



Winas Insurance

WINAS DT SACCO LIMITED



VARIOUS INSURANCE PRODUCTS.

1.1 COOPCARE MEDICAL COVER FOR INDIVIDUAL.

This is a medical cover purposely designed for Winas DT Sacco members only.

Entry age limit 20 years - Up to a maximum of 69 years

1.2 CO-OPCARE MEDICAL COVER FOR THE FAMILY

This covers family members (Principal member plus six dependants) the benefits are shared.

Plan	M	M+1	M+2	M+3	M+4	M+5	M+6	BENEFITS
PREMIUM	9600	14,171	22,874	28,378	31,883	33,610	36,200	1. Inpatient - 300,000 2. Outpatient - 50,000 3. MATERNITY - 25,000 4. DENTAL - 7,500 5. OPTICAL - 7,500 6. LAST EXPENSE - 50,000

2.1 FAMILY INPATIENT AND OUTPATIENT COVER.

This covers family members (principal member plus six dependants) the benefits are shared.

Premium Rate (below 65) Years Combined shared Inpatient & Outpatient Plans & Premiums in Kes					
Overall Limit	100,000	250,000	500,000	750,000	1,000,000
Dental & Optical Limit	5,000	5,000	5,000	7,500	10,000
Premiums in Ksh.					
M	13,494	18,356	27,535	38,548	83,548
M+1	19,567	34,000	51,000	71,401	152,620
M+2	26,415	47,684	71,526	100,137	213,038
M+3	31,698	58,436	87,653	122,715	
M+4	37,087	67,201	100,802	141,122	

2.2 This is an affordable combined inpatient and outpatient medical cover for individual and Family members above 65 years.

Premium Rate (65 – 100) Years Combined shared Inpatient & Outpatient Plans & Premiums in Kes					
Overall Limit	100,000	250,000	500,000	750,000	1,000,000
Dental & Optical Limit	5,000	5,000	5,000	7,500	10,000
Premiums in Ksh.					
M	18,868	28,199	41,048	56,468	83,548
M+1	34,906	50,100	73,901	102,461	152,620
M+2	50,700	69,258	102,637	142,692	213,038

Winas Insurance. it's all you need.

3.1 BODA BODA PERSONAL ACCIDENT COVER

A risk of getting an accident on the road is rampant. We have a personal accident

Cover specifically for Boda Boda riders which compensate in the event of accident.

(All in Ksh)	PLAN 1	PLAN 2	PLAN 3	PLAN 4
Death	100,000	250,000	400,000	500,000
Permanent Total Disability	100,000	250,000	400,000	500,000
Hospital Cash	1,000	2,000	4,000	4,000
Medical	20,000	40,000	60,000	70,000
Annual Premium	365	718	1,095	1,296

3.2 PERSONAL ACCIDENT COVER FOR THE INDIVIDUAL AND FAMILY.

This covers injuries caused by any kind of accidents.

	OPTION 1	OPTION 2	OPTION 3	OPTION 3
Death	25,000	50,000	100,000	150,000
PTD	25,000	50,000	100,000	150,000
Medical	10,000	20,000	20,000	20,000
Funeral	20,000	25,000	50,000	100,000
PREMIUM	KSH.225	KSH.365	KSH.640	KHS.1095

4.1 LIVESTOCK INSURANCE (COWS)

Livestock insurance protects the farmers from financial loss resulting from death of insured animal up to age of 10 years. Calves from age of 3 months and above. Premium Rate 4% of the value of the animal. Minimum Premium Ksh. 5,063. Other animals like pigs, poultry are also covered but after examination.

BENEFITS /WHAT IS COVERED	WHAT IS NOT COVERED
Accidental deaths due to lightning, internal or external injury, flooding, snake bites	Mysterious disappearance
Uncontrollable diseases, including epidemics	Intentional slaughter
Emergency slaughter on medical grounds	Mastitis
Complications at birth (calving down)	Transportation
Fire and related perils	Attack by wild animals
Theft in Paddock	

5.1 HOME INSURANCE.

This covers loss of house items against fire and theft. Minimum premium Ksh.5,000 per Annum.

Building	Covers against fire
Households contents	Covers against fire and theft
Furniture and Fittings	Covers against fire and theft
Machines and Equipments	Covers fire, theft and damage
Electronics	Covers fire, theft and damage
House girls and labourer	accidents

6.1 LAST EXPENSE COVER / FUNERAL COVER .

It is an insurance designed to meet the abrupt funeral costs in the event of death of any of the declared family members. It cushions one against financial shocks resulting from social obligations. It can be taken by individual, family, group, institution etc.

PLAN	INDIVIDUAL MAIN MEMBER	FAMILY (6 MAX)	EXTENDED FAMILY
Premium	600	910	5980
Benefit	100,000	100,000	100,000
EXTENDED FAMILY Benefit	100,000	100,000	50,000 - inlaw

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