

BAY INSURANCE AGENCY LIMITED

Simple, affordable and reliable

BRIEF COMPANY PROFILE

Established in February 2013, our company is a full service insurance agency. Bay Insurance Agency hopes to serve and meet the insurance needs of over Ten Million people and families. Our office includes a latest server system for record-keeping. Well trained personnel who can handle our clients. In addition, we have newly improved software with a provision for our clients to earn commissions from their referrals, secondly they can save their earnings, and thirdly they can borrow three times fold of their savings.

A PROFESSIONAL AGENCY WITH TUINUANE MARKETING NETWORK

Bay Insurance Agency Ltd. is a firm of proven professionals, caring and reliable people; the kind of people you can depend on. Our primary aim is: to be honest and fair in all our dealings, to be interested in people and their problems, and to treat the client's needs as if they were our own. We are committed to a high standard of excellence in all that we do and to set up a firm relationship of mutual trust and service with each of our clients. We are an Independent Insurance Agency and work for you, not for an insurance company. We work on your side when you have a loss and follow through to see that you get fair and prompt payment. We represent a carefully selected financially sound and reputable insurance company. Hence, we offer the best insurance coverage at a competitive price.

WHAT IS COVERED?

The insurance covers injury or loss of life resulting from an accident regardless of the cause and nature of the accident. This covers:-

- Accidental loss of life
- Accidental permanent total disability
- Medical expenses incurred as a result of accidental injury
- Last expense-Incurred for funeral arrangements
- Cost of artificial appliances

WHO CAN BE COVERED?

Any person aged between 18 and 70 years.

WHAT INFORMATION DO YOU REQUIRE TO BUY?

Use your own Safaricom mobile phone line to register. Have the following most important details ready with you:

- Your National Identity card number
- Your introducer's phone number

HOW TO SIGN UP

Input your names as they appear on your National Identity card. Pay the monthly premium through M-Pesa Ensure you keep your cover in force. You will get confirmation of your cover by SMS as soon as you pay.

WHAT DO YOU NEED TO GET A CLAIM PAID?

- Report the claim at any of the UAP offices near you. Our offices are located in most towns in Kenya.
- Alternatively, select "Report a Claim" in our BIAL website then follow the simple instructions given.

- You may also complete a claim form (available in U.A.P. offices country-wide and U.A.P website) and attach the following: Medical reports and hospital bills for reimbursement of medical expenses already incurred and paid by you following accidental injury
- Police abstract following a car accident, theft attack or burglary. All such incidents must be reported to the police as soon as practically possible
- Doctors report in the event of a Permanent Total Disability claim
- Death notification and the National Identity Card of the beneficiary for Funeral Expenses Claims
- National Identity Card of both the deceased and the beneficiary and the burial permit in the event of loss of life
- Your claim can be settled via Safaricom M-Pesa service
- Your insurance becomes effective 48 hrs after you receive confirmation through SMS.

DEFINITIONS

ACCIDENTAL PERMANENT TOTAL DISABILITY means bodily injury resulting in absolute disablement caused directly by accidental visible means. Compensation for permanent total disability following loss of or loss of use of a limb or limbs will be paid according to extent of disability caused. More details are available in the U.A.P. website and B.I.A.L. website.

MEDICAL EXPENSES means the cost of medical, surgical or other forms of remedial treatment as prescribed by a qualified medical doctor.

COST OF ARTIFICIAL APPLIANCES means the cost of medical appliances prescribed by a qualified and registered member of the medical profession such as crutches.

HOW SOON WILL A CLAIM BE PAID?

After providing all documents required, payment will be made through Safaricom M-Pesa service within:

- 48 Hours - for loss of life claims
- 30 Days - for Permanent total disability claims
- 7 Days - for medical expenses claims

PLEASE NOTE: Medical bills for the first amount of Kshs. 1,000/= are payable by the insured. U.A.P. will settle all expenses incurred above Kshs. 1,000/= up to the limit cover.

The insurance cover will start on effect of the date of monthly payment. Premium once paid is not refundable. **TERMS AND CONDITIONS APPLY.**

**Kshs.200 Buys Kshs 250,000 Personal Accident Insurance Cover
With Last Funeral cost of Kshs 40,000
(Spouse cover - 150,000, Children cover 100,000)**

**Spouse rate at Kshs. 70 per month*

**Children @ Kshs. 50/month (below 21 years)*

**No medical exam*

**Just answer a few questions*

** buy direct with M-Pesa.*

**No charges to customers*

**Full coverage first day.*

**No waiting period*

**Name &DOB of Children on application*

BAY INSURANCE AGENCY LIMITED has introduced a new Multi Level Marketing creative solution for the purpose of rolling out insurance product to tap new emerging markets. We have built a fully pledged system that will allow our clients recommend other clients for a similar cover thus earning a commission which they can save and also borrow monies. We are committed to support our clients' growing and continuously changing needs.

