PREMIUM PAYMENT

Premiums will be paid upfront on Monthly, Quarterly or Annual basis.

CLAIMS

All valid claims are paid within 48 hours of submission of

KGARE INSURANCE BROKERS (FORMERLY FIRST SUN) BRIEF BACKGROUND

Kgare Insurance Brokers, then known as First Sun, was formed in the year 2000. In April 2016, shareholding was diversified to include citizens who acquired majority shares. The company operates through three divisions, namely Group Business, Short Term Insurance and Risk Management. Offices are in Gaborone in Fairgrounds, and Francistown at Toro Junction Mall.

CONTACT DETAILS

Kgare Head Office

1st Floor-West, Kgwebo 1, Plot 64515,
Fairgrounds, Gaborone, Botswana
Telephone No: 3930024; Fax No: 3930025
Cell Numbers
Tlhaloso Mogapaesi 76238771
Lebogang Meroro 71993669
E-Mail: **enquiries@kgare.co.bw**

Branch Office

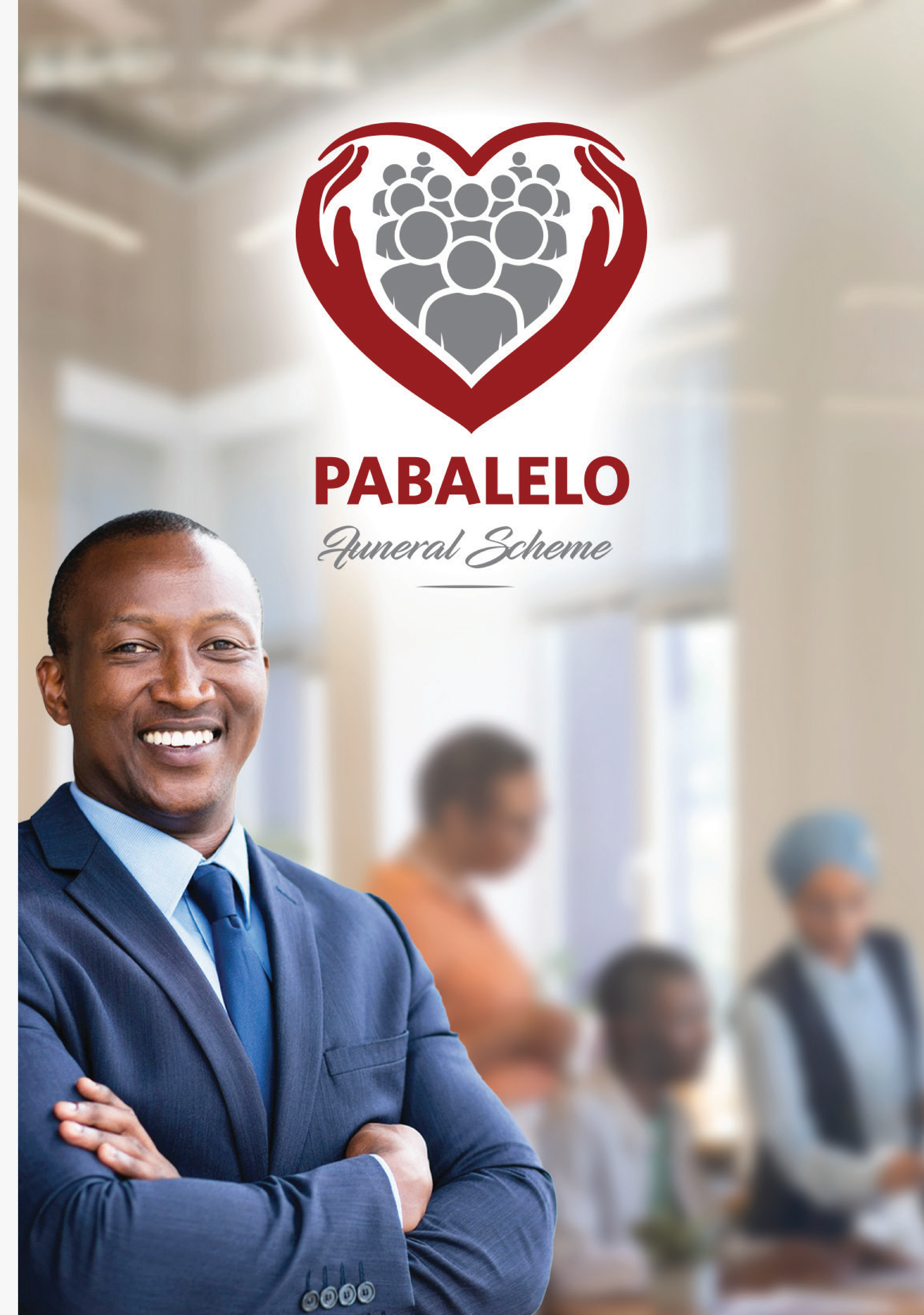
Toro Junction Mall Unit 38, Francistown
Telephone No: 2442166; Fax No: 2412822
Cell Numbers: Mpho Thamage 76680440;
E-Mail: **enquiries@kgare.co.bw**

