



**Malkia by**  
Britam

SMS **BIMA** to 21778

**Britam**  
Connect

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

**Malkia By Britam** is a product customised for women, including single, married, with or without children.

### What are the benefits of the cover

#### 1. CANCER COVER

This cover pays you a lump sum if you're diagnosed with any of the following illnesses:

- Cervical Cancer
- Breast Cancer
- Ovarian Cancer

A benefit for the Cancer Cover will be paid out according to this schedule.

Cancer Diagnosis	30% of Sum Insured
Beginning of treatment: Radiotherapy/ Chemotherapy/Surgery	70% of Sum Insured

#### 2. DERMATOLOGY COVER

This cover is customised to cover skin-related treatments such as acne, eczema, skin cancer and psoriasis.

Benefits of the cover include:

- Consultation charges
- Skin screening/analysis
- Surgery/cosmetic procedures medically necessary
- Prescribed drugs and medicine

#### 3. LAST EXPENSE

This cover extends to cover the last expense. This benefit caters for the cost of funeral expenses in the unfortunate event that a member passes on as a result of covered and/or uncovered conditions while this cover is in force. This will be done upon written notification of the death of a member while this policy is in force.



**4. AI-ASSISTED PREGNANCY SUPPORT**

The product supports women through their pregnancy journey by offering the following services:

- Triaged care using Artificial Intelligence
- Friendly reminders and prompts
- 24/7 advisory on pregnancy and newborn information
- Mental health support

**Waiting periods**

The following waiting periods shall apply:

- **Three (3) months'** waiting period for dermatology cover.
- **Six (6) months'** waiting period for the cancer cover.
- **No waiting** period for accidental death and a **30-day** waiting period for natural death.

**How much does it cost per year?**

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 5	Option 6
Cancer Cover	50,000	75,000	100,000	200,000	300,000	400,000	500,000
Dermatology cover	15,000	15,000	15,000	30,000	30,000	30,000	30,000
Last Expense	20,000	20,000	30,000	30,000	40,000	40,000	50,000
18-30 years	620	630	670	1,175	1,235	1,255	1,315
30-50 years	680	720	790	1,415	1,590	1,730	1,900
50-70 years	800	890	1020	1,870	2,270	2,640	3,040

**\*Inclusive of taxes**

**Optional Cover**

The amount is loaded to the premium of the option chosen above

AI-Assisted Pregnancy Support	KES 500
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## How can I get the cover?

One can apply for this policy through an appointed intermediary/agency. On application, you will be required to provide KYC.

- ✓ First Name
- ✓ Middle Name (optional)
- ✓ Last Name
- ✓ Date of Birth (DD-MM-YYYY) numerical input
- ✓ ID Number (numerical format between 5 and 8 characters and can start with 0)  
(Minimum age: 18 years; maximum age: 65 years)
- ✓ Gender
- ✓ Mobile Number
- ✓ Email address
- ✓ Beneficiary First Name
- ✓ Beneficiary Last Name
- ✓ Beneficiary Phone Number
- ✓ Beneficiary Email Address (optional)

## Policy Exclusions (conditions or sicknesses that this insurance does not cover)

No benefit will be paid in terms of this POLICY if, in the opinion of the company, the claim arose, either directly or indirectly, from the following:

### Cancer Benefit:

- a. Any other illnesses not specified under the conditions above.
- b. Any cancer diagnosed or treated prior to the effective date of the policy or within a specified waiting period.

### Dermatology Benefit:

- a. Treatments or procedures primarily for cosmetic purposes, including but not limited to facelifts, Botox injections and laser hair removal.
- b. Treatments or procedures considered experimental, unproven or not widely accepted within the standard of medical practice.

See policy document for full list of exclusions.





*A Better Life*

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Regulated by Insurance Regulatory Authority

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