Following successful registration with the relevant regulators, BIAL has officially launched TUINUANE MARKETING NETWORK in November this year. This is an occupational cover scheme that pools together benefits of more than one person / company or employer, and their employees.

WHAT IS A TUINUANE MARKETING NETWORK

TUINUANE MARKETING NETWORK is an insurance benefit scheme that allows people whether self-employed, recent graduate, a dependant or on fixed-term employment. It can also be used by members who are looking for a separate scheme to increase their earning, loan capability while alive and saving for their family when they depart.

WHO IS ELIGIBLE TO JOIN?

Any person, aged 18 years and above and have a Kenya Government issued ID card

BENEFITS

Benefits never canceled or reduced for life of the policy, if premiums are paid on time.
Benefits never canceled or reduced regardless of future changes in age, health or occupation
Earn a commission on every referral you make, up to five levels your down-line
Save your earnings with us
Earnings can be paid monthly or quarterly
Borrow up-to 2/3 value of your PA Cover. 1/3 must be your savings with us
(E.g. Value of PA Value is Kshs. 250,000. Save up to Kshs. 40,000 and borrow up to Kshs. 120,000)

CAN ONE CHANGE PAC VALUE AMOUNT AT WILL?

We will soon offer other packaged values for our TUINUANE MARKETING NETWORK and contributions will be flexible for members; you specify and choose change of the new PAC value amount. It is then subject to a 30-day notice period. The monthly fees applicable also change.

WHEN ARE BENEFITS PAYABLE?

Benefits are payable on: 1) upon death whilst a member (spouse/children) 2) Savings 3) Loans on request

HOW TO REGISTER

Mobile application in communication with the database

1) SMS registration to 20886

Reg# IdNo. #fullname#DOB#spouse#numberofchildren#introducernumber

Send message to 20886

(e.g.; Reg#1875146#David NgeiMumo#18-08-63#YES#2#2#0722750950)

2) Receive registration confirmation message

Dear David, You are registered with BIAL; your account number is 123456789. Send Ksh.370 to pay bill 886900 to activate your insurance.

(Calculations: PACValue-250,000 Member-200, spouse-70, two Children @50=100Total 370)

3) Receive activation confirmation message

We have received Ksh.370 for account 123456789. Your personal accident insurance has been activated and is valid for 30 days until 31/11/2013. For help: contact our customer care on 0703735635.

HOW DOES ONE CONTRIBUTE?

Remittance of contributions is due monthly by the 10th day of each month

- Go to Safaricom menu
- Go to M-Pesa menu
- Select Pay bill
- Enter Pay Bill No. 886900
- Enter your account number
- Enter your PIN No.
- Review details and press send (Confirmation will read sent to BAY INSURE)

HOW TO CHECK YOUR STATUS ON THE INTERNET?

Visit our website, click on member statue icon. Fill in details as specified

- 1) Your BAY account number
- 2) Password

Your personal page will pop up showing the following details:

- a) His / Her numbers of group per levels
- b) His / Her Payment report
- c) His / Her commissions report
- d) His / Her claims report
- e) General information and tips

(NB. You cannot make changes, copy or even alter any details on this page.)

QUERRIES via SMS platform:

1. Total Payments Query - SMS word **PAYMENTS** to 20886
2. Total Commissions Query -SMS word **COMMISSIONS** to 20886
3. Total Commissions Claims - SMS word **REDEEM** to 20886
4. Balance Query - SMS word **BALANCE** to 20886

NOTES:

1. There will be a standing balance of Kshs.100 on all claims
2. Claims on commissions can only be made if they are greater than Kshs. 500
3. Borrowing of loans is only applicable where balance is greater than Kshs. 5,000. (You can borrow up to 3 times of balance greater than Kshs. 5,000 and up-to 2/3 value of your PAC)
4. Payments on claims will be done on the 15th of every month. *(M-Pesa charges apply)*
5. Insurance claims are settled immediately. *All documents provided.*

If you require any further information or you would like to arrange a meeting to discuss more about the TUINUANE MARKETING NETWORK, contact our Personal insurance Advisor or visit our offices.

You can also contact us on
Tel: (0)20 2610 615/ 0737 316 792,
Fax: (0)20 272-2415 or

JOIN OVER 100,000 CURRENT TUINUANE MARKETING NETWORK POLICYHOLDERS

Cash reward on attainment levels of member recruitment

LEVEL	MEMBERS PER LEVEL	-	REWARD AMOUNT
Level 1	50	-	Kshs. 750/=
Level 2	5,000	-	Kshs. 7,500/=
Level 3	10,000	-	Kshs. 15,000/=
Level 4	20,000	-	Kshs. 30,000/=
Level 5	30,000	-	Kshs. 60,000/=