

A photograph of two men walking through a field of tall grass. The man on the left is wearing a light-colored button-down shirt, blue jeans, and a bucket hat. The man on the right is wearing a white short-sleeved shirt, light-colored trousers, and a wide-brimmed straw hat. In the background, there are several cows and a range of mountains under a clear sky.

# Livestock Insurance

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.

Britam Insurance, a leading provider in Kenya, offers tailored **Livestock insurance** solutions designed to protect farmers from the financial risks associated with livestock farming. With a deep understanding of the unique challenges faced by livestock farmers, Britam provides comprehensive coverage options that ensure peace of mind and financial security.

## What is Covered

01

Accidental death due to lightening, external and internal injury on location or transit, Fire, windstorm, snake bites, flooding

02

Emergency slaughter on vets' advice

03

Diseases of terminal nature

04

Loss of milk from dead animal for one month- issued upon request

05

Calving complication.

06

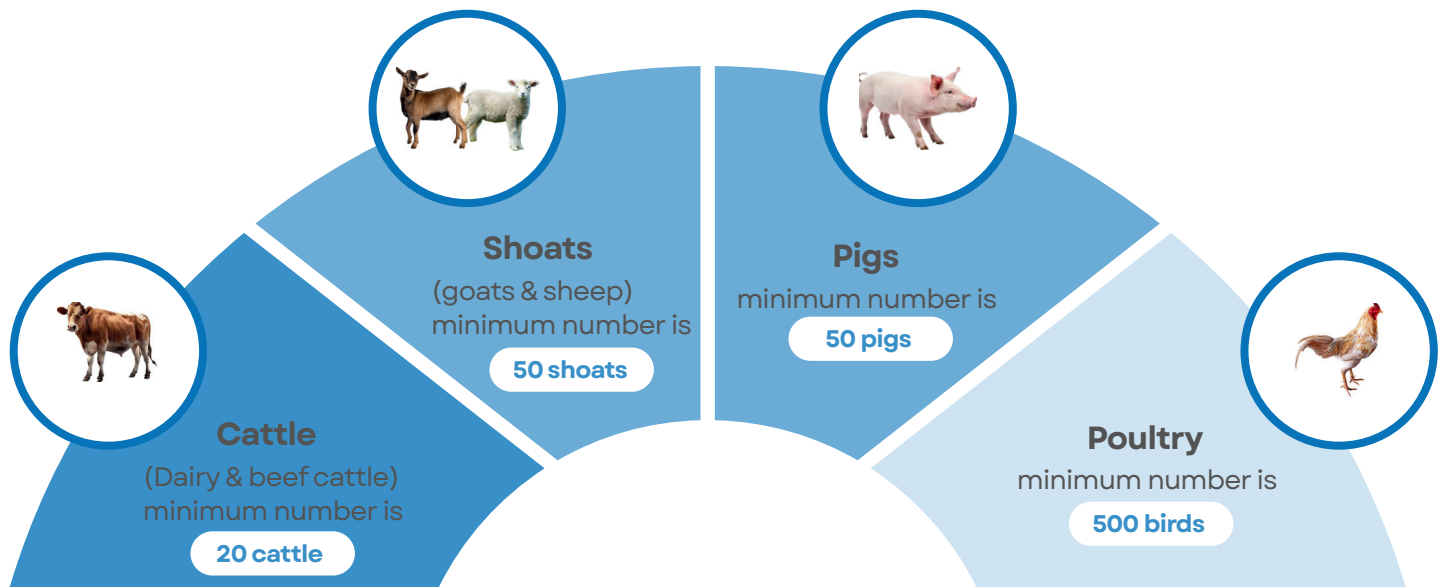
Theft of livestock.

## What is not covered?

- Willful misconduct, negligence.
- Mysterious disappearance or escape and culling.
- Hereditary defects/ diseases and Impotence & sterility.
- Famine & malnutrition.
- Breakdown of water pumps and/or shortage of water.
- Treatment costs.
- Costs incurred by the fire brigade, police or other emergency services.
- Mastitis.
- Feed poisoning and feed related diseases.
- Prior accidents and diseases.
- Political risks, war and Terrorism.



## Classes of livestock covered



## Underwriting Requirements

- Dully completed application form.
- Premium payment.
- Current vet & valuation report from a vet doctor.
- Animal identification – Ear tags & muzzle identification.
- Photos of animals to be insured with ear tags properly displayed.

## Cover Confirmation

Upon submission of the required underwriting requirements and giving instructions, Britam Insurance shall go on cover.

## Claim Procedure

- Report claim to Britam insurance within 24 hrs.
- Take photos of the dead animal with ear tag clearly displayed.
- A vet surgeon appointed by Britam conducts postmortem.
- The vet surgeon submits both claim form & postmortem report to Britam.
- Britam will respond in 3 days.
- If the claim is payable, Britam issues Discharge Voucher, DV.
- Upon return of duly signed DV, the claim is paid within 5 working days.



*With Britam, farmers are not just insured; they are empowered to thrive in an ever-changing agricultural landscape.*

**Contact Britam Agent:**

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**Or Call: 0705 100 100**



*A Better Life*

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Regulated by Insurance Regulatory Authority

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

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