



Terms and Conditions:

THE CONTRACT

The provisions, conditions and exclusions in this document together with the application form for the Masika Benevolent Plan and any declaration made by the member, constitutes the entire contract between Masika and the Member. This contract cannot be waived or modified.

DATE OF COMMENCEMENT

This contract shall commence immediately upon registration and after the proposal form or application form for the contract has been received and approved by Masika Benevolent and the contract will run for one calendar year renewable.

Waiting period

There is a **waiting period of 4 months** and 7 Months before any member is eligible for any benefits

SUBSCRIPTION PAYMENTS

Subscription shall be paid Daily, weekly, Monthly or once for the duration of the Membership. All payments made under this arrangement shall be payable in the lawful currency of the Republic of Kenya

TERMINATION OF MEMBERSHIP

The Membership will terminate on the earliest of the following dates:

- Default in subscription of more than 30 days

-Death of Main Member

-Where no renewal annual premium payment has been made

MISSTATEMENT OF AGE:

If it shall turn out that the age of the life Main member and/or dependents shall have been understated of age resulted in the Company accepting admission that would otherwise have been rejected because the age of the main member and/or dependents exceeded the maximum permitted age at entry, then the Company shall return to the member or his personal legal representatives all subscription paid without interest.

6. REINSTATEMENT OF MEMBERSHIP

The Membership can be immediately reinstated in case of death of main member, subject to a waiting period. Membership can only be reinstated once during the course of the year.

A penalty of **Ksh 500** is charged in case of default of not more than 30 days and shall go through **4 months grace period** to qualify for benefits

Exclusions:

- Active participation in war whether declared or not, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, riot, civil commotion.
- Aviation, except for fare paying passengers and crew of airlines and private flying purely for transport purposes.
- Atomic energy and/or nuclear fission or reaction.
- Intake of illegal drugs, self-medication, overdose or use of drugs that have not been prescribed by a registered medical practitioner.
- Participation in any hazardous sport or pursuit including rock climbing, scuba diving, hang-gliding and aided speed contests of any kind.
- By intentional self-injury or attempted suicide (whether felonious or not), provoked assault or fighting (except in bona fide self-defense).
- Directly or indirectly by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel