

BRANCH NETWORK

NAIROBI BRANCHES:

Town Office

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Mezzanine Floor, Aga Khan Walk
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0722 209600/1
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Buru Buru Branch

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Mumias Road
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Westlands Branch

Pamstech House
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THIKA BRANCH

Thika Arcade, 6th Floor
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0734 080445
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KITENGELA BRANCH

Capital Center, 2nd Floor
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NANYUKI

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NAIVASHA BRANCH

Eagle Center, 1st Floor
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NYAHURURU BRANCH

Kimwa Centre, 2nd Floor
Kenyatta Avenue
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MACHAKOS BRANCH

Imani Plaza (ABC Building)
3rd Floor
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machakosbranch@cic.co.ke

KIAMBU BRANCH

Bishop Magua Hse, 4th Floor
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0734 080 430
Tel: (066) 202 2038
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NYERI BRANCH

Co-operative Union Building
3rd Floor, Mobile: 0737 696 358
0737 226 967
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NAKURU BRANCH

Mache Plaza, 2nd Floor
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KISUMU BRANCH

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HOMABAY

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EMBU BRANCH

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MERU BRANCH

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KAKAMEGA BRANCH

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ELDORET BRANCH

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0714 180 003
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KISII BRANCH

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BUNGOMA BRANCH

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KERICHO BRANCH

Kipsigis Teachers SACCO
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KILIFI

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MOMBASA BRANCH

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CIC LIFE ASSURANCE LTD.

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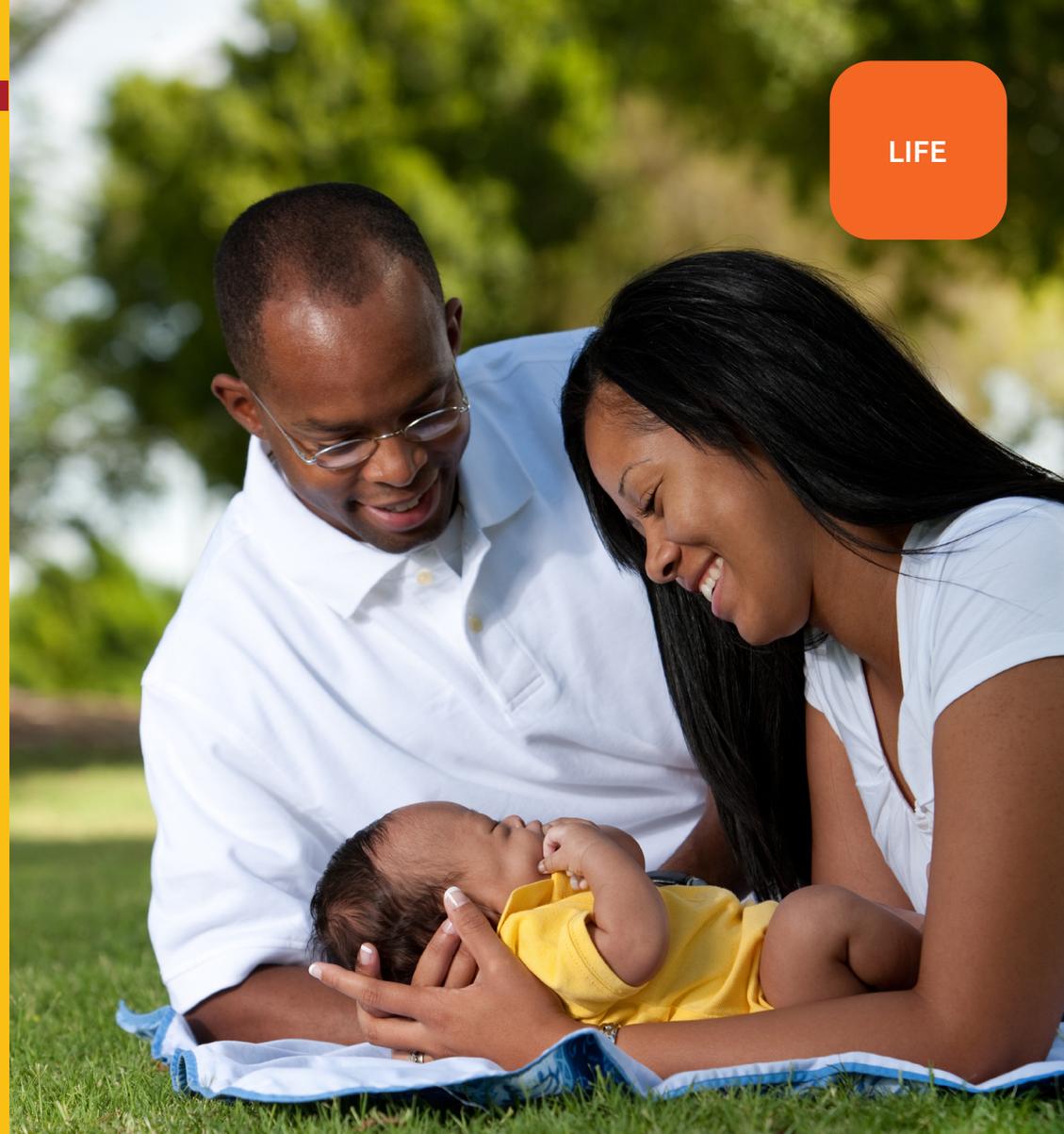
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KENYA • SOUTH SUDAN • UGANDA • MALAWI

