

## BRANCH NETWORK

### NAIROBI BRANCHES:

#### Town Office

Reinsurance Plaza  
Mezzanine Floor, Aga Khan Walk  
Mobile: 0734 209600/1  
0722 209600/1  
Tel: (020) 329 6000  
townoffice@cic.co.ke

#### Buru Buru Branch

Vision Place, Ground Floor  
Mumias Road  
Mobile: 0773 592119,  
Tel: (020) 778 0132  
buruburubranch@cic.co.ke

#### Westlands Branch

Pamstech House  
2nd Floor, Woodvale Grove  
Mobile: 0718 882826  
cic@cic.co.ke

#### Thika Branch

Thika Arcade, 6th Floor  
Kenyatta Highway  
Mobile: 0701 238227  
0734 080445  
Tel: (067) 222 00 43  
thika@cic.co.ke

#### Kitengela Branch

Capital Center, 2nd Floor  
Mobile: 0773 616674  
kitengela@cic.co.ke

#### NANYUKI

Pearl Place, 1st Floor  
Mobile: 0703 099 770  
nanyuki@cic.co.ke

#### NAIVASHA BRANCH

Eagle Center, 1st Floor  
Mobile: 0739 111151  
naivasha@cic.co.ke

#### Nyahururu Branch

Kimwa Centre, 2nd Floor  
Kenyatta Avenue  
Tel: (065) 203 2055  
nyahururu@cic.co.ke

#### Machakos Branch

Imani Plaza (ABC Building)  
3rd Floor  
Tel: (044) 202 0349 / 0367  
machakosbranch@cic.co.ke

#### Kiambu Branch

Bishop Magua Hse, 4th Floor  
Mobile: 0701 238 226  
0734 080 430  
Tel: (066) 202 2038  
kiambu@cic.co.ke

#### Nyeri Branch

Co-operative Union Building  
3rd Floor, Mobile: 0737 696 358  
0737 226 967  
Tel: (061) 203 0657  
nyeri@cic.co.ke

#### Nakuru Branch

Mache Plaza, 2nd Floor  
Geoffrey Kamau Road  
Tel: (051) 221 7204 / 6035  
nakuru@cic.co.ke

#### Kisumu Branch

Wedco Centre, Mezzanine Floor  
Oginga Odinga Road  
Tel: (057) 202 1255  
kisumu@cic.co.ke

#### Homabay

Cold Springs Plaza, Ground Floor  
Mobile: 0770 735 827  
homabay@cic.co.ke

#### Embu Branch

Sparko Building, 3rd Floor  
opposite Consolidated Bank  
Tel: (068) 223 0121 / 1127  
embu@cic.co.ke

#### Meru Branch

Bhatt Building, 1st Floor  
Ghana Street  
Tel: (064) 313 0591 / 0869  
meru@cic.co.ke

#### Kakamega Branch

Walia's Centre, Ground Floor  
Tel: (056) 203 0242 / 0850  
kakamega@cic.co.ke

#### Eldoret Branch

Co-operative Building, 1st Floor  
Mobile: 0737 155 924  
0714 180 003  
Tel: (053) 203 1490  
eldoret@cic.co.ke

#### Kisii Branch

Magsons Plaza, 2nd Floor  
Mobile: 0725 987183  
Tel: (058) 203 1242 / 0232  
kisii@cic.co.ke

#### Bungoma Branch

Teachers Sacco Plaza  
3rd Floor, Hospital Road  
Tel: (055) 203 0121  
bungomabbranch@cic.co.ke

#### Kericho Branch

Kipsigis Teachers SACCO  
Building, Ground Floor  
Tel: (052) 202 0395  
kericho@cic.co.ke

#### KILIFI

Kilifi Complex, 2nd Floor  
Mobile: 0739 111 166  
kilifi@cic.co.ke

#### Mombasa Branch

Mombasa Trade Centre  
7th Floor, Nkrumah Road  
Tel: (041) 222 4129 / 0454  
mombasa@cic.co.ke

### CIC LIFE ASSURANCE LTD.

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KENYA • SOUTH SUDAN • UGANDA • MALAWI

GENERAL • LIFE • HEALTH • ASSET

## Your Assets Protected

LIFE



## LOAN GUARD

*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 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.

#### **INTRODUCTION**

The loan guard product is a unique product offered by CIC Life Assurance to Saccos.

- Covers loan balances and shares in the event of death or total permanent disability of an insured member whose age is between age 18 and 80 years at entry
- Provides a free last expense cover
- Premiums are paid once by the Sacco at the inception of the policy and are guaranteed during the year
- New loans granted during the insurance period by the Sacco are covered automatically
- The product covers all declared loans without any medical requirements i.e. no free cover limit
- No exclusions on AIDS/ HIV

The standard rate may vary from Sacco to Sacco based on a number of factors including; the claims experience of the Sacco, the population composition of the Sacco members with loans as well as the sum assured.

The following riders are offered in addition to the main loan cover above. A rider can only to be offered to the whole membership of the Society and is not optional per individual member.

#### **1. Critical Illness Rider**

The critical illness rider shall pay a maximum amount of KES 250,000 upon the first diagnosis of a critical illness as defined below:

"Critical Illness" covers; Heart Attack, Stroke, Cancer, Renal Failure or Coronary Surgery

"Cancer" means the presence and uncontrolled growth of a malignant tumor, including leukemia and Hodgkin Disease, the growth of which cannot be medically controlled.

#### **2. Retrenchment Rider**

The retrenchment rider offers protection on the loan repayment installments in the unfortunate event of retrenchment of a member with an outstanding loan. The monthly benefits will commence one month after the loss of employment/retrenchment and will continue for a fixed period of time or upon return to work (whichever occurs earlier). This cover has a waiting period of 3 months from policy issuance before a loss of employment claim can be accepted. The retrenchment rider will only be provided to those in formal employment - permanent/ non-contract based employment. Unemployment arising due to misconduct/non-performance, sickness, voluntary resignation will be excluded.