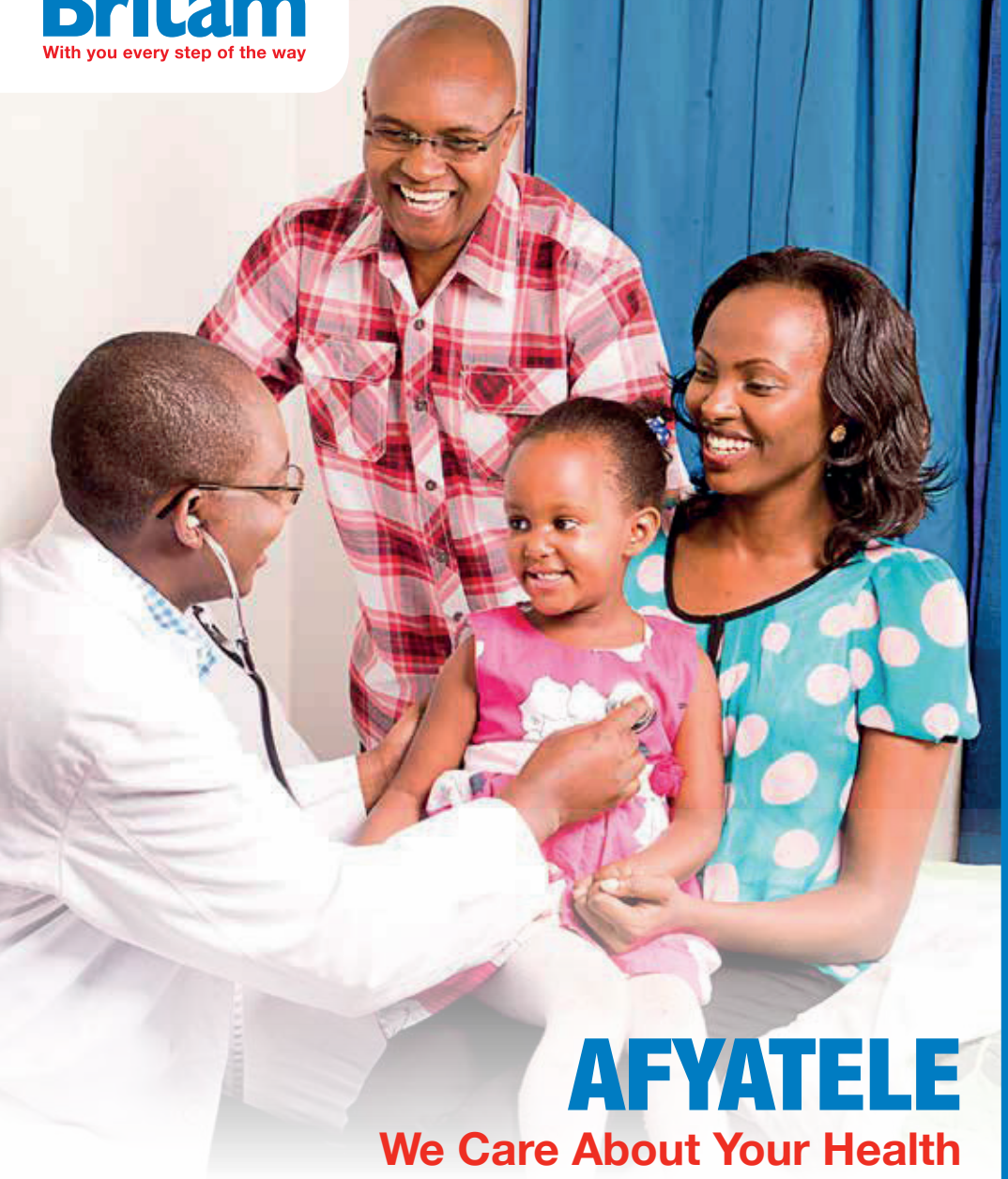


Britam
With you every step of the way



AFYATELE

We Care About Your Health

ABOUT US

Britam is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The group has interests across the Eastern and Southern Africa region, with operations in Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. The group offers a wide range of financial products and services in Insurance, Asset management, Banking and Property.

WHAT IS AFYATELE MEDICAL COVER?

