



Britam Heshima
Farewell Plan

Group funeral coverage provides financial aid for funeral expenses due to natural or accidental death.

SMS **BIMA** to 21778



A Better Life

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.

About the product

Britam Heshima Farewell Plan is a group funeral expense cover that pays for funeral expenses arising from natural or accidental death.

What are the Benefits?

- Cash payment for funeral expenses.
- Service option at a point of claim for funeral from our partner.
- Covers natural or accidental death.
- Cover extends to HIV & AIDS.

Who Qualifies

- Registered groups such as; SMEs, Microfinance Institutions, Sacco's, and Investment groups.
- The policy owner must be an employee or member of the insured group.
- Groups with less than 50 families can take Option 1 and Option 2.

What are the features of the cover?

- Covers the principal, spouse, children, parents, and parents-in-law.
- Term of cover: Annual.

What makes the product unique?

Has rider benefits which include:

- Fire cash- The insured principal member will get compensated in case of fire accident a lump sum payout of kes 5,000.
- Siblings' inclusion (optional).
- Service option for at a point of claim from our partners.
- Welfare package (optional) which include school fee relief in case of death of the principal /spouse, wedding gift and childbirth gift.



What are the benefit and premium Options of the cover?

1. Nuclear Family

Britam Heshima Farewell Plan Annual Premiums (Nuclear Family)						
Member Class	Option 1	Option 2	Option 3	Option 4	Option 5	Option 5
Principal	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	100,000	100,000	100,000
Total Premium (Single Claim)	400	700	1,100	1,500	1,800	2,300
Total Premium (Multiple Claims)	500	1,000	1,300	1,700	2,000	2,400
Additional child (below 18 years)	100	200	200	200	200	200

Who qualifies for the Nuclear Family cover

Principal member/spouse;

- Min. entry age – 18 years
- Max. entry age – 70 years
- Exit age – 85 years

Children;

- Min. entry age – 1 month
- Exit age – 18 years, can be extended to 25 years if in school.
- Benefit is capped at KES100,000.



2. Extended Family

Britam Heshima Farewell Plan Annual Premiums (Extended Family)						
Member Class	Option 1	Option 2	Option 3	Option 4	Option 5	Option 5
Principal	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	100,000	100,000	100,000
Parents (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Parents in law (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Total Premium (Single Claim)	1,500	3,000	6,000	8,300	10,500	12,000
Total Premium (Upto 6 claims)	2,000	4,000	6,300	8,700	11,000	12,600

Who qualifies for the Extended Family cover? Parents and Parents-in-law;

- Max. entry age – 80 years
- Exit age – 85 years
- Benefit is 50% of that eligible to principal member and is capped at KES 200,000.

Waiting Period

- Accidents - None
- Illnesses – 1 month for all members except parents where it is 3 months.



3. Benefits with Increased exit age Increased to 90 Years/ No exit age

Britam Heshima Farewell Plan Annual Premiums (Increasing Exit Age to 90 Years)						
Member Class	Option 1	Option 2	Option 3	Option 4	Option 5	Option 5
Principal	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	100,000	100,000	100,000
Parents (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Parents in law (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Total Premium (Single Claim)	1,800	3,500	6,800	9,300	11,700	13,500
Total Premium (Upto 6 claims)	2,300	4,500	7,000	9,700	12,200	14,000

Britam Heshima Farewell Plan Annual Premiums (No Exit Age)						
Member Class	Option 1	Option 2	Option 3	Option 4	Option 5	Option 5
Principal	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	100,000	100,000	100,000
Parents (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Parents in law (Max 2)	25,000	50,000	100,000	150,000	200,000	200,000
Total Premium (Single Claim)	3,500	6,800	13,400	20,000	26,600	30,400
Total Premium (Upto 6 claims)	4,900	9,800	15,400	21,300	26,900	30,800

Who qualifies for the cover with exit age increased to 90 years/ No exit age? Parents and Parents-in-law.

- Max. entry age – 80 years
- Exit age – 90 years/ No exit age
- Benefit is 50% of that eligible to principal member and is capped at KES 200,000.

Waiting Period

- Accidents - None
- Illnesses – 1 month for all members except parents where it is 3 months.

4. Welfare package rider

Britam Heshima Farewell Plan Annual Premiums (Increasing Exit Age to 90 Years)						
Welfare benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 5
School Fee Relief (On death of Principal/ Spouse)	25,000	50,000	100,000	150,000	200,000	250,000
Wedding Gift Package	10,000	20,000	40,000	50,000	50,000	50,000
Childbirth Gift package	10,000	20,000	40,000	50,000	50,000	50,000
Additional premium per family	200	350	600	1,000	1,200	1,200
Sibling Benefits	25,000	50,000	100,000	150,000	200,000	200,000
Premium per sibling	200	350	600	1,000	1,200	1,200

Waiting Period

- Accidents - None
- Illnesses – 1 month for all members except parents where it is 3 months.
- Welfare benefits- 1 month

What do I require to get the cover?

- Complete the group proposal form and Data Collection Template.
- The minimum premium is equivalent to the benefit level selected.

How can I get the cover?

- You can get this through a Britam Insurance agent, financial advisor, or any intermediary of Britam.
- You can also write to sales@britam.com or call 0709 165 000.

How to Claim

Complete the claim form and attach copies of the following:

- Copy of ID or birth certificate for children (of the deceased)
- Copy of the burial permit or death certificate
- ID copy of beneficiary
- Police abstract for accidental deaths

What is not covered under this cover?

The Heshima Farewell Plan Insurance Cover has a few exclusions. The common exclusions are:

- Expenditure incurred arising from any illegal or criminal act.
- Sustained whilst the Life Assured is under the influence of intoxicants or is suffering from insanity or venereal disease.
- Participation in the following activities: Aqualung diving, rugby, boxing, climbing and mountaineering necessitating ropes or guides, parachuting, polo, power boating, motor competitions and show jumping.

Being under the influence of or being affected (temporary or otherwise) by alcohol drugs.

Willful exposure to needless peril (except in attempt to save human life) or committing or attempting to commit suicide whether felonious or not.

The nominated beneficiary must be above 18 years Regulated by Insurance Regulatory Authority





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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