

BRANCH NETWORK

NAIROBI BRANCHES: TOWN OFFICE

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Mezzanine Floor, Aga Khan Walk
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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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NAIVASHA BRANCH

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NYAHURURU BRANCH

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MACHAKOS BRANCH

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KIAMBU BRANCH

Bishop Ranji Cathedral Plaza,
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NYERI BRANCH

Co-operative Union Building
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NAKURU BRANCH

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KISUMU BRANCH

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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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KERICHO BRANCH

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MOMBASA BRANCH

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KITALE BRANCH

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CIC LIFE ASSURANCE LTD.

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KENYA • SOUTH SUDAN • UGANDA • MALAWI

GENERAL • LIFE • HEALTH • ASSET

LIFE



CIC AKIBA SMART

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 AKIBA SMART

CIC AKIBA SMART serves as an investment and risk protection Plan.

This product offers policy holders a life-cover of up to a maximum of KES 200,000 as well as return on the accumulated savings.

This product was developed to address the need of individuals who are looking for products that offer:

- Flexibility in premium contributions frequency and amount;
- No lapse on life cover;
- Covers pre-existing conditions; and
- Guaranteed interest return of 5%.

TERM

CIC AKIBA SMART offers a flexible term of 5 to 10 years.

PREMIUM

A minimum premium of KES 3,500 is needed to activate the cover.

In the first year 10% of the contributions will be allocated to the life cover and 90% to investments. From year two onwards 100% of the investments will be allocated to investments.

The policyholder can then contribute additional premiums at their own convenience.

The payment can be made via Pay bill 600124 the account number will be AS followed by telephone number starting without the zero "0" e.g. **AS711123456**

LIFE COVER BENEFIT

The life cover that has vested to the policyholder shall be determined during year 1 of the policy.

If unable to make further payments the life cover that has vested on the policyholder continues to the end of the policy term.

MATURITY BENEFITS

At the end of the term of the product, the policyholder receives the fund value in the investment account.

The investment returns are based on returns earned on the invested contributions.

However, a minimum annual rate of return of 5% is guaranteed on the product

DEATH BENEFIT

On death of the policyholder, the beneficiaries receive the higher of the fund value at the time of death or the life cover benefit that has vested to the policyholder.

WITHDRAWAL BENEFIT

Partial withdrawals are allowed once per year after the lock in period of three years up to a maximum of 10% of the fund value.

EXIT BENEFIT

The policyholder may choose to withdraw the full amount of their account but subject to a penalty as specified below;

Duration of Policy in months	Penalty as % of fund
0 - 35 (Lock in Period)	100%
36 - 47	15%
48 - 59	10%
60 Onwards	0%

WHY INVEST IN THE CIC AKIBA SMART PLAN?

- Can assist in meeting the education costs for your children
- Can help create an immediate estate for yourself
- Will assist you plan for large financial projects without necessarily incurring debts

HOW CAN I JOIN THE CIC AKIBA SMART?

- Visit the CIC Branch office nearest to you or
- Call our customer service number (0703099120)
- Purchase online via <https://m-bima.co.ke>

WHAT DO YOU NEED TO START THE PLAN?

- Photocopy of your National Identity card (ID)
- Personal Identification Number (PIN)
- A minimum initial premium of 3,500 paid via M-pesa/Direct debit/Salary deduction (no cash payments are allowed)
- A duly filled and signed proposal form/declaration form

HOW DO WE KNOW OUR MONEY IS SAFE?

CIC is a stable company that has shown strong growth over the last 50 years with a turnover of Kshs. 16.6 Billion in 2018. CIC as an underwriter, is registered by IRA (Insurance Regulatory Authority), RBA (Retirement Benefits Authority), KRA (Kenya Revenue Authority) and is a member of AKI (Association of Kenya Insurers) it is also publicly listed at the Nairobi Securities Exchange.

HOW TO CLAIM

The claimant will need to submit the following documents in the event of a death claim:

- A duly completed claim forms;
- A certified copy of the Beneficiary id and policy holder ID
- Proof of bank details of Claimant e.g. certified ATM copy
- Any other documents and reports which The Company deems material to access the claim.

(All copies MUST be certified by a CIC Branch Administrator).