



Afya Tele Medical Insurance Cover

Last Expense claim process

1. 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,
 - Certified copy of ID (/Birth Certificate for children/dependents)
 - Burial permit,
 - ID copy of claimant Principal
2. If death is as a result of an accident, a police abstract should also be attached for death claims. **NB: Any additional documents deemed necessary may be requested.**

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Cover Options

INPATIENT

Benefit	Option I	Option II	Option III	Option IV
Inpatient Cover Limit (Main Benefit)	200,000	300,000	500,000	750,000
Chronic/ Pre-existing/ Psychiatric cases within IP Limit	100,000	150,000	250,000	375,000
Maternity C Limit (Within Inpatient)	20,000	30,000	50,000	60,000
Maternity CS	40,000	50,000	70,000	80,000
Congenital (25% of IP Limit)	50,000	75,000	125,000	187,500
Ambulance	15,000	15,000	15,000	15,000
Radiology (Once per year per person)	20,000	25,000	30,000	40,000
Covid (50% of IP Limit)	100,000	150,000	250,000	375,000
Dental within IP Limit	50,000	75,000	125,000	187,500
Optical within IP Limit	50,000	75,000	125,000	187,500
Funeral Expense	50,000	50,000	50,000	75,000
Maximum OP to be offered	50,000	50,000	75,000	75,000

OUTPATIENT

Benefit	Option I	Option II	Option III
Inpatient Cover Limit (Optional Benefit)	30,000	50,000	75,000
Chronic/ Pre-existing/ Psychiatric cases within OP Limit	15,000	25,000	37,500
Dental within OP Limit	5,000	7,500	10,000
Optical within OP Limit	5,000	7,500	10,000



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.

What are the waiting periods of the cover?

- 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

1. Any assigned Britam Intermediaries or channels.
2. On application, you will be required to provide fill in the application form 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

1. Visit any approved Britam hospitals with in the panel.
2. 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.



Who can get the cover?

Members should be more than 10 people to take up the cover.

The applicant and the spouse should be between 18 and 65 years at entry.

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.

About the product

This is a unique comprehensive group medical insurance that covers for inpatient, outpatient and a funeral cover. This policy is available to registered groups within; SMEs, Micro finance institutions, sacco's, chama's, self help groups, government institutions, education institutions and religious groups.

Benefits of Afya Tele

Inpatient Cover

This is a health care plan to manage unforeseen illness or injuries that lead to hospitalization.

- Maternity
- Radiology
- Covid
- Congenital
- Dental
- Funeral Expense
- Ambulance
- Optical
- Chronic/pre-existing / psychiatric condition

Outpatient Cover

This is a health care plan to pay for outpatient treatments which includes reasonable costs incurred at duly appointed hospitals and doctors' clinics. Some of the benefits are:

- Dental
- Optical
- Chronic/pre-existing / psychiatric condition

Last Expense

This cover provides support to cover funeral expenses following the death of the insured.