

Upendo *Life Cash Boost*

The new convenient, pay-as-you-go insurance cover



Visit life.upendo.africa

UPENDO

Underwritten by:
PRUDENTIAL 

In partnership with:
 **airtel**

Frequently Asked Questions

Who will buy Life Cash Boost?

Life Cash Boost is for people who are looking for an affordable, easy and simple “pay-as-you-go” monthly or annual insurance product that you can buy as and when you choose and on your terms.

What is Life Cash Boost?

It is a new type of “pay-as-you-go” life cover that offers you and your family financial protection in the unfortunate event of death of you or your loved ones.

When does my cover start?

When you purchase your policy and pay the premium your cover begins immediately. You will be notified via SMS or Whatsapp as a confirmation of the policy start and expiry dates.

Can I afford Life Cash Boost?

Not only is it affordable, but you can choose how much, when and for whom you wish to purchase cover such as your spouse and children. The minimum cost is K10 p.m for adults over 18 years of age and K5 per child u18 years of age.

How long does my cover last?

Your cover lasts for 1 month (30 days) and you can recharge your policy every month. You can also purchase a policy duration between 1 and 12 months depending on your budget. The cover ends on the date of expiry that you have selected or until you recharge.

Is there a long waiting period?

Not at all...there is only a 1 month waiting period, but you are covered for any accidental death during the waiting period. That means that no benefit will be paid out for natural death during the waiting period but for all accidental deaths. After 1 month you will be covered with full life cover if you renew the policy.

What is the minimum and maximum age at entry?

As the main policy holder, aged 18 years or older, you can purchase cover for your children as soon as they are born (not still-born) and you can purchase life policies for your spouses and elderly dependents such as parents or grandparents up to 84 years of age.

How do I register?

You can register by typing into your phone or computer life.upendo.africa and then follow the simple prompts. It is fast, free and easy.

How do I select my cover? Do I have to wait for a quote or get a call?

Simply select the premium and duration you can afford. Type in your details such as name, age and NRC details and the cash benefit and premium will be shown immediately. It is easy, fast and free to select the cover you want.

Can I buy Life cover for more than one month at a time?

Yes...it depends on how much you can afford. You can decide if you would like to pay for 1 month or any duration up to 12 months life cover in advance.

How do I pay for Life Cash Boost?

Once registered and you have made your premium selections, you can then pay the premium amount directly via the Upendo app with Airtel Money. In future you will be able to pay via EFT from your banking app or bank card. The transaction and cover confirmation is immediate

Can I pay in cash?

Yes...Go to any Upendo registered agent and they will assist you and you can pay the premium in cash. Soon you will be able to go to any bank and deposit the cash into the Prudential Upendo Account and the policy will be activated immediately on receipt of the premium. You will receive the sms or whatsapp notification of cover immediately.

What if I miss a premium payment?

Don't worry...these things happen. When you have cash to pay then you buy cover again and reconnect.

But you will have to wait another 1 month waiting period...but you don't have to pay back the payment you missed. Just reconnect again with Upendo.

Is there a “grace period” if I miss a payment and before I lose my full life cover status?

Yes. You have 14 days after the policy has expired to maintain your full life cover. This means that if you renew during the grace period you will not have to endure the 1 month waiting period.

What happens if I pay a lower premium amount next month due to lack of money?

Log onto life.upendo.africa with your NRC and 4-digit pin. Adjust the policy you can afford. Then pay the new amount and the new policy will activated immediately when the current policy expires. You can do the same for adding dependents or raising the premium. It all depends on you and what you can afford. You are never locked in to Upendo, you choose it!

How do my loved ones claim their benefits?

Make sure you have the correct documents. There is a toll-free claim assist hotline. We can email/WhatsApp you the documents and forms to you and you can take your official certificates and documents to the nearest Prudential office.

How long does it take to get the benefits?

Once the claim has been submitted and received by Prudential, your beneficiaries will be paid out in full by Prudential within 24 hours into their bank or mobile money account. They can use the cash benefits as you wished.

Main Members & Spouses	Monthly Premium	Cash Benefits				
		Age 18-29	Age 30-39	Age 40-49	Age 50-59	Age 60-64
	K10.00	K8,500	K7,000	K5,500	K4,000	K3,000
	K20.00	K17,000	K14,000	K11,000	K8,000	K6,000

Elderly Dependents	Monthly Premium	Cash Benefits				
		Age 60-64	Age 65-69	Age 70-74	Age 75-79	Age 80-84
	K10.00	K3,000	K1,750	K1,250	K750	K500
	K20.00	K6,000	K3,500	K2,500	K1,500	K1,000

Child Dependents	Monthly Premium	Cash Benefits
		Age 0-17
	K5.00	K5,000

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