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**Britam Micro Insurance Last Expense Cover**

**A Befitting Farewell**

## About the Company

Britam is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The Group has presence in seven African countries in Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. The Company offers a wide range of financial products and services in Insurance, Asset Management, Banking and Property.

## What is the Last Expense Cover

It is a group funeral expense cover.

Pays for funeral expenses arising from natural or accidental death.

## What are the Benefits

- Cash payment for funeral expenses.
- Covers natural or accidental death.
- Cover extends to riots and HIV.
- Waiting period:
  - o No waiting period for accidental death.
  - o 1 month waiting period for death due to natural causes for policy holder and dependants.
  - o 3 months waiting period for parents and parents-in-law for natural death.
- **50% of the annual premium is refunded if there is no claim within 3 years.**

## Who Qualifies

- Registered groups such as; SMEs, Microfinance Institutions, Sacco's, and Investment clubs.
- The policy owner must be an employee or member of the insured group.

### Eligibility:

- **Main member/ spouse-** minimum entry age 18 years, maximum entry age 65 years and maximum coverage age 70 years.
- **Children-** minimum entry age 1 month old, maximum entry age 18 years and maximum coverage age 18 years – 25 years for fulltime students.
- **Parents/ parents - in- law** - minimum entry age 40 years, maximum entry age 75 years

## Benefits and Premium

| Benefit Options           |          |          |
|---------------------------|----------|----------|
| Member Class              | Option 1 | Option 2 |
| Principal                 | 50,000   | 100,000  |
| Spouse                    | 50,000   | 100,000  |
| Children (Max 4)          | 50,000   | 100,000  |
| Parents (*2)              | 50,000   | 100,000  |
| Premium                   |          |          |
| Annual Premium per family | 1,500    | 2,400    |
| With parents in law       |          | 3,000    |

**(For benefits above kes 100,000 to kes 500,000 contact 0705 100 100)**

## What are the features of the cover

- Covers the principal, spouse, children, parents and parents-in-law.
- Minimum premium is Kes. 150,000 per group payable per annum.
- Term of cover: Annual.

## What do I require to get the cover

- Copy of ID or Passport
- Mobile number
- Complete proposal form / application form

## How to Claim

Complete the claim form and attach copies of the following:

- Copy of ID or birth certificate for children (of the deceased)
- Copy of the burial permit or death certificate
- ID copy of beneficiary
- Police abstract for accidental deaths

**\*The nominated beneficiary must be above 18 years.**