



## TRAVEL INSURANCE SCHEDULE OF BENEFITS

### 1. PREMIER TRAVEL (INDIVIDUAL, FAMILY & GROUP)

Section	The schedule of compensation applicable under each Section of this Policy for each insured Person during each Period of Travel	Insured Amount
<b>1.</b>	<b>Emergency Medical and related Expenses</b>	
	Medical Expenses – Injury or illness	\$ 200 000
	Excess (applicable to outpatients)	\$200
	Dental Expenses – injury Illness	Included in medical Expenses \$365
	Optical Expenses – injury Illness	Included in medical Expenses \$365
	Follow-up Treatment Expenses - Illness/injury	\$500
<b>2.</b>	<b>Personal Accident</b>	
	Accidental Death or Permanent Disability	\$25 000
<b>3.</b>	<b>Travel Guard</b>	
	Cash Advances	Assistance Only
	Consular referral	Assistance Only
	Emergency Accommodation & Travel arrangements	Assistance Only
	Transmission of Urgent messages	Assistance Only
	Accompanying Family Member	\$ 3,500
	Return of Accompanying Children	\$ 3,500
	Return of Travel Companion	\$ 3,500
	Legal Assistance Abroad	\$ 1,000
	Return of Mortal Remains / Burial Expenses	\$ 20,000
	Coffin Expenses	\$ 750
	Medical Evacuation & Repatriation	\$ 20,000
<b>4.</b>	<b>Cancellation &amp; Curtailment</b>	
	Cancellation & Curtailment	\$ 1,500
	Excess	\$150
<b>5.</b>	<b>Baggage, Trade Samples, Personal Effects, Travel Documents, Money &amp; Credit Cards</b>	
	Loss or Theft of baggage/trade samples (Single Item Limit:25% of Benefit Amount) Excess	\$1,000 \$ 100
	Loss or Theft of Cash and /or Travel Documents	\$150
	Baggage Delay - After 6 hours	\$150
<b>6.</b>	<b>Personal Liability Abroad</b>	
	Bodily injury	\$100,000
	Excess	\$150
	Material Damage	\$100,000
	Excess	\$150
<b>7.</b>	<b>Hijack Public Conveyance</b>	
	Hijack - After 12hours	\$150



<b>Accumulation Limits</b>	<b>\$200,000</b>
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## **PREMIUMS**

### **KENYA (INDIVIDUAL)**

PRICE PER PERSON PER DAY ALL TAXES INCLUDED IN USD	
Passenger's age	6 months to 70 Years
Geographical zones (*)	Worldwide
1 – 6 days	US\$ 38
7 – 14 days	US\$ 90
15 – 30 days	US\$ 175
31 – 60 days	US\$ 240
61 – 90 days	US\$ 305
91 – 180 days	US\$ 400
<b>Annual Policy</b>	<b>US\$ 500</b>

### **KENYA (FAMILY)**

PRICE PER PERSON PER DAY ALL TAXES INCLUDED IN USD	
Passenger's age	6 months to 70 Years
Geographical zones (*)	Worldwide
1 – 6 days	US\$ 70
7 – 14 days	US\$ 171
15 – 30 days	US\$ 330
31 – 60 days	US\$ 460
61 – 90 days	US\$ 580
91 – 180 days	US\$ 760
<b>Annual Policy</b>	<b>US\$ 950</b>

### **GROUP TRAVEL**

PRICE PER PERSON ALL TAXES INCLUDED IN USD	
Passenger's age	6 months to 70 Years
Geographical zones (*)	Worldwide
US\$ 5 per person per day	

(\*) Geographical zones exclude forbidden countries.

#### Taxes:

Kenya = 0.45%



## 2. SCHEDULE OF BENEFITS – INBOUND TRAVEL INSURANCE

SECTION OF COVER	LIMITS
<b>SECTION 1 – EMERGENCY MEDICAL EXPENSES</b>	
SECTION 1A – Emergency Medical Expenses	\$ 100,000
SECTION 1B - Dental Expenses	\$1,000
SECTION 1C - Out Patient Prescription Drugs	\$ 250
Excess for out Patient Treatment	\$50
<b>SECTION 2 – TRAVEL GUARD</b>	
<b>SECTION 2A – ASSISTANCE SERVICES</b>	
- Cash advances	Assistances Only
-Consular referral	Assistances Only
- Emergency Travel & Accommodation Arrangements	Assistances Only
- Transmission of Urgent Messages	Assistances Only
SECTION 2B – Return of Mortal Remains/Burial Expenses	Real Expense up to
	Medical Expenses
	Limit
SECTION 2C – Coffin Expenses	\$1,000
SECTION 2D – Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	\$100,000
<b>SECTION 3 – PERSONAL ACCIDENT</b>	
SECTION 3A - DEATH	\$ 25,000
<b>ACCUMULATION LIMIT</b>	<b>\$100,000</b>
<b>ANY ONE LIFE LIMIT</b>	<b>\$100,000</b>
<b>SECTION 4 – PERSONAL ACCIDENT</b>	

### INBOUND (INDIVIDUAL)

PRICE PER PERSON ALL TAXES INCLUDED IN USD	
Passenger's age	6 months to 70 Years
Geographical zones (*)	Domestic
1 – 7 days	US\$ 25
8 – 14 days	US\$ 45
15 – 21 days	US\$ 65
22 – 28 days	US\$ 85
29 – 35 days	US\$ 105
36 – 42 days	US\$ 125
42 – 84 days	US\$ 185
85 – 90 days	US\$ 215

(\*) Geographical zones exclude forbidden countries.

