



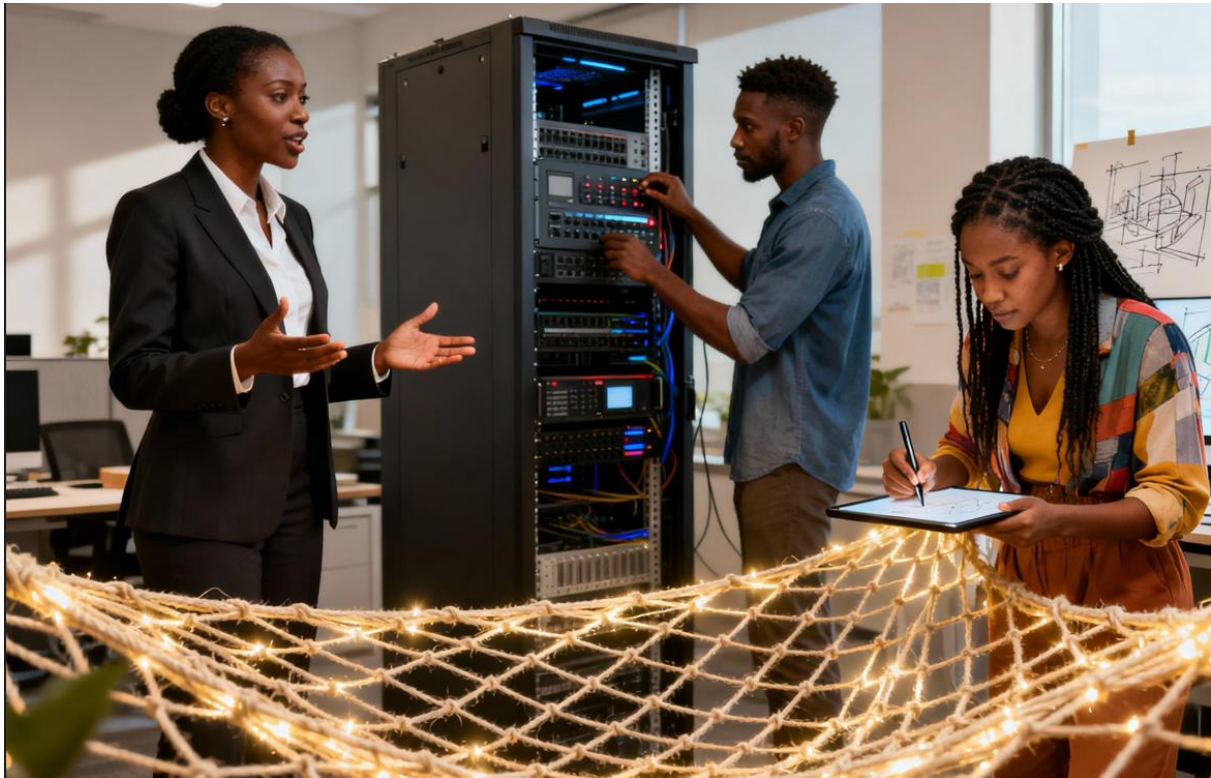
**COMELY GLOBAL INSURANCE AGENCY LTD**

*- Personal Finance & Business Solutions -*

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# GROUP LIFE INSURANCE

**Peace of Mind. For Everyone**



**For All Employers Anywhere**

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## Table of Contents

<b>EXECUTIVE SUMMARY</b> .....	3
<b>THE PROBLEM: WHY GROUP LIFE INSURANCE MATTERS</b> .....	3
<b>Without GLI, Employee Death Creates Catastrophe</b> .....	3
<b>Impact on Your Company</b> .....	4
<b>THE SOLUTION: COMPREHENSIVE GROUP LIFE INSURANCE</b> .....	4
<b>How It Works</b> .....	4
<b>Optional Add-On Benefits</b> .....	5
<b>OUR ROLE AS YOUR DOMESTIC PACKAGE INSURANCE ADVISOR</b> .....	5
<b>What We Do for You:</b> .....	5
<b>No Advisory Fees:</b> .....	6
<b>COMMON MISTAKES &amp; HOW WE AVOID THEM</b> .....	6
<b>Mistake 1: "We're Too Small for GLI"</b> .....	6
<b>Mistake 2: Choosing Cheapest Option</b> .....	6
<b>Mistake 3: Not Covering All Employees</b> .....	6
<b>Mistake 4: Ignoring CBA Requirements</b> .....	6
<b>Mistake 5: Set-and-Forget</b> .....	6
<b>REQUENTLY ASKED QUESTIONS</b> .....	6
<b>TAKE ACTION NOW</b> .....	7
<b>Why Delay Costs You</b> .....	7
<b>Get Your Group Life Insurance Quote Now - Contact Me Today</b> .....	7

