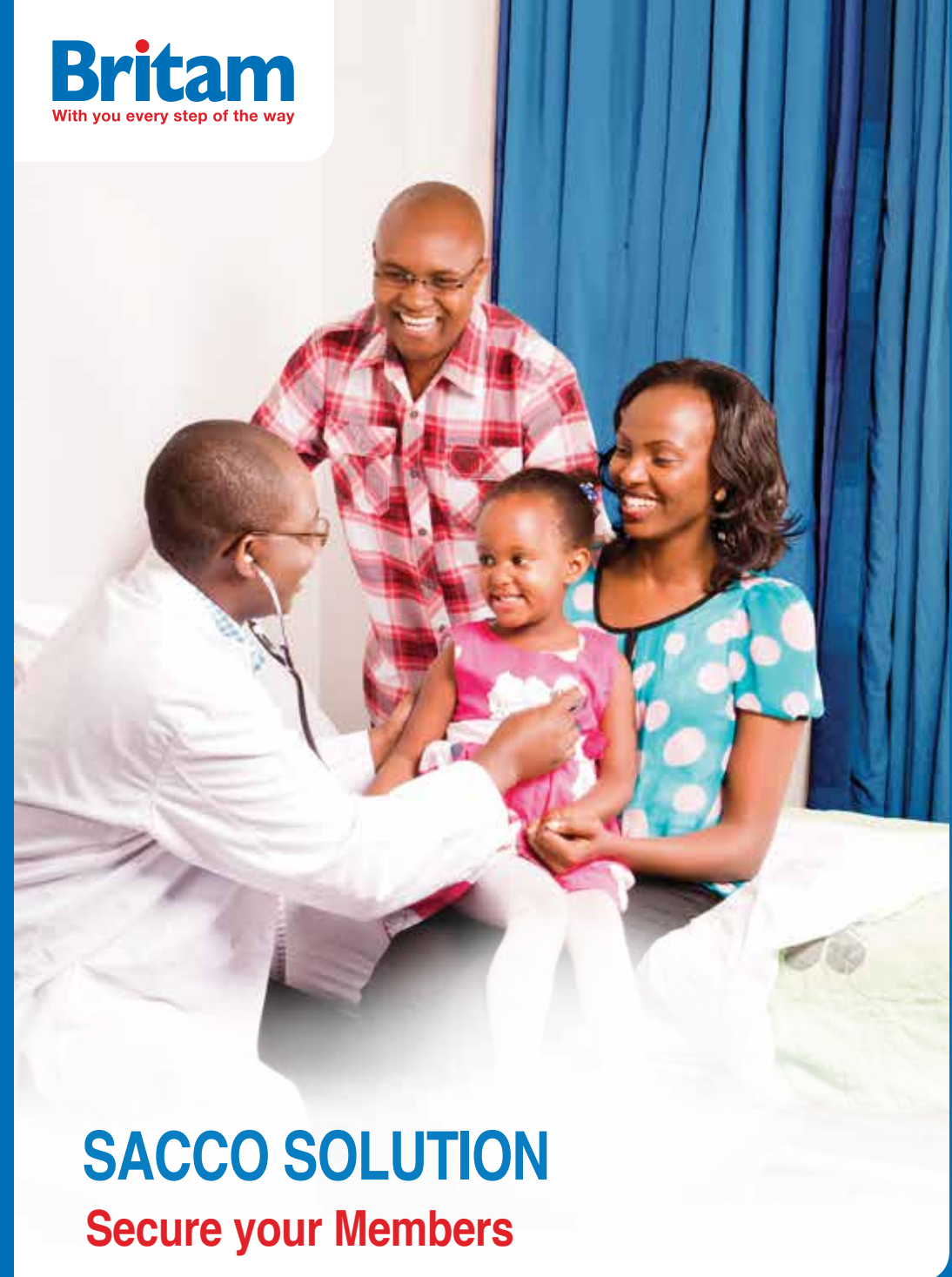


Britam Micro Insurance
Rehani House,
Tel: 0705 100 100
customerservice@britam.com
www.britam.com



SACCO SOLUTION
Secure your Members

About the Company

Britam is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The Group has interests across the Eastern Africa region. The Company offers a wide range of financial products and services in insurance, Asset Management, Banking and Property.

About the Product

This is a unique insurance product for SACCO members offering an inpatient benefit, accidental death cover, accidental total permanent disability cover and a funeral cover. This is not available as a stand-alone product.

Benefits of Sacco Solutions

- Hospitalization bills paid directly to the hospital on the Britam panel.
- The scope of cover extends to accommodation in a 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 covered for either normal deliveries or caesarian section within inpatient limit (9 months waiting period applies).
- Pre-existing and chronic conditions capped at 50% of limit. Examples of chronic conditions include: diabetes, hypertension, cancer, kidney failure.
- Lodger charges payable for children under 5 years.

Benefits		Option 1	Option 2	Option 3
INPATIENT	Full Limit	200,000	300,000	500,000
	Chronic/ Pre-existing/ Psychiatric cases capped at 50% within IP Limit	100,000	150,000	250,000
	Maternity Cover Limit	20,000	30,000	40,000
ACCIDENTAL DEATH/TPD COVER		100,000	150,000	250,000
LAST EXPENSE COVER LIMIT		40,000	80,000	100,000
Premium				
ANNUAL PREMIUM		3,800	5,600	8,500

* For every extra member the premium goes up Ksh 1,400 for option 1 and Ksh 2000 for option 2 and 3

Who qualifies for the cover

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.

Waiting periods;

- 1 month for death due to natural causes for policy holder and dependants.
- 1 month for illness treatment except accidental cases.
- 9 months for maternity and pregnancy related treatments.
- 1 year for surgical treatment except accidental cases.

What do I require to get the cover

- Copy of ID or Passport
- Passport photos for all the insured
- Complete proposal form / application form provided by Britam.

How is service offered at the hospital

- Visit hospital under the Britam Panel
- In case of accidental admission in hospital not under Britam panel notify Britam within 24 hours.
- Present your Sacco Solution card, hospital staff will confirm validity and offer service.

How to claim for funeral expense

- 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 death

What is not covered

Inpatient exclusions

- Congenital conditions
- MRI, fibre-optic investigations, colonoscopy Endoscopy & Hysterosalpingograph (HSG)
- Medical Expenses incurred arising from any illegal or criminal act, Intentional self-injury, drunkenness, drug addiction
- Services to be compensated by NHIF or WIBA
- General health examination or checkup.
- Dialysis
- Nutritional/dietary supplements, agents and patent foods
- Replacement/repair of spectacles frames or lenses within 1 year of cover
- Cosmetic surgery
- Family planning/infertility, impotence, vaccinations/immunization and hormonal replacement therapy
- Hearing aids and external appliances