

# Britam

With you every step of the way



## Family Income Pure Protection Plan

## What is Family Income Pure Protection Plan?

The Family Income Pure Protection Plan is a life insurance plan from Britam Life that will help your family cater for ongoing financial obligations in the event of your untimely death and give them peace of mind when they need it most.

In the event of death during the term of the policy, your family shall receive a regular monthly income for a specified benefit payment term. Your family can receive the monthly income for 3, 5 or 10 years depending on the option you take at onset.

## What are the key benefits?

- **Affordability:** If you take a 5-year plan paying KES 155 monthly, your family can receive a regular monthly income of KES 10,000 for 3 years in the event of your untimely death.
- **Income Growth:** The monthly income can increase 5% or 10% annually.
- **Long-term Protection:** Your policy can remain active until you attain the age of 70 years
- **Flexibility:** Policy terms of 5, 10, 15, 20 and 25 years are available suited to your cover needs.
- **Optional medical examination benefit:**
  - If you undergo medical tests, a benefit equivalent to the full sum assured will be payable in the event of death at any time while the policy is effective.
  - If you choose not to undergo medical tests, you will wait for a 12-month period before accessing full sum assured. If death occurs during this 12-month period, your family shall receive a refund of the premiums paid without interest.
- **Grace Period:** The policy has a 30-day grace period from the premium due date; if a premium payment is not received during the grace period the policy will lapse and the you will not be entitled to any benefit.



## Frequently Asked Questions



### Who is eligible for the Family Income Pure Protection Plan?

- Have a valid national identification card or Kenyan passport or Alien ID.
- Minimum age of entry of 18 years.
- Maximum age of entry of 65 years.
- Any other eligibility criteria shall be determined based on underwriting guidelines from time to time.

### How do I sign up for Family Income Pure Protection Plan?

- Simply get in touch with a Britam Financial Advisor and they will walk you through the process.
- Alternatively, visit our website, request a callback, and a financial advisor will get in touch with you to help you to sign up.

### What documents do I need to sign up?

- Completed application form.
- Copy of National ID/Passport/Alien ID.
- KRA PIN number.
- Payment mode for future payments.
- First payment (cheque, M-PESA, bank transfer, direct debit form.)
- A medical checkup by a doctor from our panel at our cost (recommended.)

### What should I expect when I sign up?

- Once your policy is ready, you will receive an SMS confirmation message from Britam.
- A policy document will be sent to you through your email to confirm your cover.
- You will be able to view your statement through the MyBritam portal (available at <https://customerconnect.britam.com>) or app (available on Google PlayStore or Apple App Store.)

### How can I pay my premiums Family Income Pure Protection Plan?

There are various convenient ways to do this:

- MyBritam portal – Access this easily via <https://customerconnect.britam.com>
- MyBritam app – Simply download and sign up on the app on Google PlayStore or Apple App Store
- Direct Debit – Set up regular deductions from your bank account
- Bankers or Personal Cheques written to “Britam”
- Salary deduction – Through your employer

### Interested?

Kindly contact a Britam Financial Advisor or visit our website, request a callback, and a financial advisor will get in touch with you to help you to sign up.





Head Office Britam Tower  
Hospital Rd Upper Hill

Tel: 0705100100 | Whatsapp: 0705100100  
Email: [customerservice@britam.com](mailto:customerservice@britam.com)

[www.britam.com](http://www.britam.com) [BritamEA](#) [BritamGroup](#)

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