GENERAL • LIFE • HEALTH • ASSET

LIFE



FAMILY PROTECTOR POLICY

We keep our word

cic
CIC GROUP



CIC Insurance Group is a leading Cooperative Insurer in Africa, providing insurance and related financial services in Kenya, Uganda, South Sudan and Malawi.

The Group offers a wide range of products including General Insurance, Life Assurance, Medical Insurance and Asset Management services. It is a pioneer and leader in Micro-insurance. The Group's focus on innovation and excellence in service delivery has differentiated it in the market and earned it National and International recognition.

The daily demands on the life of a family breadwinner today have become a great challenge. This has become even more so as families strive to raise their standards of living. Any gains made towards this goal can go to waste in the unfortunate death of the breadwinner.

CIC Family Protector has been designed with the specific purpose of securing the welfare of dependants in the event of the untimely death of the breadwinner. The policy is tailored to fit the pockets of families of diverse income levels through its relatively low premium cost and flexible terms. The policy can be renewed at favourable terms or converted to other CIC life products without further medical examination.

BENEFITS TO YOU

- Premiums are constant throughout the term thus allows you to better budget
- You enjoy a life cover with various optional benefits (riders) as you may choose.

OPTIONAL BENEFITS

The optional benefits (riders) that can be selected by the policyholder at inception are:

Personal Accident

A percentage of sum assured will become payable if the policyholder is involved in an accident which results in death, disablement or medical costs and the main policy cover continues unabated until

expiry of the policy term or earlier death if death never occurred.

- I.) Death 100%
- II.) Loss or total and permanent loss of use of two limbs or the sight on both eyes 100%
- III.) Loss or total permanent loss of use of one limb or sight on one eye 100%
- IV.) Permanent or temporary total disablement other than above from engaging in any occupation
1% per week per Accident

The total benefits payable (including weekly payments and medical expenses) shall not exceed 100% of the sum assured, as defined above.

Waiver Of Premium Critical Illness

On the policy holder being diagnosed with a critical illness during the term of the policy, all future premiums will be waived as the policy cover and the benefits continue unabated until maturity or earlier death. The critical illnesses covered are heart attack, stroke, cancer, renal failure and coronary surgery.

Double Accident Benefit

100% of the sum assured (with accrued bonuses plus terminal bonus) will become payable on death of the policyholder, if death was caused by an accident. This benefit is payable in addition to any death benefit on the main policy.

Funeral Expense

15% of the sum assured (maximum Kshs 100,000) will become payable within 48 hours on the notification of death of the policyholder.

Critical Illness

50% of the sum assured with accrued bonus) will become payable if the policyholder is diagnosed with a critical illness as the policy cover and benefits continue unabated until maturity. The critical illnesses covered are heart attack, stroke, Cancer, Renal failure and coronary surgery.