

# Smarter plan for their bold dreams

**Get a plan that secures your child's future**

The information contained herein is only a brief description of the product and is not exhaustive. Refer to the policy document for the full terms and conditions applicable. Regulated by the Insurance Regulatory Authority.

We all want the best for our children. We want them to achieve their goals and dreams. That is why it is important that we start planning early to secure their path towards those dreams.

### **What is an education policy?**

It is a type of insurance solution that helps you save for your child's education. It guarantees that your child's education is covered, even if you're not there to support them.



# Features and benefits of Britam education policies

Benefit	Boresha Elimu	Msingi Poa	Super E	Soma Sure
Duration	6-18 years	8-22 years	10-25 years	8-20 years
Guaranteed Cash Payout	Totalling to 200% of the sum assured	Totalling to 300% of the sum assured	Totalling to 130% of the sum assured	✓
Premium Holiday	✓	✓	✗	✓
Natural Death Benefit (Parent)	Optional	✓	✓	Optional
Accidental Death (Parent)	Optional	✓	✓	Optional
Guaranteed Maturity Benefit	✓	✓	✓	✓
Policy Loan	After the 2nd year	After the 3rd year	After the 3rd year	✗
Tax Benefit/Relief	For policies above a term of 10 years	For policies above a term of 10 years	✓	For policies above a term of 10 years
Waiver of Premium	✓	✓	✓	✓
Child Hospitalization Benefit	✗	✗	✗	✗
Family Income Benefit	✗	✗	✗	✓
Disability Benefit	✓	✗	✓	✓
Critical Illness Benefit	✗	✗	✓	✓

## Who should get an education policy?

Anyone who wants to protect their child's education against uncertainties in life. We know you value the investment you are already making in your child's education. If you want to ensure that it is not interrupted, then an education plan is for you. It will enable you to put a little money aside and smartly save up for your child's education whether or not you are there.

## 5 great reasons to get a Britam education policy.

1

**Protecting their future:** Sometimes, unfortunate circumstances may lead to depletion of your savings or make it impossible for you to continue providing for your children. To protect them against this, get the right education policy for their future.

2

**Managing the cost of education:** You already know that education can be expensive and we expect it to get even more costly in the future. An education policy is a smart way to save for the expensive phase of your child's education.

## What should I consider when getting an education?

1. The projected future cost of your child's education.
2. Your child's age and the time you have.
3. How much you can afford to put aside.
4. The best type of insurance that suits your needs.

3

**Growing your money:** The investment you put aside earns interest ensuring that you end up paying less over the long run.

4

**Protecting your investment:** In case of your absence, the policies are designed to ensure that your children will continue getting the quality education you had planned for them.

5

**A heritage of trust:** For over 50 years, Britam education policies have enabled parents to plan and successfully execute their children's education journey. Start today and be one of our many success stories.

## Frequently asked questions

### What do I need to sign up for a Britam education policy?

1. Fill in our simple application form (physical or digital)
2. Attach the following documentation:
  - a. Copy of National ID
  - b. KRA PIN Certificate
  - c. Payment mode for future payments (Direct Authority (Regular deductions from your bank account) or Check-off Deduction Form)
  - d. First payment ( Cheque, M-Pesa, bank transfer, Direct Debit Authority (DDA))
  - e. You can also get a medical checkup by a doctor from our panel at our cost (recommended).

### What to expect once you sign up:

1. Once the policy is issued, you will receive an SMS confirmation message
2. An E-Policy document will be sent to you through email as confirmation of cover
3. 24/7 access to My Britam self-service portal and mobile app.

### How do I pay for my future premiums?

There are various convenient ways to do this:

1. Employer salary check-off
2. Direct Debit Authority (Regular deductions from your bank account)
3. Debit or credit card via My Britam self-service portal & mobile app.
4. M-Pesa

### What happens once my education policy has matured?

The cash payout and maturity benefits shall automatically be paid into the bank details that you shall have provided when due. A notification on the payment shall be sent to you via SMS.

### What are the requirements in the unfortunate event of a death claim?

1. Complete a Britam Death Notification form
2. A certified copy of ID of the person making the claim
3. A certified copy of the burial permit
4. Any other required/requested document,

Once you sign up for a Britam Education Policy, you can access your policy account anytime and anywhere on:

My Britam Self Service Portal at  
<https://customerportal.britam.com>

My Britam App:  
Available on



In case of any questions our customer care team will be on hand to assist through the following:

\_Britam BritamEA BritamGroup [www.britam.com](http://www.britam.com) 0705100100 0705100100

## What types of education policies does Britam have?

We have 4 main policies that are designed to fit your unique needs and the education stage your child is currently at.

1

**Boresha Elimu** is an education planning solution that has been designed in line with the 2-6-6-3 education system to meet future education expenses for your child. It also provides a Life Insurance cover for you who is taking up the plan. It offers guaranteed cash payouts that match the school fees amount and these payouts are made in the last two years before the policy reaches its termination age. You also receive a guaranteed lump sum amount at the end of the policy duration. **The policy duration for this plan is between 6 years and 18 years.**

2

**Msingi Poa** is an education planning solution designed to meet future education expenses for your child as well as a Life Insurance cover for the parent taking the policy. This secures your child's education whether or not you are there to provide for them. It offers guaranteed cash payouts that coincide with school fee payments in the last three years before the policy reaches its termination age. You also receive a guaranteed lump sum amount at the end of the policy duration. **The policy duration for this plan is between 8 years and 22 years.**

3

**Super E** is indeed a super education planning solution designed to meet the future education expenses for your child as well as a life insurance cover, disability insurance and critical illness insurance for you. The plan ensures that your child's education is secure whether or not you are there to provide for them. It offers you annual guaranteed cash payouts that coincide with school fee payments for the last six years before the policy reaches its termination age. You also receive a guaranteed lump sum amount at the end of the policy duration. **The policy duration for this plan is between 10 years and 25 years.**

4

**Soma Sure** is an investment-linked education policy designed for a parent/guardian to save for their child's education in a fund that allows them to enjoy high returns, flexibility, and insurance protection. **The policy duration for this plan is between 8 years and 20 years.**