(G) CIC Medisure for Individuals (inpatient)
An in-patient medical policy for individuals and their nuclear family dependants. Covers medical expenses arising from both illness and accidents (nursing care, specialist fee, tests, medicine, theatre charges and ICU).

The product is presented in 6 distinct plans namely CIC-Prestige (5 Million), CIC-Premier (3.5 Million), CIC-Superior (2 Million), CIC-Comprehensive (1 Million), CIC-Standard (0.5 Million) and CIC-Essential (0.3 Million).

(H) Individual Life (Education and Investment Policies)
Members can comfortably enjoy life products to support their children's education in future as well as invest in life insurance products.

KIMISITU SACCO NEW PRODUCTS

• PREMIER LOAN: Get a cheaper way to service your bank loan. Premier loan helps you buy off your bank loan at no charge.
• CAR LOAN: Buy that car faster. Get a car loan based on your salary
• INSTANT LOAN: Let’s sort you out. We give you quick a short term loan based on your net pay.
• BOOSTING FACILITY: We’ve got the boost. This facility will boost your deposits to enable you get your desired loan

Why apply for a Kimisitu Loan:
1. The loan application process is easy to follow and straightforward
2. Kimisitu is reliable, efficient and loans are disbursed promptly.
3. Our interest rate of between 1% - 1.25% per month is affordable.
4. There are no hidden charges.
5. Members are eligible to apply for as many loans as they can service up to the limit of two thirds of their salaries and three times their deposits.
6. Short loan processing periods.

Eligibility for loans:
Members of Kimisitu who have saved for 6 months or more Members who have transferred their savings from another Sacco Society.

Kimisitu Sacco Society Ltd.
in partnership withCIC Insurance Groupallows you to access Affordable and Innovative Insurance Products.

Private Motor Insurance at competitive rates
Domestic Package
Personal Accident Cover
Life and Disability Cover
Fire & Perils
Burglary
Biashara Salama
Medical Cover
Individual Life (Education & Investments policies)
Funeral Expense Cover
Jipange Pension
CIC Lady Auto
Travel Insurance

Visit your SACCO today or any CIC Branch countrywide for more information.
(A) CIC Motor Insurance

- Comprehensive Private Vehicles
  Comprehensive covers third party liabilities as well as damages arising out of fire, theft and accidental damage to the vehicle. No blame, no excess.

- Third party only (Saloon/Station Wagon)
  Third Party only covers third party bodily injury and property damage arising out of use of the motor vehicle.
  
  Premium rate - Ksh. 7,574 per year

(B) CIC School Bus

- Are you a Sacco member running a school? Do you sit in the BOG or PTA? Your school can enjoy cover from the leading schools’ underwriter in the market with the CIC School Bus insurance.

- CIC School Bus is a specifically tailored policy for schools offering a wide range of benefits allowing the school management to enjoy peace of mind.

(C) CIC Domestic Package/Home Insurance

Domestic/Home insurance is intended to cater for insurance requirement of owners and/or occupiers of houses. This insurance targets:

- SECTION A : Buildings
  Rate – 0.125% of the house value
  This section pays to repair or rebuild your home if it is damaged by fire and perils, lightning, storm, explosion, earthquake, riot and strike.
  
  Premium Rate – 0.125% of the house

- SECTION B : Contents
  Covers contents of all description while in a building occupied continuously by the proposer against fire & perils and theft.
  
  Premium Rate – 0.85%.

- SECTION C : All Risks
  Covers portable and/or delicate valuables like jewelry, watches, spectacles etc against fire, perils, theft and accidental damage.
  
  Please note the make, model, and serial numbers e.t.c. Cover under this section should not be provided on its own.

  Premium Rate: 3.5%. Mobile phones, laptops and jewelry – 2%

  The cover comes with a free cover limit for two domestic servants up to 2 million and other benefits.

(D) Life and Disability

This product is designed to provide affordable life and disability cover to Sacco members, and funeral expense covers of Kshs 35,000 with a personal accident cover of Kshs 100,000.

- Premium rate Ksh. 600 per year

(E) CIC Personal Accident

The policy covers injury caused by violent, accidental, external and visible means and provides monetary payments in the event of bodily injury sustained by the insured.

Scope of cover:

- Standard Personal Accident cover death, permanent total disability cover, temporary total disability worth Ksh. 5000 per week, medical expenses on reimbursement, funeral expenses, professional trauma counseling, physiotherapy expenses.

<table>
<thead>
<tr>
<th>Annual premium</th>
<th>Death</th>
<th>PTD</th>
<th>TTD per week</th>
<th>TTD per week</th>
<th>Medical expenses</th>
<th>Funeral expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ksh 1,773</td>
<td>500,000</td>
<td>500,000</td>
<td>5000</td>
<td>5000</td>
<td>70,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Ksh 2,682</td>
<td>800,000</td>
<td>800,000</td>
<td>8000</td>
<td>8000</td>
<td>100,000</td>
<td>60,000</td>
</tr>
</tbody>
</table>

- Student Personal Accident targets students on attachment. Covers death, PTD, medical expenses, artificial appliances, and funeral expense.

<table>
<thead>
<tr>
<th>Annual premium</th>
<th>Death</th>
<th>PTD</th>
<th>Artificial appliances</th>
<th>Funeral expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ksh 850</td>
<td>100,000</td>
<td>100,000</td>
<td>20,000</td>
<td>30,000</td>
</tr>
</tbody>
</table>

For a Ksh. 100,000 cover plan in 3, 6, 12 months premiums are Ksh 350, Ksh 500 and Ksh 850 respectively.

- Jilinde Personal Accident – Most affordable cover at Ksh. 1 per day, simply Ksh 365 per year with a sum assured of Ksh. 100,000 against accidental death.

<table>
<thead>
<tr>
<th>Annual premium</th>
<th>Death</th>
<th>PTD</th>
<th>Hospital cash</th>
<th>Medical expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ksh 365/ Kshs 1 per day</td>
<td>100,000</td>
<td>100,000</td>
<td>1000 per week max 4 weeks</td>
<td>20,000</td>
</tr>
</tbody>
</table>

For Personal Accident medical expenses are on reimbursement basis and hospital cash excludes the first 3 days of hospitalization.

(F) CIC Biashara Salama

This will cater for those that are unable to secure insurance from the conventional insurance market. It will cover declared stock for fire and burglary for small and medium enterprises. The cover will extend to include losses as a result of political violence, water damage following a fire, riot, strike and civil commotion.

- Premium rate 1.1% of sum insured per year.