

A person in a dark suit is holding a bottle of champagne. The scene is dimly lit, with a red vase containing white flowers in the background. The overall mood is elegant and somber.

Britam

With you every step of the way

BRITAM GROUP LAST EXPENSE COVER A BEFITTING FAREWELL

ABOUT THE PRODUCT

It is a group funeral cover that pays for funeral expenses arising from natural or accidental death.

What are the Benefits

- Cash payment for funeral expenses
- Covers natural or accidental death
- Cover extends to riots and HIV

Who Qualifies

- A minimum of 10 principal members to join the cover.
- Where a group has less than 100 principal members, they can take either option 1 or Option 2.
- Where a group has more than 100 principal members, they can take any option from 1 to 6.
- The Minimum Premium is equivalent to the level of benefits option selected.
- Registered groups such as; SMEs, Microfinance Institutions, Sacco's, and Investment groups.
- The policy owner must be an employee or member of the insured group.

What are the features of the cover

- Covers the principal, spouse, children, parents and parents-in-law.
- Term of cover: Annual.

What are the benefit and premium Options of the cover?

1. Nuclear Family

Benefits and Premiums for (Nuclear Family)						
Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Principal	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	100,000	100,000	100,000
Total Premium (Single Claim)	400	700	1,100	1,500	1,800	2,300
Total Premium (Multiple Claims)	500	1,000	1,300	1,700	2,000	2,400
Additional child premium(below 18 years)	100	200	200	200	200	200

Who qualifies for the Nuclear Family cover: Principal member/spouse;

- Min. entry age – 18 years
- Max. entry age – 70 years
- Exit age – 80 years

Children;

- Min. entry age – 1 month
- Exit age – 18 years, can be extended to 25 years if in school.
- Benefit is capped at KES 100,000.

2. Extended Family

Benefits and Premiums for Extended Family						
Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Principal	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	100,000	100,000	100,000
Parents (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Parents in law (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Total Premium (Single Claim)	1,100	2,000	3,800	5,600	7,400	8,200
Total Premium (Multiple Claims)	2,100	4,200	6,300	8,400	10,500	11,600
Additional child premium(below 18 years)	100	200	200	200	200	200

Who qualifies for the Extended Family cover? Parents and Parents-in-law;

- Max. entry age – 75 years
- Exit age – 80 years
- Benefit is 50% of that eligible to principal member and is capped at KES 200,000.

Waiting Period

- Accidents - None
- Illnesses – 1 month for all members except parents where it is 3 months.

3. Benefits with Increased exit age Increased to 85 Years

Benefits and Premiums payable for exit age 80 Years						
Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Principal	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	100,000	100,000	100,000
Parents (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Parents in law (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Total Premium (Single Claim)	1,500	2,700	5,100	7,500	10,100	11,200
Total Premium (Multiple Claims)	2,900	5,700	8,600	11,400	14,200	15,700
Additional child premium(below 18 years)	100	200	200	200	200	200

Who qualifies for the Nuclear Family cover: Parents and Parents-in-law;

- Min. entry age – 18 years
- Max. entry age – 75 years
- Exit age – 85 years

Children;

- Min. entry age – 1 month
- Exit age – 18 years, can be extended to 25 years if in school.
- Benefit is capped at KES 100,000.

4. Benefits with Increased exit age Increased to 90 Years

Benefits and Premiums payable for exit age Increased to 90 Years

Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Principal	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	100,000	100,000	100,000
Parents (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Parents in law (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Total Premium (Single Claim)	2,000	3,600	6,900	10,200	13,500	14,900
Total Premium (Multiple Claims)	3,900	7,700	11,500	15,300	19,100	21,100
Additional child premium(below 18 years)	100	200	200	200	200	200

Who qualifies for the cover with exit age increased to 90 years?

Parents and Parents-in-law;

- Max. entry age – 75 years
- Exit age – 90 years
- Benefit is 50% of that eligible to principal member and is capped at KES 200,000.

Waiting Period

- Accidents - None
- Illnesses – 1 month for all members except parents where it is 3 months..

What do I require to get the cover?

- 1 group application form to be filled in by the group official or the employer.
- The data for every member to be covered is provided in the standard template provided by Britam or through the online link that shall be provided.

How can I get the cover?

You can get this through a Britam Insurance agent, financial advisor or any intermediary of Britam.

You can also write to microinsurancesales@britam.com or call 0709 165 000

How to Claim

Complete the claim form and attach copies of the following:

- Copy of ID or birth certificate for children (of the deceased)
- Copy of the burial permit or death certificate
- ID copy of beneficiary
- Police abstract for accidental deaths

The nominated beneficiary must be above 18 years Regulated by Insurance Regulatory Authority

**Britam Emerging Consumers.
2th Floor, Britam Center
Ragati Road, Upper Hill
P.O. Box 30375 - 00100, Nairobi
Tel: 0709 165 000
www.britam.com**