrest, invasion and acts of foreign enemies, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or coup-d'etats. Nonetheless, this cover can be purchased at an additional premium.



# What Are The Costs For ICEA LION Family Personal Accident Insurance?

The table below outlines our Family Personal Accident Insurance rating guide:

FAMILY PERSONAL ACCIDENT INSURANCE RATING GUIDE							
Benefits Per Person		STANDARD POLICY			PREMIUM POLICY		
		Option A: White	Option B: Blue	Option C: Orange	Option D: Bronze	Option E: Silver	Option F: Gold
1	Death	250,000	500,000	750,000	1,000,000	2,500,000	5,000,000
2	Permanent Total Disablement	250,000	500,000	750,000	1,000,000	2,500,000	5,000,000
3	Temporary Total Disablement - Per Week	2,500	5,000	7,500	10,000	15,000	20,000
4	Medical Expenses	25,000	50,000	75,000	100,000	150,000	250,000
5	Last Expense	25,000	50,000	75,000	100,000	150,000	200,000
6	Artificial Appliances	15,000	25,000	35,000	50,000	75,000	100,000
7	Wheel Chair				50,000	75,000	100,000
8	Optical				10,000	12,500	15,000
9	Hearing Aids				10,000	12,500	15,000
10	Dental				10,000	12,500	15,000
11	Local Evacuation				25,000	50,000	100,000
<b>PREMIUM PAYABLE</b>							
Couple Standard Policy		4,128	7,488	10,185	12,285	16,243	29,351
Couple Premium Policy					13,776	18,312	32,289
Couple+1 Standard Policy		5,573	9,605	13,774	16,176	22,811	38,671
Couple+1 Premium Policy					18,662	26,351	43,619
Couple+2 Standard Policy		7,034	11,777	17,402	20,422	29,771	48,837
Couple+2 Premium Policy					23,953	34,798	55,821
Couple+3 Standard Policy		8,641	14,202	21,392	25,105	37,347	60,047
Couple+3 Premium Policy					29,784	43,956	69,201
Couple+4 Standard Policy		10,249	16,628	25,383	29,787	44,924	71,258
Couple+4 Premium Policy					35,543	53,114	82,581

# What Other Types Of Personal Accident Cover Does ICEA LION Have?

## 1. ICEA LION Personal (Standard) Accident Insurance

Our ICEA LION Personal Accident Insurance covers your medical expenses that arise as a direct result of this specific incident. The premium you pay is dependent on the sort of cover you wish to take out. Further, the amount you are compensated can be calculated based on your earnings or based on a specified pre-agreed amount. This cover applies to you even if the accident happens anywhere in the world. The table below outlines our rating guide:

PERSONAL ACCIDENT INSURANCE RATING GUIDE							
Benefits Per Person		Option A: White	Option B: Blue	Option C: Orange	Option D: Bronze	Option E: Silver	Option F: Gold
1	Death	250,000	500,000	750,000	1,000,000	2,500,000	5,000,000
2	Permanent Total Disablement	250,000	500,000	750,000	1,000,000	2,500,000	5,000,000
3	Temporary Total Disablement - Per Week	2,500	5,000	7,500	10,000	15,000	20,000
4	Medical Expenses	25,000	50,000	75,000	100,000	150,000	250,000
5	Artificial Appliances	15,000	25,000	35,000	50,000	75,000	100,000
ANNUAL PREMIUMS		1,733/=	3,144/=	4,224/=	5,093/=	8,543/=	12,707/=

## 2. ICEA LION Student's Personal Accident Insurance

Our ICEA LION Student's Personal Accident insurance covers pupils and students, from kindergarten to university. This cover is also suitable for students who require insurance cover during their internship/attachment period at organizations as they finalize their higher education. The benefits include accidental death, permanent total disability, medical expenses as a result of an injury as well as purchase of artificial or medical appliances such as wheel chairs and hearing aids. The table below outlines our rating guide:

STUDENT PERSONAL ACCIDENT INSURANCE RATING GUIDE		
1	Accidental Death Benefit	250,000
2	Permanent Total Disablement	250,000
3	Medical Expenses From Injury	25,000
4	Artificial Appliances	15,000
TOTAL PREMIUM		844/= (including levies)

### 3. ICEA LION Excelsior Personal Accident Insurance

Our ICEA LION Excelsior Personal Accident cover is an enhancement of our standard Personal Accident Insurance outlined above. In addition to covering your medical expenses, we offer generous disability benefits such as cover for various artificial or medical appliances such as wheel chairs and hearing aids, dental and optical cover, as well as local evacuation expenses. The table below outlines our rating guide:

EXCELSIOR PERSONAL ACCIDENT INSURANCE RATING GUIDE							
Benefits Per Person		Option A: White	Option B: Blue	Option C: Orange	Option D: Bronze	Option E: Silver	Option F: Gold
1	Death	250,000	500,000	750,000	1,000,000	2,500,000	5,000,000
2	Permanent Total Disablement	250,000	500,000	750,000	1,000,000	2,500,000	5,000,000
3	Temporary Total Disablement - Per Week	2,500	5,000	7,500	10,000	15,000	20,000
4	Medical Expenses	25,000	50,000	75,000	100,000	150,000	250,000
5	Last Expense	25,000	50,000	75,000	100,000	150,000	200,000
6	Artificial Appliances	15,000	25,000	35,000	50,000	75,000	100,000
7	Wheel Chair	15,000	25,000	35,000	50,000	75,000	100,000
8	Optical	2,500	5,000	7,500	10,000	12,500	15,000
9	Hearing Aids	2,500	5,000	7,500	10,000	12,500	15,000
10	Dental	2,500	5,000	7,500	10,000	12,500	15,000
11	Local Evacuation	15,000	25,000	35,000	25,000	50,000	100,000
<b>ANNUAL PREMIUMS</b>		<b>2,426/=</b>	<b>4,284/=</b>	<b>5,781/=</b>	<b>6,886/=</b>	<b>10,979/=</b>	<b>15,715/=</b>

### 4. ICEA LION Group Personal Accident

We also offer ICEA LION Group Personal Accident Insurance, commonly referred to as GPA. The benefits of this insurance are similar to the Standard Personal Accident Insurance outlined above, only that the GPA covers are designed to accommodate Groups of people such as employees, students, associations and so on.

Group Personal Accident Insurance can also be bundled up with Work Injury Benefits Act (WIBA) insurance, which is a compulsory government employee compensation cover that employers take out for all their employees. Bundling up WIBA with GPA allows an employer to provide cover for employees for both work and non-work related accidents and incidents. The WIBA part of the cover would come into effect only if the injury is work related and as per the Work Injuries Benefits Act, WIBA 2007 set limits. The Group Personal Accident part of the cover responds to non-work related accidents.

Our Group Personal Accident is usually quoted based on your group's specific needs so we would need to engage in order to effectively guide you on the ideal insurance mix for your Group.

**At ICEA LION, our mission is to protect and create your wealth. Should you have any inquiries about our ICEA LION Family Personal Accident Insurance or would like to set it up, you can call us on +254 719 071 999 or email us at [contactcentre@icealion.com](mailto:contactcentre@icealion.com).**

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