



TERM ASSURANCE

Pure Protection for Your Family's Financial Security

What is Covered?

Pioneer Term Assurance is a pure protection policy designed to provide guaranteed financial relief to your family in the event of death or permanent disability during the policy term. It offers high sum assured coverage at affordable premium rates, ensuring your dependents can maintain their lifestyle, cover debt obligations, and secure their future even when life brings unexpected changes.

KEY COVERAGE SECTIONS

SECTION A: Death Benefit Payout

- Pays the full fixed Sum Assured to your designated beneficiaries upon the untimely demise of the policyholder within the chosen policy term.

SECTION B: Total & Permanent Disability (TPD)

- Provides a fixed lump-sum payout if the insured suffers total and permanent disability from an accident or illness during the policy term.

SECTION C: Family Income Protection

- Shields your dependents against critical financial disruptions, ensuring mortgage liabilities, school fees, and daily household costs remain covered.

SECTION D: Debt & Mortgage Cancellation

- Secures outstanding personal loans, mortgages, or financial commitments, preventing debt liabilities from falling on surviving family members.

KEY POLICY BENEFITS & FEATURES

- **High Coverage at Low Cost:** Provides maximum life cover per shilling spent compared to endowment or savings plans.
- **Flexible Policy Terms:** Choose cover durations tailored to your specific financial milestones (eg, 5, 10, 15, or 20 years).
- **Tax Relief Eligibility:** Qualifies for statutory insurance tax relief under Kenyan tax regulations.
- **Flexible Premium Payment Modes:** Payable monthly, quarterly, semi-annually, or annually via salary check-off, direct debit, or mobile money.

CONTACT US



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POLICY ELIGIBILITY

- Eligibility: Open to individuals aged between 18 and 60 years at entry.
- Policy Type: Pure risk/without-profit protection policy.
- Requirements: Duly completed proposal form, copy of National ID / Passport, and KRA PIN Certificate.



**Your Future,
Our Commitment**

Contact us



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