



Bima Ya Wafanyikazi

SMS **BIMA** to 21778

Britam
Connect

A Better Life

Britam is a leading diversified financial services group listed on the Nairobi Securities Exchange, with a strong presence across Eastern Africa. Through innovative solutions in insurance, asset management, banking, and property, Britam empowers individuals, families, and businesses to secure their financial future with confidence.

Recognizing the healthcare and financial protection challenges faced by the common mwananchi, Britam Connect is driving financial inclusion by making insurance simple, affordable, and accessible. Through flexible and innovative insurance solutions, Britam Connect is expanding access to quality healthcare and financial protection for individuals, families, and communities who have traditionally had limited access to insurance.

About the product

Bima ya Wafanyikazi is a white-labeled comprehensive medical insurance rider designed to provide affordable and accessible healthcare protection for domestic workers. The product is distributed by Minet Insurance Brokers and underwritten by Britam, combining trusted insurance expertise with an accessible distribution network to make quality healthcare cover more accessible.

Family Size	Inpatient Only 100k	Inpatient Only 200k	Inpatient Only 300k	Inpatient Only 500k
Member Only	4,026	6,576	7,656	13,866
Family Rate up to M+5	8,838	10,188	11,268	17,478
Additional Dependent	2,406	2,406	2,406	2,406

Bima ya Wafanyikazi provides a comprehensive package that combines inpatient, outpatient, maternity, dental, optical, and last expense benefits. It is an optional rider under existing medical schemes or can be taken as a standalone group product for registered domestic worker associations. The cover is renewable annually.

Premium has to be paid in full, and no minimum number required for this group

Family Size	Outpatient 20K	Outpatient 50K	Outpatient 50K	Outpatient 65K
Member Only	10,328	14,295	14,295	14,600
Family Rate up to M+5 (Member, Spouse and 3 dependents)	15,188	21,870	21,870	25,029
Additional Dependent	2,430	3,038	3,038	3,038



INPATIENT BENEFIT OPTIONS- Total Benefit Pay out shall not exceed KES 500,000 per policy, per policy period

Benefit	Option I	Option II	Option III	Option IV
Inpatient Cover Limit (Main Benefit)	100,000	200,000	300,000	500,000
Chronic/ Pre-existing/ Psychiatric cases within IP Limit	50,000	100,000	150,000	250,000
Maternity Limit (Within Inpatient)	20,000	20,000	30,000	50,000
Maternity CS	40,000	40,000	50,000	70,000
Congenital	25,000	50,000	75,000	125,000
Ambulance	15,000	15,000	15,000	15,000
Radiology	20,000	20,000	25,000	30,000
Covid (50% of Inpatient Limit)	50,000	100,000	150,000	250,000
Dental within Inpatient Limit	25,000	50,000	75,000	125,000
Lodger fees	12 years	12 years	12 years	12 years
Last Expense	50,000	50,000	50,000	50,000
Optical within Inpatient Limit	25,000	50,000	75,000	125,000



OUTPATIENT BENEFIT OPTIONS- Total Benefit Pay out shall not exceed KES 500, 000 per policy, per policy period

Benefit	Option I	Option II	Option III
Outpatient Cover Limit (Optional Benefit)	20,000	50,000	65,000
Chronic/ Pre-existing/ Psychiatric cases within Outpatient Limit	20,000	25,000	32,500
Dental within Outpatient Limit	5,000	7,500	10,000
Optical within Outpatient Limit	5,000	7,500	10,000
Annual check up	2,000	2,000	2,000
Prescribed Physiotherapy	Covered for 3 sessions per person	Covered for 3 sessions per person	Covered for 3 sessions per person

OUTPATIENT BENEFIT OPTIONS

Benefit	Option I	Option II	Option III
Outpatient Cover Limit (Optional Benefit)	20,000	50,000	65,000
Post Hospitalization	Covered within outpatient limit to full Limit	Covered within outpatient limit to full Limit	Covered within outpatient limit to full Limit
Pre & Post Natal Care	Covered	Covered	Covered
Reimbursement	Accidents and clear emergencies will be reimbursed	Accidents and clear emergencies will be reimbursed	Accidents and clear emergencies will be reimbursed
Day-case Surgery	Covered within outpatient	Covered within outpatient	Covered within outpatient
Vaccines and routine immunization for Babies	Covered under KEPI	Covered under KEPI	Covered under KEPI
Identification	Smart Cards	Smart Cards	Smart Cards
Copay	Nil	Nil	Nil



WAITING PERIOD

- i. 1 month waiting period for all illnesses and natural death.
- ii. No waiting period for accidental case (conditions, surgeries, death).
- iii. 10 months waiting period for maternity and pregnancy related treatments.
- iv. 10 months waiting period for surgery treatment.
- v. 10 months waiting period for chronic and pre-existing conditions.

EXCLUSION

The cover does not include:

- ✔ Vaccinations (except KEPI), Patented foods/nutritional supplements (including baby foods)
- ✔ Sexual enhancement products, Infertility, Dialysis, Drunkenness.
- ✔ Contact lenses and Hearing aids
- ✔ Expenditure arising from illegal or criminal act, Drug addiction/ abuse and related effects, active participation in riots/ political events with the exception of diagnosed mental health conditions.
- ✔ Any claim arising from the insured allowing others to provide false information or intentionally causing or worsening illness.





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

July 2026