



Group Last Expense Alumni Product

What is Alumni Group Last Expense?

This is a unique product that guarantees a cash pay-out to provide a befitting farewell in case of the demise of a member of an alumni group.

Benefits of the cover

1. Bulk/one-off payment for funeral expense.
2. Covers natural or accidental death.
3. Cover extends to parents and parents-in-law.
4. Up to 50% cash back if cover is not used within period of 3 years.
5. Cover extends to passive war, riots and terrorism and HIV.

Who qualifies for the cover?

1. Alumni Members in a group with a minimum of 10 people.
2. Alumni Members and their families i.e. Member, wife, 4 children, 2 parents and 2 parents-in-law.

What is the premium for the cover?

ALUMNI PREMIUM OPTIONS		
	50,000	100,000
<i>Benefit Option</i>	<i>Option 1</i>	<i>Option 2</i>
Principal Member Only	625	1,250
Spouse Only	625	1,250
Per Child (Max 4)	200	400
Per Parent (Max 2)	2,500	5,000
Per Parent in Law (Max 2)	2,500	5,000

Who qualifies for the cover?

1. Alumni Members with a minimum of 10 people as well as a head representative for the group.
2. Alumni Members and their families i.e. member, wife, 4 children, 2 parents and 2 parents-in-law.
3. Alumni group who fully pays for its Alumni Last Expense Cover.
 - Age limits are:
 - a) Maximum entry age - 65 years for principal and spouse.
 - b) Minimum entry age – 18 years and up to 25 years for full time students.
 - c) Maximum entry age - 75 years for parents and parents-in-law and up to 80 years on cover.
 - d) Dependants/children - Entry age 30 days to 18 years. 18-24 years dependants will be eligible with written evidence of schooling.

Waiting Periods

Waiting periods applicable are as follows:

1. No waiting period for accidental death.
2. 1 month waiting period for death due to natural causes for policy holder and dependants.
3. 3 months waiting period for parents and parents-in-law for natural death.

How do you get the cover?

1. Alumni principal members shall fill all the details requested from the link that will be provided.
2. The group shall submit full premium to Britam upon receipt of quotation.
3. The group must have a contact person (Head Representative) who will manage the group's policies.

Claim Process

1. Notification of an accident should be done within the first 24 hours.
2. The claimant to attach certified copies of the following documents and submit to microinsurance@britam.com.
 - Certified Deceased's copy of ID (/Birth Certificate for children/dependants if deceased was a child).
 - Burial permit.
 - ID copy of claimant/Principal.
 - EFT/MPESA form (where payment applicable to claimant can be sent).
 - If death is as a result of an accident, a police abstract should also be attached for death claims.
 - Note: Claims must be reported within 90 days of the date of death.