# EXECUTIVE SUMMARY

**Your Challenge:** When an employee dies, their family faces immediate financial crisis—funeral costs of Ksh 300,000-500,000, loss of breadwinner income, mortgage payments, school fees. Without Group Life Insurance, families receive maybe 1-month salary and are left to struggle. Many CBAs REQUIRE GLI but employers haven't implemented it, risking strikes and labour disputes.

**The Risk of Inaction:** Employee families financially devastated. Top talent leaves for competitors offering better benefits. Union disputes and strikes. Unable to attract quality candidates.

**The Solution:** Group Life Insurance providing 2x-4x annual salary death benefits for ALL employees. When tragedy strikes, families receive Ksh 500,000 to Ksh 10,000,000+ within 30 days—covering funerals, clearing debts, securing children's education, maintaining dignity during grief.

**Investment:** Ksh 45,000 - 5,000,000 annually (0.15%-0.35% of total payroll) depending on company size and coverage level selected.

## Why Act Now:

- CBA compliance required (avoid strikes)
- Talent retention—competitors offer GLI
- Cost-effective benefit demonstrating employee care
- One death without coverage = financial crisis for family + reputation damage for company

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## THE PROBLEM: WHY GROUP LIFE INSURANCE MATTERS

### Without GLI, Employee Death Creates Catastrophe

#### Financial Impact on Families:

Expense	Typical Cost	Without GLI	With GLI (3x salary)
Funeral costs	Ksh 300,000-500,000	Family borrows/sells assets	Covered immediately
Mortgage (remaining)	Ksh 2M-5M	Bank forecloses within months	Cleared or reduced
Children's education	Ksh 200K-500K/year	Kids drop out of school	Secured for years
Daily living expenses	Ksh 50K-150K/month	Family descends into poverty	3-5 years covered
Outstanding debts	Ksh 500K-2M	Family inherits debt burden	Debts cleared

## Real Example:

Factory supervisor earning Ksh 78,000/month dies suddenly. Without GLI, widow receives 1-month salary (Ksh 78,000). Funeral costs Ksh 420,000. Family forced to sell belongings, children drop out of school, home at risk. With GLI (3x salary = Ksh 2.8M), widow clears mortgage completely, secures children's education, starts small business—family maintains dignity.

## Impact on Your Company

### Without GLI:

- Employees feel undervalued, look for better employers
- Recruitment challenges—candidates choose competitors with benefits
- Union disputes and potential strikes (if CBA requires it)
- Reputation damage when employee families suffer publicly
- Low morale affecting productivity

### With GLI:

- Employees feel valued and secure
- Powerful recruitment tool
- CBA compliance achieved
- Improved retention (20-30% reduction in turnover)
- Stronger company culture and morale

**Cost of Inaction:** Losing ONE quality employee costs Ksh 500,000+ in recruitment, training, lost productivity. GLI costing Ksh 200-800 per employee monthly prevents turnover and demonstrates care.

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# THE SOLUTION: COMPREHENSIVE GROUP LIFE INSURANCE

## How It Works

### Core Coverage:

- Employer selects coverage multiple: **2x, 3x, or 4x annual salary**
- ALL employees covered equally under single master policy
- When employee dies (ANY cause—illness, accident, natural), beneficiaries receive lump sum within 14-30 days
- No medical exams for standard coverage (guaranteed acceptance)

### Coverage Examples:

Employee Salary	2x Coverage	3x Coverage	4x Coverage
Ksh 30,000/month (Ksh 360K/year)	Ksh 720,000	Ksh 1,080,000	Ksh 1,440,000
Ksh 60,000/month (Ksh 720K/year)	Ksh 1,440,000	Ksh 2,160,000	Ksh 2,880,000

<b>Employee Salary</b>	<b>2x Coverage</b>	<b>3x Coverage</b>	<b>4x Coverage</b>
Ksh 100,000/month (Ksh 1.2M/year)	Ksh 2,400,000	Ksh 3,600,000	Ksh 4,800,000
Ksh 150,000/month (Ksh 1.8M/year)	Ksh 3,600,000	Ksh 5,400,000	Ksh 7,200,000

