

## Frequently Asked Questions on Britam Travel & Personal Accident Cover

1. **What is a Travel Personal Accident Cover?** This is an insurance solution that provides protection against death and/or medical expenses arising from an accident, evacuation expenses, loss of luggage and phone liquid damage.
2. **Why should one take up this cover?** One is assured of peace of mind that comes with unplanned costs in the case of an accident or loss of luggage during flight travel or liquid phone damage.
3. **How does one access this cover?**
  - Customers dial \*544# on their Safaricom line,
  - Select Option 9. Data Plus,
  - Select Option 1. Free Britam Accident Cover Accident
  - Select Option 4: KES150+1,800MBs.
  - Select Buy once or auto renew.
  - Customer pays through airtime.
  - Get a confirmation message confirming purchase of the bundle plus insurance cover.
4. **What benefits are covered?**

Data Bundle Price	KES150
<b>Data Resources</b>	<b>1,800MBs</b>
<b>Insurance Benefits</b>	<b>Limits</b>
<b>Death because of an accident</b>	<b>KES 100,000</b>
<b>Accidental Permanent Total Disability</b>	<b>KES 100,000</b>
<b>Medical expenses arising from an accident</b>	<b>Up to KES 30,000</b>
<b>Emergency Evacuation</b>	<b>Up to KES 20,000</b>
<b>Loss of checked-in luggage (Flight only)</b>	<b>Up to KES 5,000</b>
<b>Phone Liquid Damage</b>	<b>Up to KES 5,000</b>

5. **Who is eligible to purchase the Data Plus Bundle + Travel cover?** The Data Plus Bundle will be available for all prepay, individual hybrid and Individual post-pay customers.

For queries, call **Safaricom** on **100** or **Britam** on **0705100100**

- 6. What is covered under the phone liquid damage cover?** This policy covers for the repair or replacement costs of phone/tablet that have been damaged by liquid e.g water.
- 7. What are the payment modes for purchasing the Bundle?** Customers can purchase the data plus Travel cover offering using airtime or MPESA.
- 8. What is the validity period of the Insurance?** The Data insurance will have a validity of 24 hours and becomes active effective midnight from the time of purchase, but customers have the option of auto renew daily basis in addition to the one-off purchase.
- 9. How many times can a customer purchase the Data Plus Travel cover Bundle?** Customer can purchase the Data plus offer as many times as is possible in a day, but the maximum insurance cover limit will be up to 3 times the initial sum insured.
- 10. Can a customer buy the bundle for someone else?** A customer can only purchase for self and not for another individual. The insurance cover will only cover the individual who has bought the Data plus bundle.
- 11. Are there any exclusions? If yes, what is not covered?** Yes, Exclusions in the cover include pre-existing physical or mental defects, self-exposure to hazardous activities (Aqualung diving, rugby, boxing, climbing and mountaineering necessitating ropes or guides, parachuting, polo, power boating, motor competitions and show jumping), death from drugs/alcohol, suicide, and war risks unless special arrangements are made. Goods held in trust,
- 12. What is the age limit for taking this policy?** Minimum entry age is 18 years. Maximum age is 80 years.
- 13. How do I make a claim?**
  - Customers dial \*544# on their Safaricom line,
  - Select Option 9. Data Plus,
  - Select Option 1. Free Britam Accident Cover Accident
  - Select Option 5: Make Claim
  - Customer will get a confirmation that the claim has been registered with Britam.

**14. What documents will I be required to have to make a claim?** For accidental medical expenses or evacuation claim, you require the following documents:

- ID copy of the claimant
- Discharge summary/ Evacuation summary
- Hospital bill/invoice
- Payment receipts
- Police abstract
- Filled M-Pesa Form

For a death claim, you need the following documents:

- ID copy of the deceased
- ID copy of the claimant
- A certified copy of burial permit or death certificate
- Filled Britam Mobile Money Form

For a Loss of Luggage, we'll need the following documents:

- ID copy of the claimant
- Luggage Checked-in confirmation.
- Police Abstract.
- Report from the airline confirming the loss.
- Filled Britam Mobile Money Form

For a Liquid protection cover, we'll need the following documents:

- ID copy of the claimant
- A report from a repair shop with a receipt of repair charges.
- Filled Britam Mobile Money Form

**15. Where can I get health services in case of an accident?** You can access over 400 hospitals countrywide based on the one which is convenient. A list of hospitals is available on the Britam website.

**16. Claims process?** All claims are on a reimbursement basis except in the event of accidental death or loss of luggage. This means that a customer makes payment and then seeks reimbursement from Britam.

**17. How fast can the payments be processed?** All valid claims will be paid out within 10 working days with effect from the time the insurer receives all the required documents.

**18. Whom do I call in case of any queries?** Get in touch with us through our call Centre number 0705 100 100.