

A photograph of three Black women sitting at a conference table in a meeting room. They are all smiling and looking towards the right. The woman on the left is wearing a black top, the woman in the middle is wearing a blue polka-dot blazer, and the woman on the right is wearing a dark blazer. There are laptops and papers on the table. A whiteboard is visible in the background.

# Amani Shield SME Group Life Cover

Securing the lives and dreams of  
employees and members of Small,  
Medium-sized and Micro organizations

**FRIENDS  
FOR  
LIFE**



## About Britam Holdings Plc

Britam Group Holdings Plc is a premier diversified financial services provider listed on the Nairobi Securities Exchange, with operations in seven African countries: Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique, and Malawi. We offer a comprehensive range of financial solutions including Life Assurance, General Insurance, Health Insurance, Retirement Planning, Asset Management, Property and Trust services. Our mission is to help you protect and grow your wealth while achieving your financial goals every step of the way.

## What is the Amani Shield SME Group Life Cover?

This is a Life Assurance cover that offers a Primary Life Assurance benefit, Critical Illness and Last Expense benefits to members of insured organisations. Our Amani Shield solution is ideal for SMEs, investment groups, Sacco's, Chamas, business groups, alumni groups, NGOs, community-based institutions, educational and religious institutions, formal groups, to mention a few. This product is ideal for groups with between three (3) and eighty-five (85) members. Considerations for membership above 85 members may be offered upon request.

## Benefits of Amani Shield SME Group Life Cover

- Members can carry on with their day-to-day duties with the comfort that their beneficiaries will be well taken care of in the unfortunate event of their sudden death. The family of the deceased member can use the cover to clear loans, pay school fees etc.
- Financial support is provided to members who may unfortunately lose a spouse or child.
- It adds to the inheritance that a member of the scheme leaves to their beneficiaries.

## Scope of Cover

### Primary Life Assurance Benefit

The policy provides cover against the risk of accidental or illness-caused death of a member of the organization or group. This benefit is available to the principal members only. The members are covered up-to eighty (80) years of age.

### Major Ailments Benefit

Financial support in the form of a lump-sum payment is made available to the member upon first time diagnosis of the following: Cancer, Heart Attack, Stroke, Blindness, Kidney Failure, Major Organ Transplant, Coma, Paralysis and paraplegia, Accidental Brain Damage. The members are covered up-to sixty-five (65) years of age.

## Funeral Expense Benefit

The families of the members shall receive financial support to offset burial expenses for a deceased member. These funds shall be paid within 48 hours of submission of a burial permit. This financial support is also extended to the spouse and children of the principal member. The members and their spouses are covered up-to eighty (80) years of age and the children up-to twenty-five (25) years with proof of school.

## Amani Shield SME Group Life Cover Product Summary

	Minimum Sum Assured (KES)	Maximum Sum Assured (KES)
Primary Life Assurance (Principal)	200,000	5,000,000
Major Ailments (Principal)	100,000	2,500,000
Funeral Expense (Principal)	75,000	150,000
Funeral Expense (Spouse)	75,000	150,000
Funeral Expense Benefit (Children)	30,000	75,000

## Why Choose the Amani Shield SME Group Life Cover?

- It is a simple product that is easy for members of the scheme to understand.
- Aids in budgeting for unforeseen obligations and responsibilities to members of staff or the organisation.
- It is an incentive for attracting and retaining staff or members of a group, organization or institution.
- The management of an institution or business are able to fulfil their moral obligations to the family of the deceased or injured employee without financial distress.
- The staff or members of a group can be accountable to each other, as they are protecting their families in case of any unfortunate event.
- It is an affordable life cover with premiums that are far less than any member would pay to access such a cover individually.
- No requirement to undergo medical examination before cover commences or at any time after inception of cover.
- This is a great way to secure the lives of dependents of a loved employee or member of an organisation.
- The members' needs are catered for on real time basis since the organization will be able to make changes regarding their staff or members via an IT portal through Self-service.
- Britam is an award-winning organization having received Super brands status from Super Brands East Africa and winning the Life Assurance Company of the Year 17 times in a row.
- Britam is a market leader in the industry with at least 60 years in safeguarding dreams and aspirations of our customers.

## Interested?

- Kindly contact us for more information via **0705 100 100** or [grouplifesales@britam.com](mailto:grouplifesales@britam.com)
- You may also contact the Britam Financial Advisor in your contacts if in need of assistance.

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 BritamEA

 BritamGroup

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

**My Britam App:**  
Available on



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