



Bima ya Mwananchi
Senior 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 Senior is an affordable medical cover designed specifically for senior citizens. It gives you peace of mind knowing that you and your family have access to quality medical care whenever the need arises

Eligible Members

- Eligible dependants include one legally married spouse.
- The applicant and the spouse should be at least 65 years at entry . The maximum entry age is 75 years
- The policy is renewable annually but has no Exit age. Britam however reserves the rights to renew cover, or not before expiry

Benefits of the Cover

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

Inpatient Benefit

| Benefits Cover Summary | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 |
|---|------------------|------------------|------------------|------------------|------------------|
| Inpatient overall (Per Family) | 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) fees | 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 | Ksh 25,000 | Ksh 50,000 | 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 Benefit (Continued)

| | | | | | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|
| Inpatient Non-Accidental Dental Cover(25%) | Ksh 25,000 | Ksh 50,000 | Ksh 75,000 | Ksh 100,000 | Ksh 125,000 |
| Benefits Cover Summary | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 |
| Inpatient psychiatry within IP Chronic limit (25%) | Ksh 50,000 | Ksh 100,000 | Ksh 150,000 | Ksh 200,000 | Ksh 250,000 |
| Covid Hospitalization in Approved Government hospitals only | Ksh 50,000 | Ksh 100,000 | Ksh 150,000 | Ksh 200,000 | Ksh 250,000 |
| Inpatient Physiotherapy | Upto 3 Sessions | Upto 3 Sessions | Upto 3 Sessions | Upto 3 Sessions | Upto 3 Sessions |
| Accidental Dental and Eye treatments | Full Limit | Full Limit | Full Limit | Full Limit | Full Limit |
| Post Hospitalization | Ksh 10,000 | Ksh 20,000 | Ksh 30,000 | Ksh 40,000 | Ksh 50,000 |
| Last Expense | Ksh 30,000 | Ksh 30,000 | Ksh 30,000 | Ksh 30,000 | Ksh 30,000 |
| Annual check up | Ksh 5,000 | sh 7,500 | Ksh 10,000 | Ksh 10,000 | Ksh 10,000 |
| Annual Premium | Ksh 13,810 | Ksh 18,557 | Ksh 24,167 | Ksh 33,662 | Ksh 43,156 |

Waiting Period

- 1 month waiting period 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 your KRA pin certificate, ID and that of your spouse (and birth certificates for your dependants).

Do I need a Medical Requirement to get this cover

Yes, the insurer requires the medical examination report prior to policy issuance to assess health status. This shall be submitted alongside the proposal form during application of policy.

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.
- 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.
- Examination or check-ups such as general health examinations not related to diagnosis of sickness or accidental bodily injury.
- Outpatient services
- 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

 [britamkenya](#)  [BritamEA](#)  [BritamGroup](#)  www.britam.com

Regulated by Insurance Regulatory Authority

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

October 2025