

Britam Hospital Daily Cash Benefit (HospCash) Terms and Conditions



Introduction

This policy is issued to the Master Policyholder (Airtel Money Kenya Limited) in the schedule following a written proposal submitted to **Britam General Insurance Company (Kenya) Limited**, Emerging Consumer Segment (hereinafter referred to as the “**The Company**”).

Britam will issue this policy provided the Master Policyholder has remitted premium for the duration of the policy period as consideration for such insurance.

Eligibility and Membership

- An Insured person and spouse to the insured aged from **18-65 years**.
- Children – From age of 30 days and not more than 18 years (unless proof of education provided)
- Maximum joining **age 65 years** and exit **age 70 years**.
- Eligible dependents include spouse(s) and biological or legally adopted children

Subject otherwise to the terms, exceptions and conditions of the policy.

Territorial limits:

This shall mean the geographical area within which the policy shall be applicable. This shall be within the territory of the Republic of Kenya.

1. The Hospital Daily Cash Benefit Cover

Identification:

The policy number shall be the only mode of identification at the time of claim.

Waiting Period:

Thirty (30) days from the date of Issue unless treatment is due to injuries as a result of an accident.

Premium Payment:

The Company reserves the right to review the premium payable in future. This condition may be evoked at the discretion of the Company when the policy holders claims experience exceed Sixty five (60%) per cent

Termination:

The insurance shall cease in respect of:

- Insured Persons (Children) on the annual renewal date coincident with or immediately following the attainment of eighteen (18) years of age extendable to 24 years with proof of being a student.
- The dependents of the insured may continue to be insured for the remainder of the period of Insurance within which such death shall have occurred, upon written request to the Insured

Cancellation of cover

- The Policy holder may cancel this policy by giving 30 days' notice. Britam shall cancel the policy and refund premium for annual covers for the period provided that no claim has been made under the policy

Length of Time Policy is in force	Refund of Premium
Upto (1) one month	65% of annual rate
Exceeded one month	Nil

- **Cancellation by the Company:** The Company may cancel this policy by sending 30 days' notice .

Fraud:

All benefits under this Policy will be forfeited and the Company may choose to void the Policy and reclaim all benefits paid.

Change in daily benefit:

Eligibility for enhancement of Sum Insured is not automatic and is subject to the discretion of the Company.

Claim

The claim must be accompanied by:

- Hospital invoice and receipt
- Original discharge summary from the treating Doctor or Hospital.
- Any other documents pertaining to the claim which the Company may require.

2. Non-repudiation

2.1 Until notified otherwise, all Instructions received associated with your Mobile Phone details shall be deemed to have come from you, and the Company shall be entitled to rely on such Instructions.

3. Indemnity and Exclusion of Liability

3.1 We do not make any representations or warranties as to continuous, uninterrupted or secure access to the Service.

3.2 You agree to indemnify the Company and absolve us against any law suits, losses, charges, damages, liabilities, expenses (including legal fees), fees or claims (including claims by third parties) that the Company may suffer, incur or that may otherwise result as a consequence of your breach of these terms and conditions.

3.3 The Company shall not be liable in respect of hospitalization directly or indirectly consequent upon:

Exclusions on Daily Hospital Cash Benefit (DHCB)

- Admissions due to congenital conditions.
- Hospitalization or treatment within the waiting period and hospitalization and/or treatment following the diagnosis within the waiting period.
- Hospitalizations due to illegal or criminal act, alcohol, drug abuse, Wars, riots or civil unrest.
- Elective surgery or treatment which is not medically necessary (purely cosmetic purposes)
- Pandemic diseases or conditions as declared by the World Health Organization or National Government with the exception of COVID-19.
- Expenses arising from injuries sustained as a result of participation in professional sport or hazardous pursuits such as motor racing.
- Organ transplant and/or complications arising from organ transplant and Hormonal treatment.
- Injury deemed deliberate by the Company or GBV.
- The wilful non-compliance on the part of the Policyholder with a registered doctor(s) or health care officer(s) medical advice

4. Termination and consequences of termination

4.1 You may terminate the use of this insurance cover through written instruction sent via email to emcservice@britam.com or sent through any Britam branch. Any premium that may be outstanding at the time of such termination will remain payable through the policyholder.

4.2 You will remain liable for any mobile payment service provider charges that may arise from the use of this Service, as per the mobile payment service provider's terms and conditions.

5. Discontinuation of the Service

The service may be discontinued by the policyholder at its sole discretion and at any time without prior notice to you.

The policyholder may also suspend the service temporarily, without any notice to you, for upgrade, expansion, maintenance and repair activities, or for any emergency reason as deemed necessary

About Britam

Britam Group Holdings Plc is a leading diversified financial services group listed on the Nairobi Securities Exchange and with a presence in seven countries in Africa namely; Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. The group offers a wide range of financial solutions in Life Assurance, General Insurance, Health Insurance, Retirement Planning, Investments and Property. These solutions enable our customers to protect and grow their wealth and achieve their financial goals every step of the way.