



TO WHOM IT MAY CONCERN,

RE: Patel Hadaisa ID NO: 40589893

This is to inform you that the above-mentioned client holds Group personal accident cover.

Below are the details:

Name of principal: Patel Hadaisa

Policy Number: BPA41580

Commencement Date: 01 May 2024

Expiry Date: 01 August 2024

Group Personal Accident Policy Benefits	Product option - Bronze
Medical Expenses :	75,000.00
Permanent total disability:	100,000.00
Accidental death:	75,000.00
Accidental dental expenses :	15,000.00
Last expense:	25,000.00

Kindly contact the undersigned for any clarification or further information.

Britam General Insurance Company Ltd

P.O Box: 30375-00100, Nairobi.

Telephone number: 0709 165 000

Email address: emc-underwriting@britam.co.ke



BRITAM GENERAL INSURANCE COMPANY (KENYA) LIMITED, (hereinafter referred to as the Company), acknowledges having received an application from the client

BRITAM GENERAL INSURANCE COMPANY (KENYA)

LIMITED, (hereinafter referred to as the Company), acknowledges having received an application from the Applicant, (referred overleaf as Insured Person (principal)), for an Emerging consumer Student personal accident cover and agrees to pay the benefits as described below in this document, to the applicant, or to the appointed beneficiary on behalf of the applicant in accordance with terms and conditions laid down in this contract.

THE CONTRACT

This insurance contract is issued by British General Insurance Company (Kenya) Limited (the Company) and will only apply if the applicant is a Student registered within Kenya. The contract consists an online individual's application form, the premium paid when due, this policy wording.

DEFINITION OF INSURANCE TERMS

1. **Student Personal Accident Policy:** Shall mean provision of insurance coverage against the risk of death/ injury during the policy period sustained due to an accident caused by violent, visible and external means.
2. **Insured Person (Principal Member):** shall mean "the person who has applied to the Company for a Personal accident cover" by submitting an online application form, a declaration of health and whose application shall have been accepted by the Company in writing or issuance of a policy number
3. **Sum Assured:** - means the sum as specified in the Policy Schedule to this Policy against the name of Insured Person, which sum represents the Company's maximum liability for any or all claims under this Policy during the Policy period against the respective benefit(s) for which the sum is mentioned in the Schedule to this Policy.
4. **Company:** shall mean Britam General Insurance Company.
5. **Premium:** The amount of money an insurer charges to provide the coverage described in the policy.
6. **Policyholder:** shall mean the insured group in whose name the insurance policy will be held.
7. **Beneficiary:** shall mean the person or entity entitled to receive the claim amount and other benefits upon the death of the benefactor or on the maturity of the policy.
8. **Accident means:** a single physical event that occurs by chance and is caused by sudden, external and identifiable means that could not have been expected by the Insured Person. An Accident must occur both during the Period of Insurance and the Insured Person's Effective Period of Cover.
9. **Accidental Death means:** the death of an Insured Person as a result of an Accident.
10. **Grace period means:** 30 days immediately following the premium due date during which a payment can be made to renew or continue the policy in force without loss of continuity benefits. Coverage is not available for the period for which no premium is received.
11. **Start Date** shall mean "the day cover commences and it is the date the application's details have been captured in the Company's administration system.
12. **Waiting Period** a period of (1) one month from Start date, premium must however be paid in full.
13. **Policy Year** shall mean "a period of 12 months from the Start Date or Anniversary Date of the policy".
14. **Renewal:** defines the terms on which the contract of insurance can be renewed on mutual consent, with a provision of a grace period for treating the renewal continuous for the purpose of all waiting periods.
15. **Termination Date** shall mean "the day cover for the family ceases and it is either on the death of the policyholder,

6. The Company may request any additional documentation it may require to assess the validity of any claim submitted.

ACCIDENTAL MEDICAL EXPENSES/DENTAL EXPENSES

Accidental bodily injury which shall solely and directly be the cause of the Insured requiring medical treatment the refunding of expenses necessarily incurred and paid up to but not exceeding the sum specified in the Policy Schedule for any one accident.

FUNERAL EXPENSES Funeral expenses shall mean the sum insured covered and paid by Britam to the Insured's nominated beneficiary as seen in the Policy Schedule, in the event of death of the Insured during the period of cover and as a direct result of an Accident as defined by this policy.

ARTIFICIAL APPLIANCES Artificial Appliances shall mean the appliance of an artificial limb after the permanent loss of limb resulting from an accident during the Period of Cover as indicated in the Policy Schedule.

