

Group Funeral Cover

Britam's Standalone Group Last Expense Cover eases the financial strain of funerals, providing peace of mind when it matters most.



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 Standalone Group Last Expense Cover?

This cover provides financial support for families of employees or groups to manage the costs associated with funerals, ensuring peace of mind during this difficult time. It addresses expenses arising from natural or accidental death.

Who Qualifies for this Cover?

The cover is available for:

- Registered groups such as SMEs, microfinance institutions, SACCOs, investment groups, and other institutions.
- Employees or members of the insured group.
- Registered groups with a minimum of 10 families or principal members.*

What are the Key Features of the Cover?

The plan provides financial support for:

- 1 principal
- 1 spouse
- 4 children (additional children will incur extra charge)
- 2 parents
- 2 parents-in-law

**Terms and conditions apply*

What are the Premium and Benefit Options of the Cover?

You can choose between two product options - Variant 1 and Variant 2 - which are differentiated in premium amounts and benefits as follows:

Variant 1						
	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Gross Premium (KES)	2,800	5,600	10,000	12,100	13,200	14,000
Additional Child Premium (KES)	200	400	400	400	400	400

Variant 2						
	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Gross Premium (KES)	3,100	6,200	11,000	13,400	14,600	15,400
Additional Child Premium (KES)	200	400	400	400	400	400

Britam Group Funeral Plan Benefit Options							
Member Class	Number of Lives	Option 1 (KES)	Option 2 (KES)	Option 3 (KES)	Option 4 (KES)	Option 5 (KES)	Option 6 (KES)
Principal	1	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	1	50,000	100,000	200,000	300,000	400,000	500,000
Children	4	50,000	100,000	100,000	100,000	100,000	100,000
Parents	2	50,000	100,000	200,000	200,000	200,000	200,000
Parents-in-law	2	50,000	100,000	200,000	200,000	200,000	200,000

What is the Age Eligibility of the Cover?

	Variant 1			Variant 2	
Life Assured	Min Entry Age	Max Entry Age	Max Coverage Age	Max Entry Age	Max Coverage Age
Principal	18 years	65 years	80 years	70 years	80 years
Spouse	18 years	65 years	80 years	70 years	80 years
Children	30 days	17/24* years	18/25* years	17/24* years	18/25* years
Parents & Parents-in-Law	30 years	70 years	80 years	75 years	85 years

**If a child is still in school, maximum entry/coverage age is 24/25 years. Proof of schooling will be required*

What is the Waiting Period?

- **Natural Deaths:** 3-month waiting period.
- **Accidental Deaths:** No waiting period applies.
- **Renewals:** No waiting period.

What is Required for a Claim?

The following documentation shall be required for processing a claim:

1. Copy of ID/Passport or birth certificate in case of a child
2. Copy of burial permit
3. Copy of ID of the claimant
4. Copy of bank payout details of the claimant

Claims are processed and paid within 2 business days upon submission of the required documentation.

Claim Limits:

Maximum of 5 claims per annum (up to 4 parents per annum).

Why Choose Britam's Last Expense Cover?

Quick Claims Payout: Funds released within 2 business days of claim approval.

Comprehensive Family Coverage: Includes extended family members such as parents and parents-in-law.

Affordable Premium Options: Tailored to fit various group sizes and financial capacities.

Peace of Mind: Helps families focus on healing instead of worrying about finances.

Flexibility: Additional children can be included at a minimal extra cost.

Self service portal: For ease of administration of joiners, exits and notification of claims.

Frequently Asked Questions

1. What if a person has more than one wife?

They shall register the two wives (and families subsequently) separately.

2. Would chamas be insurable?

Only if they are registered.

3. For a particular group, would it be acceptable to insure some of them in Variant 1 and another group in Variant 2?

Groups can only select one variant at a time.

4. What happens if a new principal joins in the middle of the year?

They shall be charged a prorated premium subject to underwriting terms.

5. What happens if a principal/family exits in the middle of the year?

The family shall be removed from the list of registered lives. No refund shall be issued.

6. What happens if a dependent/spouse is added onto the family coverage in the middle of the year?

They shall be added to the cover upon receipt of written instructions. No charges will be levied on additional children except if above the maximum 4 allowable per family.

Ready to secure your group with Britam's Group Last Expense Cover?

- Email: grouplifesales@britam.com or grouplifebdbroking@britam.com
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