

**Britam**  
With you every step of the way



**Super E-Plus**  
More than quality education

## ABOUT US

Britam is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The Group has interests across the Eastern Africa region. The Company offers a wide range of financial products and services in Insurance, Asset Management, Banking and Property.

## WHAT IS THE SUPER E-PLUS POLICY?

The Super E-plus is a combination of insurance protection and savings that allow you to arrange for the cost of education in advance. The plan is risk free and provides continuous savings. With each premium you pay, the cash value of your plan increases.

### What are the benefits of Super E-Plus?

**Guaranteed cash bonuses** - Guaranteed bonuses amounting to 130% of the sum assured are paid in cash spread in the last six anniversaries of the policy.

**Death** - Britam will immediately pay 50% of the sum assured and all future premiums will be waived. All unpaid bonuses and maturity will be paid when they fall due.

**Accidental death** - Britam will immediately pay 100% of the sum assured and all the future premiums will be waived. All unpaid bonuses and maturity will be paid when they fall due.

**Living Benefits** - In the event of contracting any critical illness covered by the policy, e.g. cancer, stroke and heart attack, Britam will immediately pay 50% of the sum assured and all future premiums will stop. All future bonuses and maturity will be paid when they fall due.

**Disability benefit** - If you are unable to continue with premium payments due to disability, by reason of accident or sickness, Britam will pay future premiums for you. All unpaid bonuses and maturity will be paid when they fall due.

**Maturity benefit** - The policy will pay 100% of the sum assured on expiry of the selected term regardless of any previous benefit payment.

**Tax Relief** - An insurance tax relief amounting to 15% of the premiums paid (subject to a maximum of KES 5,000 per month) is available. The full amount payable at maturity of the policy is tax free.

With Super E-Plus, your child's education fund is well protected in the event of disability or untimely death.

### What early policy cancellation options are available?

- After three (3) years, either a cash surrender value or a reduced paid-up benefit can be selected.
- No benefit is available (or paid) if the policy is terminated before three (3) years.

### How can I pay for my premiums?

Various premium payment options are available e.g. employer salary check-off, direct debit, personal cheques or mobile money transfer.

### What are the requirements for a death benefit claim?

- Complete a Britam death claim notification form.
- A certified copy of the national ID of the person making the claim.
- A certified copy of the burial permit and death certificate.

### Additional Benefits

**Funeral expense rider** - The rider provides a lump sum benefit on the death of the policy holder to cover the funeral expenses payable within 48 hours.

**Lien option (Non-Medical requirements)** - This option provides for an increasing death benefit. Death benefit will be a percentage of the sum assured at inception increasing to 100% of the sum assured from the fifth year. The increasing death benefit is cheaper and underwriting requirements are reduced.

**Accidental indemnity rider** - This rider will pay an additional temporary disablement benefit, hospitalization benefit and a death benefit following an accident.

## FREQUENTLY ASKED QUESTIONS

### How often do I pay?

You can select to pay monthly, quarterly, semi-annually or annually according to your ability.

### How about premium discounts?

Discounts are as per the table below:

Monthly Premium (Kshs)	Discount Rate
0 -4,999	0.00%
5,000 -9,999	5.00%
10,000 -19,999	10.00%
20,000 -29,999	12.50%
Over Kshs. 30,000	15.00%

### Can I take a loan on my policy?

As soon as your policy is three years old, you can take a loan from Britam with your policy as security. Alternatively, you can use the policy as security to get a loan from other financial institutions.

### Can the policy proceeds be used for other needs?

The Super E-Plus is very flexible and can also cater for your other needs such as holidays, car and home deposits etc.

### How do I apply?

Simply contact any of our financial advisors or our telemarketing center on toll free line (0800-221-8000), or walk into any of our branches and share your dreams with us.

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