



Frequently Asked Questions

1. What is the Credit Card Credit Life Insurance Policy?

This is an insurance cover extended to a KCB Credit Card holder to take care of the outstanding card balance in the unfortunate event of permanent total disability or death arising from an illness or accident. This policy provides relief to the card holder as it covers the risk of leaving debt to next of kin emanating from the use of the Credit Card.

2. Who is eligible for this service?

All KCB credit card holders.

3. How much premium am I charged?

The premium will be charged at 0.038% of the outstanding credit card balance. This is a small percentage off the monthly card spend.

4. What is the charge if I have more than one credit card?

Every card will be charged based on the outstanding balance at the billing date.

5. When is the benefit paid?

In the unfortunate event of permanent total disability or death.

6. How much is the benefit pay-out in the unfortunate event of permanent total disability or death?

The benefit paid is 100% of the outstanding credit balance prior to the insured's incidence occurring.

7. How do I claim?

For permanent total disability, notify any KCB branch nearest to you by presenting the medical report detailing the nature of the disability. For death claims, your next of kin will notify any KCB branch by presenting the death certificate.

8. What documents are required at claim stage?

Medical reports relating to Disability

Copy of National Identity card

Death Certificate

Should you have any queries, please contact us on:

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Email: cardservice@kcbgroup.com