Britam
With you every step of the way

Britam Corporate Shield

A tailormade solution for your employees that offers Group Life, Group Personal Accident and Work Injury and Benefits Act (WIBA) cover all in one

FRIENDS FOR LIFE

Who is Britam?

Britam Holdings Plc. is a leading diversified financial services Group listed in the Nairobi Stock Exchange (NSE) and is licenced and regulated by the Capital Markets Authority (CMA) of Kenya, with presence in Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. Britam offers a wide range of financial solutions in Life Insurance, Health Insurance, Motor Insurance, Property & Liability Insurance, Pensions, Asset management and Trust Management Services.

Britam Life Assurance Co. (K) Ltd. is a subsidiary of Britam Holdings Plc. It is licenced and regulated by the Insurance Regulatory Authority (IRA) of Kenya and the Retirement Benefits Authority (RBA) of Kenya. It has won the "Life Insurance Company of the Year Award" from the Association of Kenya Insurers (AKI) over the last 18 years.

What is Britam Corporate Shield?

Britam Corporate Shield is a **combined employee benefits solution**. Its purpose is to provide your business and employees with comprehensive insurance protection under the Work Injury and Benefits Act (WIBA), which is mandatory, while providing additional enhanced insurance benefits. The additional benefits are Group Life (GL) and Group Personal Accident (GPA) Insurance to provide your employees with financial protection against illnesses or injuries arising from events that are not related to their occupation (or job).

Why Choose Britam Corporate Shield Over Other Insurance Solutions?

As an employer, you have the option to purchase stand-alone insurance policies for GL, GPA and WIBA. However, this option has several key disadvantages.

- More Complex to Administer – You must understand the three (3) products and how they relate to each other. This also leads to poor service experience as you make a claim due to the complexity.
- Higher Costs – Due to the unnecessary duplication of benefits and higher charges for the additional administration effort required.

How Does this Benefit You as an Employer?

- 100% compliance with WIBA while providing enhanced benefits to your employees.
- Protect your business from large claims and legal fees arising from employee injuries or illnesses under all possible circumstances.
- Cost savings of up to 15% compared to purchasing all these benefits on a stand-alone basis.
- Simple and seamless service experience because all dealings are with a single reputable insurer.
- Motivated and engaged employees who are more loyal and productive.

How Does it Benefit Your Employees?

- Peace of mind knowing their welfare and that of their families is well taken care of by their employer – under all possible circumstances.
- Claim documentation and payment is simple; all benefits are provided by a single insurer.
- Enhanced benefits such as Critical Illness can provide funds for urgent medical treatment.
- Death benefits can be administered under a Trust Fund to directly support their loved ones.

Why Britam?

- A well-known brand providing insurance solutions in Kenya for over 60 years.
- Financially sound with over KES 150 billion in assets – therefore has the capacity to pay claims.
- Digital self-service platforms.
- A dedicated Relationship Manager assigned to support you and your employees.

What is the Scope of Cover?

Benefit	What is Covered	Mandatory	Minimum Sum Assured (KES)	Maximum Sum Assured (KES)
Death	Occupation-Related causes (i.e. arising from either Injury or Illness)	Yes	8 Years Gross Salary	
	Non-Occupation Related causes (i.e. arising from either Injury or Illness)	Yes	500,000	8 Years (Injury) & 5 Years (Illness) of Gross Salary
Disability	Occupation-Related Permanent & Total Disability (PTD) Benefit arising from either Injury or Illness	Yes	As per the 1st, 2nd & 3rd Schedules of the Work Injury Benefits Act	
	Occupation-Related Temporary Total Disability (TTD) Benefit arising from Injury or Illness	Yes	Max 104 Weeks Gross Salary	
	Non-Occupation Related Permanent & Total Disability (PTD) Benefit arising from Injury or Illness (Accelerated)	Optional	500,000	5 Years Gross Salary
	Non-Occupation Related Temporary Total Disability (TTD) Benefit arising from Injury Only (or Accidental Causes)	Optional	Max 104 Weeks Gross Salary	
Medical Expenses	Occupation-Related Medical Expense Reimbursement Benefit arising from either Injury or Illness	Yes	100,000	
	Non-Occupation Related Medical Expense Reimbursement Benefit arising from Injury Only (or Accidental Causes)	Optional	0	500,000
Critical Illness	Critical Illness (Accelerated)	Optional	30% of the Death Benefit Sum Assured from Non-Occupation Related causes up to a Max of KES 15 million	
Funeral Expenses	Funeral Benefit arising from all causes of Death	Yes	50,000	500,000
	Funeral Benefit arising from all causes of Death (Spouse to Employee)	Optional	50,000	500,000
	Funeral Benefit arising from all causes of Death (per Child of Employee)	Optional	50,000	100,000

Additional Features and Benefits

- The minimum number of insured employees for a group is **five (5)**.
- The minimum total annual premium is **KES 30,000**.
- Premium must be paid in advance of the commencement date.
- Age Limits are **18** to **65** years.
- Cover is on a **24 hour** and world-wide basis.
- The benefits illustrated above shall only apply to declared and insured employees (they can be either permanent or on a fixed term contract).
- The Free Cover Limit (i.e., no medical examinations required and maximum death benefit payable) of **KES 10 million** shall only apply to all Non-Occupation Related: death, disability, and critical illness benefits arising from illness (or Non-Accidental Causes), subject to a **one (1) month waiting period** – where no benefit is payable. This waiting period shall NOT apply to all Funeral Benefits.
- The maximum insured amount per employee shall be **KES 200 million**.
- No exclusion shall apply to HIV/AIDS, Covid-19, Riots, Political Violence, Passive War and Terrorism.
- The Critical Illness benefit is payable upon first diagnosis of the following: Heart Attack, Stroke, Cancer, Coronary Artery Disease, Major Organ Transplant, Kidney Failure, Paraplegia or Paralysis. The Critical Illness Maximum Limit is **KES 15 million**.
- An Excess of **KES 5,000** per claim will be applicable for all WIBA Risk Class Benefits excluding any Death or Funeral Benefit.
- All funeral benefits are payable within **48 hours** upon receipt of written communication and supporting documents such as the national ID and burial permit of the deceased.
- All other claims/benefits are payable within **five (5) business days** upon receipt of all the required supporting documents.
- Any special or enhanced benefits may be extended subject to being underwritten (or assessed and approved) and payment of additional premium.

Documents Required To Sign-Up

- Signed (or Approved) Quotation by the Client
- Completed and Signed Application Form by the Client
- Copy of National IDs for the Authorized Signatory and Contact Persons
- Copy of Company Registration Certificate and Copy of Last filed returns i.e., CR12 (or the equivalent for Partnerships, Trusts, Clubs or Societies)
- Copy of Company (or Organization) KRA PIN
- Employee Data in a specified format with; Names, Dates of Birth, ID numbers, Monthly Gross Salary etc.

Contact Britam Directly via	**Contact Our Intermediary Directly**
Email: **grouplifesales@britam.com** **grouplifebdbroking@britam.com**	Name... Telephone...
Telephone / WhatsApp Number: **0705100100**	Email...

Britam
With you every step of the way

Head Office, Britam Tower, Hospital Road, Upper Hill
Tel/WhatsApp: 0705 100 100
Email: grouplifeservice@britam.com

www.britam.com BritamEA BritamGroup

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

My Britam App:
Available on

GET IT ON Google Play
Download on the App Store

KENYA | UGANDA | TANZANIA | RWANDA | SOUTH SUDAN | MOZAMBIQUE | MALAWI

July 2025