



AAK | PROMOTING EXCELLENCE
IN THE BUILT ENVIRONMENT

Benevolent Fund.

Overview

The proposal to establish a Benevolent Scheme for members was initiated by the Membership and Communication Committee and presented to the Governing Council 27th August 2024. The Scheme is set to launch under the AAK membership program and is designed to offer financial support to members in the event of bereavement by covering funeral costs for nuclear family members. This fund will operate through the Britam Micro Group Funeral Plan Annual Premiums, which entails an annual premium of KES 1,000 per member. The payment structure includes a total annual premium of KES 1,000, with each member contributing KES700 and AAK subsidizing with KES300. The fund covers multiple claims, providing insurance for the principal member, their spouse, and up to four children, with the option to add additional children at KES 200 per child. Benefits include comprehensive coverage with up to KES 100,000 insurance per person, reduced financial burden on families during difficult times, and an affordable contribution, ensuring broad accessibility. AAK's subsidy further reflects its commitment to member welfare.

2. Qualifications

Every member of the association in good standing qualifies for membership to the scheme.

3. SCHEME COVERS

- Principal Member
- Spouse
- Upto 4 Children
- Amount coverage upon bereavement - KES 100,000

The admissible age limits within the cover are:

- 18 – 70 years for Principal Member and Spouse
- 30 days – 18 years for Children.
- Cover cease age for Principal Member & Spouse is 85years

HEAD OFFICE

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- The cover cease age for children is 18 and can be extended to 25 years if a child is a student, proof of study is mandatory.

Rules & Regulations

- Members shall pay an annual contribution of Kshs 700/= through the MPESA details provided.
- Members shall pay an additional premium of Kshs 200/= for additional children (below 18 years).
- To access the benefit the member will be required to have submitted their annual subscription fee and annual contribution for the year on or before 1st of September 2024.
- A one-off financial assistance will be given upon death of either principal member, spouse or dependent (up to a maximum of 6 claims per member per policy year).
- There shall be a three (3) months waiting period for natural deaths. No waiting period is applicable for accidental deaths.
- In the event of a claim arising the member should submit the following documents:
 - A duly filled and signed claim form
 - An original and copy of burial permit
 - An original and copy of the Death Notification
 - Copy of ID for the deceased and beneficiary
 - In the event of an accident, police abstract and post mortem report will be required.
- Claims will be settled within forty eight (48) working hours of receipt and verification of all the necessary supporting documentation.

Disbursement of Funds

- All disbursements from the Benevolent Scheme shall be made directly to the party or entity to whom payment is due.
- Payment shall be done by the Scheme Manager (Britam General Insurance Kenya Limited).

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- iii. Payments shall be done either through MPESA or direct deposit into the claimant's account.

Useful links

- a. [Application Form](#)
- b. [Frequently Asked Questions](#)

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