AFYATELE is a unique corporate (group) medical insurance cover with an inbuilt funeral benefit. This policy can be taken as an organization or as registered groups with minimum a principle of 10 members. It is however restricted to only one spouse per policy. Member can include as many own children as they are in the family. It's strictly for nuclei family only. Benefits of AfyaTele

Inpatient

- Hospitalization bills paid directly to the hospital on the panel
- The scope of cover extends to accommodation on general ward bed in the appointed hospital.
- Includes Resident doctors charges, nursing fee, bed charges, pharmacy, laboratory and radiology charges.
- Maternity and pregnancy related illnesses cover of up to Kshs 20,000 for either normal deliveries or caesarian section within inpatient limit (9 months waiting period)
- Pre-existing and chronic conditions capped at 50% of limit.
- Lodger charges payable for children under 5 years

Outpatient

- Consultation fee - resident Doctor/ RCO
- Laboratory Charges
- Radiology charges except MRI
- Pharmacy charges
- Day case procedures
- Physiotherapy - Max 3 sessions
- Dental/ optical treatments within limit

WHO IS ELIGIBLE FOR THE COVER?

The applicant and the spouse should be between 18 and 65 years at entry. The policy is renewable annually but has an expiry age of 70 years. Britam however reserves the rights to renew cover or not before expiry. Children between 30 days and 18 years automatically qualify for inclusion. Those above 18 years up to 24 years can be included only if they are students in school/college. Evidence of one as a student must be provided.

Waiting periods are as follows:

- 1 month for all illnesses but treatment as a result of accidental causes are covered from commencement date.
- 1 month waiting period on death as a result of natural causes. Death as a result of any accident is covered from commencement date

- 9 months waiting period for maternity and pregnancy related treatments.
- 1 year waiting period for surgical treatment unless surgery is as a result of an accident

APPLICATION PROCESS

One can apply for this policy through an appointed intermediary/agency, or through Britam offices. On application, you will be required to provide recently taken passport size photo of yourself and for each one of the dependants that you want insured, a copy of your ID and that of your spouse (if applicable).

PROCESS OF DISSEMINATING SERVICE AT THE HOSPITAL

There are approved hospitals that Britam has entered into contract with and these are the only ones to be visited. In case of an accident and one is admitted in a hospital not in our panel, customer should notify Britam within 24 hours through the helpline indicated behind the card. The process to be followed is below:

- AFYATELE member visits the appointed Hospital, produces the AFYATELE Photo-card
- The hospital confirms validity of the cover
- Client co pays ksh 500
- Service is rendered

POLICY EXCLUSIONS (CONDITIONS OR SICKNESSES THAT THIS INSURANCE DOES NOT COVER)

Insurance policies generally do not cover everything. Different insurances however have specifically listed exclusions. For this policy, we have listed just a few that are common but you're encouraged to get the full list of the exclusions. The common exclusions are:

IN-PATIENT

- Congenital conditions.
- Test/examinations like MRI, fibre-optic investigations, HSG. CT scans & Ultrasounds are covered but only once per cover period.
- Expenditure incurred arising from any illegal or criminal act
- Operations, treatments and/or procedures of own choice for purely cosmetic purposes or obesity, and any complications that may arise from such operations, treatment and/or procedures
- Services arising from an accident or event of which the policyholder or dependants has received, or is likely to receive compensation from any source whatsoever including National Hospital Insurance Fund (NHIF) and employer liability insurance
- Replacement of spectacles frames or lenses whether broken or lost
- Examination or check-ups such as general health examinations not related to diagnosis of sickness or accidental bodily injury

OUT- PATIENT

- Test/examinations like MRI, fibre-optic investigations, HSG, CT scans & Ultrasounds are covered but only ones per cover period.
- Replacement/repair of spectacles frames or lenses whether broken or lost
- Medical examinations or check-ups such as general health medical examinations

- Cosmetic surgery unless caused by accident, family planning/infertility, impotence, vaccinations/immunization and hormonal replacement therapy
- Dialysis
- Intentional self-injury, drunkenness, drug addiction
- Hearing aids.
- Patented foods and nutritional supplements including baby foods

LAST EXPENSE CLAIM PROCESS

The claimant should get a claim form from Britam offices and have it completed, attach certified copies of the following documents and send to Britam Head Office;

1. Original AFYATELE card of the deceased
2. Certified copy of ID (birth Certificate for children/dependants)
3. Burial permit
4. ID copy of claimant/Principal

If death is as a result of an accident, a police abstract should also be attached for death claims

Britam

With you every step of the way

Britam Micro Insurance
5th Floor, Rehani House
Koinange Street & Kenyatta Avenue Junction
P.O Box 30375 - 00100, Nairobi
Tel : (02) 2833027/ 0703 094027
Fax: (02) 2717626/ 27149227
microinsurancesales@britam.com
www.britam.com