



PRSK MEMBERS BENEVOLENT SCHEME RULES AND REGULATIONS

Public Relations Society of Kenya (PRSK) Members Benevolent Scheme Rules and Regulations

1. Introduction

The proposal to establish a Benevolent Scheme for members was presented during a Special General Meeting held on 5th March 2020 and was adopted and approved by the members. The Scheme has been put in place to support members and their families by supplementing last expense budgets.

2. Qualifications

- i. Every member of the Society in good standing qualifies for membership to the scheme. The member must:
 - Be up to date in payment of their annual subscription
 - Have no disciplinary issue(s) with the Society

- ii. The Scheme will cover:
 - Principal Member
 - Spouse
 - Maximum of four (4) primary dependents of the Principal Member (registered as beneficiaries of the Scheme)
 - Maximum of four (4) parents of the Principal Member (registered as beneficiaries of the Scheme)

- iii. The admissible age limits within the cover are:
 - 18 – 65 years for Principal Member and Spouse
 - 18 – 80 years for Parents and Parents-in-Law
 - 14 days – 18 years for Children
 - There is no cover cease age for Principal Member, Spouse and Parents/Parents-in-Law
 - The cover cease age for children is 24 years if a child is a student, proof of study is mandatory. (No cover cease age will apply to unmarried permanently disabled children)

3. Rules & Regulations

- i. Members shall pay an annual contribution of Kshs 2,300/= along with their annual subscription fee.
- ii. Members shall pay an additional premium of Kshs 300/= per child for extra primary dependants not catered for in clause 2(ii).
- iii. 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 31st March.
- iv. The Scheme will pay up to a maximum of four (4) claims per member per policy year.



- v. In the event of death, parents who have joined the scheme at age 75 years to 80 years will be paid a benefit equivalent to 50% of the sum assured.
- iv. There shall be a three (3) months waiting period for natural deaths (normal deaths from natural causes or sickness). No waiting period is applicable for unnatural deaths (unintentional deaths purely caused by accidents).
- v. 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 certificate
 - Copy of ID for the deceased and beneficiary
- vi. Claims will be settled within forty eight (48) working hours of receipt and verification of all the necessary supporting documentation.

4. Governance of the Scheme

- i. The management of the Scheme will be the responsibility of the PRSK Council.
- ii. The Council will delegate this responsibility to 'The Benevolent Scheme Oversight Committee'
- iii. The Committee shall report to Council through the Membership Committee on its activities on a bi-annual basis.
- iv. The Scheme shall also have a Scheme Manager from Liberty Assurance who will submit reports as required by the Oversight Committee.

5. Disbursement of Funds

- i. All disbursements from the Benevolent Scheme shall be made directly to the party or entity to whom payment is due.
- ii. Payment shall be done by the Scheme Manager (Liberty Life Assurance).
- iii. Payments shall be done either through cheque or direct deposit into the claimant's account.

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