

## BRANCH NETWORK

### NAIROBI BRANCHES: TOWN OFFICE

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### BURU BURU BRANCH

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### WESTLANDS BRANCH

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### THIKA BRANCH

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### KITENGELA BRANCH

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### NANYUKI BRANCH

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### NYAHURURU BRANCH

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### MACHAKOS BRANCH

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### KIAMBU BRANCH

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### NYERI BRANCH

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### NAKURU BRANCH

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### KISUMU BRANCH

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### HOMABAY BRANCH

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### EMBU BRANCH

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above Family Bank  
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### MERU BRANCH

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### KAKAMEGA BRANCH

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### BUNGOMA BRANCH

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### KERICHO BRANCH

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### KILIFI BRANCH

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### MOMBASA BRANCH

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### KITALE BRANCH

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LIFE

CIC LIFE ASSURANCE LTD.

V.07/2018

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KENYA • SOUTH SUDAN • UGANDA • MALAWI

GENERAL • LIFE • HEALTH • ASSET

# SMARTSAVER

*We keep our word*

**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 Life Assurance, General Insurance, 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.

#### **CIC SMARTSAVER POLICY**

This is an easy, flexible life savings plan that allows you to accomplish your financial goals. It lets you accumulate capital by choosing saving periods between 8 to 25 years with an automatic life cover.

#### **BENEFITS TO YOU**

It is a tax free investment. The final payout is not taxable.

- Tax relief benefit. The government has given a relief of 15% of monthly premium or KShs 5,000 whichever is less to all life policy holders. This is a saving on taxable income.
- Premiums are constant throughout the term thus allows you to better budget
- Forced savings hence ensuring money is saved for purpose intended.
- It ensures that the benefits are guaranteed from the outset

The benefits are payable at the end of the policy term the policy

A final lump sum at end of the term: 100% of sum assured inclusive of reversionary and terminal bonuses.

- 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.

- 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 200,000) will become payable within 5 working days on the notification of death of the policyholder.

#### **CRITICAL ILLNESS**

50% of the Sum Assured 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.