

Frequently Asked Questions on Data Plus Britam Personal Accident Cover

1. **What is a Personal Accident Cover?** This is an insurance solution that provides protection against death and/or medical expenses arising from an accident.
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.
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 preferred Option.
 1. KES30 = 150MB
 2. KES60 = 400MB
 3. KES120 = 1200MB
 - 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?

Bundle Cost	Ksh30	Ksh60	Ksh120
OFFER	150MB Data + Britam personal accident cover	400MB Data + Britam personal accident cover	1200MB Data + Britam personal accident cover
PERMANENT TOTAL DISABILITY	Ksh50,000	Ksh50,000	Ksh100,000
ACCIDENTAL DEATH BENEFIT	Ksh50,000	Ksh50,000	Ksh100,000
ACCIDENTAL MEDICAL EXPENSES	Ksh15,000	Ksh15,000	Ksh30,000

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

- 5. Who is eligible to purchase the Data Plus Bundle + Personal Accident?**
The Data Plus Bundle will be available for all prepay, individual hybrid and Individual post-pay customers.
- 6. What are the payment modes for purchasing the Bundle?** Customers can purchase the data plus personal accident cover and pay using airtime or MPESA.
- 7. 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.
- 8. How many times can a customer purchase the Data Plus Britam Accident 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.
- 9. 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.
- 10. 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.
- 11. What is the age limit for taking this policy?** Minimum entry age is 18 years. Maximum age is 80 years.
- 12. 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.

13. 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

14. 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.

15. Claims process? All claims are on a reimbursement basis. This means that a customer makes payment and then seeks reimbursement from Britam.

16. How fast can the payments be processed? All valid claims will be paid out within 5 working days with effect from the time the insurer receives all the required documents.

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