

A photograph of an elderly woman with short, curly grey hair, wearing a light blue hospital gown, sitting up in a hospital bed. She is smiling warmly at a young female doctor with dark hair tied back, who is wearing a white lab coat and has a stethoscope around her neck. The doctor is leaning over the bed, and her hands are clasped with the patient's. The background shows a typical hospital room with white walls and medical equipment.

CarePlus+ Protection Plan

Your Shield Against Critical Illnesses

About Britam Holdings Plc

Britam 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. We offer a wide range of financial solutions in Life Assurance, General Insurance, Health Insurance, Retirement Planning, Asset Management, Property and Trust Services. These solutions enable our customers to protect and grow their wealth and achieve their financial goals every step of the way.

What is CarePlus+ Protection Plan?

The CarePlus+ Protection Plan is a life insurance plan from Britam Life that will help you and your family cater for medical expenses and lifestyle changes that arise on diagnosis of a listed illness. This ensures you can afford the best medical and home care during your treatment and recovery phase.

In the event of first diagnosis of a listed critical illness during the term of the policy, you shall receive a lump sum benefit equivalent to the sum assured. This enables you to pay for treatment and other costs locally or abroad.

What are the key benefits?

- **Competitive Premium:** Enjoy comprehensive protection for listed critical illnesses for as low as KES 3,000 per month
- **Flexibility:** Policy terms of 5, 10, 15 and 20 years are available, suited to your cover needs.
- **Long-term Protection:** Your policy can remain active until you attain the age of 65 years.
- **Optional medical examination benefit:**
 - If you undergo medical tests, a benefit equivalent to the full sum assured will be payable in the event of diagnosis 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 diagnosis occurs during this 12-month period, you 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 you will not be entitled to any benefit.



Frequently Asked Questions

Which critical illnesses are covered under CarePlus+ Protection Plan?

- Cancer
- Benign Brain Tumor
- Major Organ Transplant
- Surgery for Disease of the Aorta
- Severe Burns
- Loss of Limbs
- Kidney Failure
- Replacement of Heart Valve
- Coma
- Stroke
- Parkinson's Disease
- Total Permanent Disability
- Heart Attack
- Blindness
- Alzheimer's Disease
- Paralysis and Paraplegia
- Muteness
- Multiple Sclerosis
- Motor Neuron Disease
- Surgery for Coronary Artery Disease
- Deafness
- Renal Failure
- Traumatic Brain Injury

Who is eligible for CarePlus+ 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 60 years.
- Any other eligibility criteria shall be determined based on underwriting guidelines from time to time.

How do I sign up for CarePlus+ 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?

- 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 do 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://customerportal.britam.com/>) or (available on Google PlayStore or Apple App Store).

How can I pay my premiums for CarePlus+ Protection Plan?

There are various convenient ways to do this:

- MyBritam portal – Access this easily via <https://customerportal.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.

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BritamEA



BritamGroup

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

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