Leave it to us

KGARE
INSURANCE BROKERS

Uderwritten By

Bona Life
see ahead of time



PABALELO GROUP LIFE AND FUNERAL SCHEME

Tailored Cover, Group life and Funeral Scheme for Companies

Leave it to us

KGARE
INSURANCE BROKERS

INTRODUCTION

The Pabalelo Group Life and Funeral Scheme is designed to provide Life, Permanent Disability, Accident and Family Funeral Expenses covers to businesses employing between 5 and 20 employees. The key benefits offered to organizations are competitive pricing and diversified benefits that suit the needs of the majority of employees in an organization. Employers can elect to pay in full for employees or contribute towards the premium based on affordability.

ELIGIBILITY TO JOIN THE SCHEME

(i) The organization must have at least 5 employees
(ii) Employees should be aged between 18 and 64.
(iii) Membership to the scheme is compulsory
(iv) Cover ceases when the employee dies or on termination of employment

PART A-GROUP LIFE, DISABILITY COVER AND ACCIDENT COVER

	Benefit Options in Botswana Pula			
Description	Life Plan	Life Plus	Life Max	Life Elite
Death Benefit	70 000.00	150 000.00	250 000.00	500 000.00
Top Up Cover (Free Funeral Benefit)	10 000.00	10 000.00	10 000.00	10 000.00
Permanent and Total Disability	70 000.00	150 000.00	250 000.00	500 000.00
Fixed Accident Benefit	25 000.00	50 000.00	75 000.00	150 000.00
Family Funeral Cover	15 000.00	25 000.00	30 000.00	40 000.00

MONTHLY PREMIUMS PER EMPLOYEE

Members Below 65	73.00	143.00	284.00	416.00

PART B-FAMILY FUNERAL BENEFIT (Included in the above premiums)

	Benefit Options in Botswana Pula			
Description	Life Plan	Life Plus	Life Max	Life Elite
Member, Spouse and Child 16 and above	15 000.00	25 000.00	30 000.00	40 000.00
Child 6-15	7 500.00	12 500.00	15 000.00	20 000.00
Child<6 Including Still Born	3 750.00	6 250.00	7 500.00	10 000.00

BENEFIT DESCRIPTIONS

Death Benefit
Lump sums benefit payable to the policyholder through the employer for distribution to the nominated dependents and beneficiaries upon death.

Free Funeral Benefit
An additional free Death Benefit to assist family with immediate costs upon death of an employee.

Permanent and Total Disability
Lump sums benefit payable on the permanent and total disability of the employee according to the definition below:

The total and permanent inability to work because of illness or injury, meaning the employee is unable to perform the material and substantial duties of their own occupation and any occupation for which they could reasonably be expected to be educated, trained and experienced. This includes working for any current employer or other employer.

FAMILY FUNERAL BENEFIT

A lump sum benefit payable on the death of the employee, their spouse or child. A maximum of one spouse and six children are covered.

WAITING PERIOD

Permanent Total Disability-6 Months
Suicide-24 Months

CONDITIONS FOR CHILDREN COVER FUNERAL COVER

-A maximum number of 6 Children is covered on the policy
-A child is covered up to the age of 21. However, children can be covered up to age 25 provided they are in a tertiary institution. There are no limitations regarding disabled children.

GENERAL EXCEPTIONS

War and Riot Strike and Civil Commotion
Atomic, Biological and Chemical War and Terrorism
Exclusion, Miners and Pilots

A member will not be entitled to disability insurance for any disability contracted by them and directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following;

- The members' commission of a crime
- Attempted suicide
- Deliberate exposure to danger
- Self-inflicted injuries

- Noncompliance to medical treatment
- Pre-existing conditions
- Injury sustained during the Waiting Period
- Accidental Death due to private flying hazardous sports or any illegal acts where the deceased was directly involved.

REQUIREMENTS TO JOIN THE SCHEME

The Company must provide the following: -
1. Employee Data in the prescribed format
2. Completed KYC Form