



# **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 5<sup>th</sup> 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) Children of the Principal Member (registered as beneficiaries of the Scheme)
  - Maximum of (2) parents of the Principal Member (registered as beneficiaries of the Scheme) & (2) Parents in-law.
- iii. The admissible age limits within the cover are:
  - 18 – 70 years for Principal Member and Spouse
  - 80 years is maximum joining age for Parents and Parents-in-Law
  - 30 days – 18 years for Children.
  - Cover cease age for Principal Member & Spouse 80-85 and Parents/Parents-in-Law 80-85
  - 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.

## **3. Rules & Regulations**

- i. Members shall pay an annual contribution of Kshs 4,000/= along with their annual subscription fee.
- ii. Members shall pay an additional premium of Kshs 200/= per child/primary dependent.
- 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 1<sup>st</sup> of September 2023.
- iv. 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).



- v. In the event of death, parents and Parents in-law will be paid a benefit equivalent to 50% of the sum assured for the Principal i.e. (Kshs 50,000/=)
- vi. There shall be a three (3) months waiting period for natural deaths. No waiting period is applicable for accidental deaths.
- iv. 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, a police abstract and post mortem report will be required.
- v. 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.

#### **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 (Britam General Insurance Kenya Limited).
- iii. Payments shall be done either through MPESA or direct deposit into the claimant's account.

#### **Contact Person**

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