

Britam
With you every step of the way

**Bima ya Mwananchi
Junior** Medical Cover

SMS **BIMA** to 21778

Britam
Connect

A Better Life

About The Product

Britam has been Kenya's friend for life, walking with Kenyans through their highs and lows. Understanding the healthcare challenges faced by the common mwananchi, Britam Connect is driving inclusive insurance by expanding access to affordable and flexible solutions for underserved communities across Africa.

Bima ya Mwananchi Junior is an affordable medical cover that can be taken up by an individual guardian/parent for a child. It gives you the peace of mind that you and your child has access to the best medical care in case of any eventuality.

Eligible Members

Children with a minimum age of three months after the baby has been clinically discharged from the hospital, declared and premium paid. The maximum entry age for children is 18 years. Those above 18 years up to 24 years are eligible for cover with proof of school.

Benefits of the Cover

Bima ya Mwananchi Junior medical cover offers you five different options to suit your unique needs as below:

Outpatient Benefit

Benefits Cover Summary	Option 1	Option 2	Option 3
Overall Outpatient benefit	Ksh 30,000	Ksh 50,000	Ksh 75,000
Outpatient New Chronic conditions, pre-existing and HIV Cases (Chemotherapy, Radiotherapy)- 50%	Covered within Inpatient radiology limit	Covered within Inpatient radiology limit	Covered within Inpatient radiology limit
Radiology services (Endoscopy, colonoscopy, CT scan, and Ultrasound) Once per year.	Covered	Covered	Covered
Dental: Consultation, gum disease, Extractions, fillings, root canal, Dental X-rays,	Ksh 5,000	Ksh 7,500	Ksh 10,000
Optical: Eyeglasses, routine consultations, lenses, frames-once every 2 years	Ksh 5,000	Ksh 7,500	Ksh 10,000
Prescribed Physiotherapy	Covered for 3 sessions	Covered for 3 sessions	Covered for 3 sessions
Annual check up	Ksh 5,000	Ksh 7,500	Ksh 10,000
Psychiatric within Chronic limit (25%)	Ksh 7,500	Ksh 12,500	Ksh 18,750
Immunization and Vaccination covered under KEPI Vaccines only up to 2 years old	Covered KEPI	Covered KEPI	Covered KEPI
Reimbursement	Pre-approved Accident claims only	Pre-approved Accident claims only	Pre-approved Accident claims only
Day-case Surgery	Covered within outpatient limit	Covered within outpatient limit	Covered within outpatient limit
Identification	Virtual and physical cards	Virtual and physical cards	Virtual and physical cards
Copay (Can be reviewed at a cost)	Ksh 500	Ksh 500	Ksh 500
Annual Premium	Ksh 13,349	Ksh 21,803	Ksh 31,614

Inpatient Benefit

Benefits Cover Summary	Option 1	Option 2	Option 3	Option 4	Option 5
Inpatient overall (Per Individual)	Ksh 100,000	Ksh 200,000	Ksh 300,000	Ksh 400,000	Ksh 500,000
Bed Limit Net of SHA rebate benefit	General Ward Bed	General Ward Bed	General Ward Bed	General Ward Bed	General Ward Bed
Doctors' (Physician, surgeon, anesthetist) fee	Covered	Covered	Covered	Covered	Covered
ICU/HDU and theater Charges	Covered	Covered	Covered	Covered	Covered
Drugs, Medicine dressings, and internal surgical appliances	Covered	Covered	Covered	Covered	Covered
Congenital conditions (50% of sum insured)	Ksh 50,000	Ksh 100,000	Ksh 150,000	Ksh 200,000	Ksh 250,000
Inpatient Newly diagnosed chronic conditions, Pre-existing and HIV related Cases	Ksh 50,000	Ksh 100,000	Ksh 150,000	Ksh 200,000	Ksh 250,000
Road evacuation due to accident by Ambulance leading to Admission (Within IP Limit)	Ksh 15,000	Ksh 15,000	Ksh 15,000	Ksh 15,000	Ksh 15,000
Radiology: (Endoscopy, colonoscopy, CT scan, and Ultrasound) Once per year per person in a family.	Ksh 20,000	Ksh 20,000	Ksh 20,000	Ksh 20,000	Ksh 20,000
Non-Accidental Inpatient optical/ophthalmological Cover(25%)	Ksh 25,000	Ksh 50,000	Ksh 75,000	Ksh 100,000	Ksh 125,000
Inpatient Non-Accidental Dental Cover(25%)	Ksh 25,000	Ksh 50,000	Ksh 75,000	Ksh 100,000	Ksh 125,000
Inpatient psychiatry within IP Chronic limit (25%)	Ksh 25,000	Ksh 50,000	Ksh 75,000	Ksh 100,000	Ksh 125,000
Lodger Fees	12 years	12 years	12 years	12 years	12 years
Covid Hospitalization in Approved Government hospitals only	Ksh 25,000	Ksh 50,000	Ksh 150,000	Ksh 200,000	Ksh 250,000
Inpatient Physiotherapy	Covered	Covered	Covered	Covered	Covered
Accidental Dental and Eye treatments	Ksh 25,000	Ksh 50,000	Ksh 75,000	Ksh 100,000	Ksh 125,000
Post Hospitalization	Covered	Covered	Covered	Covered	Covered
Annual Premium	Ksh 3,378	Ksh 4,539	Ksh 5,911	Ksh 8,233	Ksh 10,555

Waiting Period

- 1 month waiting periods for all illnesses and natural death.
- No waiting period for accidental case (conditions, surgeries, death).
- 1 year waiting period for surgery treatment.
- 10 months waiting period for chronic and pre-existing conditions.

How can I get the Cover

- One can apply for this policy through an appointed intermediary/agency, or
- through Britam offices.
- On application, you will be required to provide a copy of the legal guardian's/parent's KRA pin certificate, ID and birth certificates for the insured child/ren

How is the service offered at the Hospital

Visit only the approved hospitals in the Britam panel. In case of an accident and one is admitted in a hospital not in our panel, customer should notify Britam within 24 hours through Britam helpline 0709165000.

Follow the below process:

- Visit the appointed Hospital and produce the ID card or registered mobile number or member number for identification.
- The hospital confirms validity of the cover.
- Pay copay kes 500.
- Service is rendered.

Cover Exclusion

- Expenditure incurred arising from any illegal or criminal act.
- Operations, treatments and/or procedures of own choice for purely cosmetic purposes or obesity.
- Expenses recoverable under any owned insurance or source e.g. SHIF, WIBA.
- DENTAL: Braces, polishing, scaling.
- Optical and Hearing: Hearing aids, contact lenses.
- Nutritional supplements.

Note

Refer to the policy document for detailed exclusions.

How to Pay

Pay Bill No: 4157051

Account Number: member card number





A Better Life

Head Office: Britam Tower, Hospital Road, Upper Hill

Tel/Whatsapp: 0705 100 100

E-mail: customerservice@britam.com

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Regulated by Insurance Regulatory Authority

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

October 2025