



# CarePlus+ Protection Plan

*Your Shield Against Critical Illnesses*

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

### 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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Email: [customerservice@britam.com](mailto:customerservice@britam.com)

 [www.britam.com](http://www.britam.com)

 BritamEA

 BritamGroup

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

**My Britam App**  
Available on:



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