



Tegemeo Protection Plan

A Promise That Lives On

What is Tegemeo Protection Plan?

Tegemeo Protection Plan is a life insurance plan from Britam Life that will help your family cater for financial obligations in the event of your untimely death and give them peace of mind when they need it most. You can also purchase additional optional covers for funeral expense, disability and critical illness. A single lump sum payment will be made on the occurrence of each of these risk events.

What are the key benefits?

- The policy is affordable. You can pay as low as KES 3,000 monthly to enjoy a KES 3,000,000 death cover on a 5-year policy.
- The optional covers can be purchased for as low as KES 50 monthly.
- Policy terms of 5, 10, 15 and 20 years are available suited to your cover needs.
- You will be presented with an option of undergoing medical examination.
 - 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, you will wait for a 12 - month period before accessing full amount of cover. If death/disability occurs during this 12 - month period, a refund of the total premiums paid without interest will be made.
- 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 policyholder will not be entitled to any benefit.

What are the key benefits?

A wide range of benefit amounts are available for death, permanent and total disability and critical illness cover as below:

	Without Medical Tests		With Medical Tests	
	Minimum	Maximum	Minimum	Maximum
Sum Assured (KES)	3,000,000	10,000,000	5,000,000	100,000,000

The benefit amounts under the **Funeral Expense Cover** will range between **KES 50,000** and **KES 500,000**. This will be payable within 48 hours to cover for burial expenses.



Frequently Asked Questions

What are the requirements to sign up for Tegemeo 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 should I sign up for Tegemeo 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?

- 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, Card payment.)
- You can get 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://customerportal.britam.com>) or app (available on Google PlayStore or Apple App Store).

How can I pay my premiums for Tegemeo 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.

Head Office, Britam Tower, Hospital Road, Upper Hill

Tel/Whatsapp: 0705100100

Email: customerservice@britam.com

 www.britam.com

 BritamEA

 BritamGroup

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

My Britam App
Available on:



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