EXCLUSIONS ON COVER BENEFITS The Insurer shall not be liable in respect of bodily injury:-

1. Occasioned or contributed to by war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion or due to intentional self-injury whether criminal or not.
2. Sustained whilst the life assured is under the influence of intoxicants or is suffering from insanity or venereal disease.
3. Occasioned or contributed to by childbirth or pregnancy in the case of women.
4. Sustained whilst the life assured is engaged in flying for the purpose of any trade or technical operation or as a member of an aircrew or in any other aerial activities except whilst being in or upon or entering or dismounting from or travelling as a passenger in a fully-licensed heavier-than-air aircraft operated by a recognized airline on a scheduled service or a fully-licensed twin-engine or multi-engine heavier-than-air aircraft lawfully operated on an individual charter for hire or reward.
5. Sustained whilst the insured is engaged in hunting, steeple chasing, racing of any kind (other than on foot), rugby, football, polo, motor cycling, mountaineering or winter sports, skiing or parachuting except and insofar as the insurers have by endorsement agreed to extend this insurance.
6. While the insured person willfully exposing himself to needless peril (except in attempt to save human life) or committing or attempting to commit suicide whether felonious or not. In respect of death or disablement of any person consequent upon an accident occurring before such person attains the age of 18 years or after the expiry of the period of insurance during which such person attains the age of 65 years.
7. Occasioned by preexisting physical defect or infirmity.

CLAIM PROCESS.

All the claims documentation for the relevant Benefit should be supported by:

1. Any official letter signed by the Policyholder intimating the claim unless the Benefit being claimed for is DEATH or FUNERAL EXPENSE in which case the nominated beneficiary or authorized representative of the insured may initiate the claims procedure.
2. Duly completed Claim Form.

Death occurring in Kenya:

- Certified true copy of the original Death Certificate.
- ID or Passport Copy of deceased valid at the time of Death.

OR following written instruction by the policyholder to terminate cover”.

16. **Exclusion:** Category of treatment, conditions, activities and their related or consequential expenses that are excluded from this policy for which Britam shall NOT be liable. **ELIGIBILITY AND MEMBERSHIP**

Minimum entry Age 18 year's Maximum entry Age 65 Years.

Subject otherwise to the terms, exceptions and conditions of the policy.

SCOPE OF COVER

ACCIDENTAL DEATH BENEFIT

The policy covers the Insured Person if he/she suffers an Accident during the Policy Period and this is the sole and direct cause of his death from the date of the Accident, then we will pay the Sum Insured.

ACCIDENTAL PERMANENT TOTAL DISABILITY BENEFIT (PTD)

1. The PTD benefit shall become payable when the Insured person becomes permanently unable to engage in any gainful occupation, for compensation or profit for which the insured is reasonably qualified by education, training or experience for the remainder of the insured's life because of an injury or illness directly resulting from an accident; subject to a waiting period of (3) three months and a deferred period of three months from the date of disablement;
2. The PTD benefit shall be a lump sum payment of the Sum assured amount.
3. In order for one to qualify for PTD benefit, the disability must be certified by a qualified medical practitioner, recommend, recognized and appointed by the Company, to be totally and permanently unfit to carry out his any gainful occupation for compensation or profit for which the insured is reasonable qualified by education, for the remainder of the insured's life.
4. Records confirming that the insured person was on cover at the time of the accident.
5. PTD claims must be advised to the insurer for settlement soon after assessment by a doctor recommended by the Company; any PTD claims submitted after 30 days from the date of assessment will not be admitted.

- Wherever legally possible, a Post Mortem Report will be required, along with a Police Report if Death was due to an Accident.

- A detailed Medical Report is to be submitted if the actual cause of Death is not clearly mentioned on the Death Certificate.

- Any other documents pertaining to the claim which the Company may require.

Death occurring outside Kenya: • The original or verified true copy of the Death Certificate must be submitted duly notarized and attested by the Kenyan Embassy of the country where death took place.

- Passport Copy of deceased with valid visa page at the time of Death.

- Wherever legally possible, a Post Mortem Report will be required, along with a Police Report if Death was due to an Accident.

- A detailed Medical Report is to be submitted if the actual cause of Death is not clearly mentioned on the Death Certificate

- Any other documents pertaining to the claim which the Company may require.

Disability Benefit (Total and Permanent Disability by Accident or Sickness)

- Original Full and complete Medical Report showing Diagnosis, Future Prognosis and specifying any percentage of disability from the treating Doctor or Hospital/Clinic.

- Original Discharge summary if In-Hospitalization was involved from the treating Doctor or Hospital.

- Original Copies of results of any diagnostic tests.

- Any other documents pertaining to the claim which the Company may require.

- The company may ask the policyholder to go for a medical examination to the doctor of his choice on the policy holder's account.