## **Optional Add-On Benefits**

### **1. Funeral Expense Benefit**

- Ksh 100,000-300,000 paid within 48 hours
- Covers immediate burial costs
- Premium: +0.03% of payroll

### **2. Terminal Illness Advance**

- Access 50% of benefit if diagnosed with <12 months to live
- Used for treatment and family support
- Premium: +0.02% of payroll

### **3. Accidental Death Double Benefit**

- DOUBLE pay out if death caused by accident
- Premium: +0.04% of payroll

### **4. Education Benefit for Children**

- Ksh 50,000-150,000 per child per year until age 23
- Premium: +0.05% of payroll

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## **OUR ROLE AS YOUR DOMESTIC PACKAGE INSURANCE ADVISOR**

### **What We Do for You:**

- Seek cover with your preferred insurer or recommend best fit insurer for your needs (if you have no one)
- Handle documentations and submission to insurer
- Secure best possible rates
- Obtain insurance policy on payment of premiums
- Reminder before policy expiration (no lapse)
- Re-compare providers yearly (rates change)
- Coordinate seamless renewal
- Guide you through claims process
- Ensure proper documentation
- Follow up with insurer
- Fight denied claims (appeal if wrongfully denied)

## No Advisory Fees:

You pay nothing for my services - providers pay my commission. You pay the same premium direct or through me—but gain expert guidance, needs analysis, and claims advocacy.

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## COMMON MISTAKES & HOW WE AVOID THEM

### Mistake 1: "We're Too Small for GLI"

**Reality:** GLI works for 5 employees or 500. Small companies benefit most—losing one key person is catastrophic.

### Mistake 2: Choosing Cheapest Option

**Problem:** Slow claims, poor service, hidden exclusions.

**Solution:** I compare value, not just price—fast claims matter most when family is grieving.

### Mistake 3: Not Covering All Employees

**Problem:** Creates resentment, discrimination claims, low morale.

**Solution:** Cover everyone from day one—cost difference minimal, morale impact massive.

### Mistake 4: Ignoring CBA Requirements

**Problem:** Labour disputes, strikes, legal penalties.

**Solution:** I review your CBA and ensure full compliance from start.

### Mistake 5: Set-and-Forget

**Problem:** Coverage becomes inadequate as salaries increase.

**Solution:** Annual reviews automatically adjust coverage as payroll grows.

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## REQUENTLY ASKED QUESTIONS

### Q1: Is GLI mandatory by law?

No (unlike WIBA), but becomes mandatory if specified in CBA or employment contracts. Highly recommended for any employer wanting to attract/retain talent.

### Q2: Do employees need medical exams?

Generally no for standard group coverage. Free cover limits: Ksh 3M-15M per person depending on group size.

### Q3: What if employee leaves?

Coverage ends. Most policies allow conversion to individual policy within 30-60 days (no medical exams, but higher premium).

**Q4: What causes of death aren't covered?**

Suicide (first 12-24 months only), death during criminal activity, war. After exclusion period, even suicide is covered. Natural causes, accidents, illness all covered.

**Q5: Does GLI replace personal life insurance?**

No—they're separate and BOTH pay. GLI supplements personal insurance. Employees should still have personal coverage.

**Q6: What happens with salary increases?**

Benefits adjust automatically. At annual renewal, premium recalculated based on updated payroll—simple and automatic.

**Q7: Can we have different coverage levels for different positions?**

Yes—tiered structures allowed (e.g., junior staff 2x, management 4x). Must be non-discriminatory (based on job levels, not personal factors).

**Q8: How long to receive payment after death?**

Typically 14-30 days after submission of complete documentation (death certificate, policy details, beneficiary IDs).

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## TAKE ACTION NOW

### Why Delay Costs You

**Every day without GLI:**

- Your employees' families are one tragedy away from financial ruin
- Competitors with GLI attract your top talent
- CBA non-compliance risks labour disputes
- Company culture suffers—employees feel undervalued

**One employee death without GLI = reputation crisis + potential strike + family devastation**

### Get Your Group Life Insurance Quote Now - Contact Me Today

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*Group Life Insurance: Protect employee families, strengthen your workforce, fulfil CBA obligations—all for 0.15%-0.35% of payroll. One death claim can justify decades of premiums and changes a grieving family's life forever - **Simon Muchiri/Comely Global Insurance Agency Ltd***

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***Disclaimer:*** Illustrative purposes only. Actual terms determined by selected provider based on employee census, payroll, industry, and age profile. Simon Muchiri/Comely Global Insurance Agency Ltd acts as independent advisor. Commission paid by insurers at no extra cost to clients.