#### Taxes:

Kenya = 0.45%



### 3. SCHEDULE OF BENEFITS – WORLD STUDENTS TRAVEL INSURANCE

SECTION OF COVER	BENEFITS
<b>SECTION 1 – MEDICAL AND RELATED EXPENSES</b>	
Section 1A: Medical Expenses – Illness or injury	\$60,000
Excess Out Patient Treatment	\$ 200
Section 1B: Dental Expenses – Illness	\$ 365
Section 1B: Dental Expenses – Injury	Incl. in Emergency Med. Exp.
Section 1C: Optical Expenses – Illness	\$365
Section 1C; Optical Expenses – Injury	Incl. in Emergency Med. Exp.
Section 1D: Follow up Treatment	\$ 500
Section 1E : Hospital Cash [ \$40per day up to a max of 5 days]	\$ 500
<b>SECTION 2 – PERSONAL ACCIDENT</b>	
Section 2A: Death and Disability	\$ 6,000
<b>SECTION 3 – TRAVEL GUARD</b>	
Section 3A: Assistance Services	Assistance only
Section 3B: Accompanying Family Member	\$ 3,500
Section 3C: Return of Travel Companion	\$3,500
Section 3D: Legal Assistance Abroad	\$ 1,000
Section 3E : Return of Mortal Remains/Burial Expenses	\$ 20,000
Section 3F : Coffin Expenses	\$ 750
Section 3G: Medical Evacuation, Repatriation of Transport to Medical Centre Expenses	\$ 80,000
<b>SECTION 4 – CANCELLATION OR CURTAILMENT</b>	
Section 4A: Cancellation	\$ 1,400
Excess	\$ 200
Section 4B: Curtailment	\$1,400
Excess	\$ 200
<b>SECTION 5 – BAGGAGE. PERSONAL EFFECTS, TRAVEL DOCUMENTS, CREDIT CARDS AND BAGGAGE DELAY</b>	
Section 5A: Baggage, Personal Effects, Travel Documents, Money Credit Cards:	
- Loss / Theft of Baggage [single item limit: 25% of benefit amt.]	\$ 1,000
Excess	\$ 500
Loss / Theft of cash and / or travel documents	\$ 100
Excess	\$ 50
Section 5B: Baggage Delay	\$ 100
Excess	12 Hours
<b>SECTION 6 – PERSONAL LIABILITY</b>	
Bodily Injury	\$ 50,000
Material Damage	\$ 50,000
Excess	\$ 150
<b>SECTION 7 – HIJACK</b>	
Section 7: Hijack – Public Conveyance	\$ 200
Excess	12 Hours
<b>SECTION 8 – STUDY FEES</b>	
Reimbursement of Study Fees	\$5,000



## **PREMIUMS**

### **KENYA (INDIVIDUAL)**

<b>PRICE PER PERSON ALL TAXES INCLUDED IN USD</b>	
Passenger's age	16 years to 35 Years
Geographical zones (*)	Worldwide
Up to 92 days	US\$ 200
93 – 185 days	US\$ 280
Annual policy	US\$ 350

(\*) Geographical zones exclude forbidden countries.

#### Taxes:

Kenya = 0.45%

### **4. SCHEDULE OF BENEFITS – SCHENGEN TRAVEL INSURANCE**

<b>SECTION</b>	<b>The schedule of compensation applicable under each Section of this Policy for each insured Person during each Period of Travel</b>	<b>INSURED AMOUNT</b>
<b>1.</b>	<b>EMERGENCY MEDICAL AND RELATED EXPENSES</b>	
	Medical Expenses – Injury of illness	\$ 75 000
	Excess (applicable to outpatients)	\$100
	Dental Expenses – injury Illness	Included in medical Expenses \$365
	Optical Expenses – injury Illness	Included in medical Expenses \$365
	Follow-up Treatment in country of residence - Illness/injury	\$500
<b>2.</b>	<b>TRAVEL GUARD</b>	
	<b>Section 2A- Assistance Services</b>	
	Cash Advances	Assistance Only
	Consular referral	Assistance Only
	Emergency Accommodation & Travel arrangements	Assistance Only
	Transmission of Urgent messages	Assistance Only
	Accompanying Family Member	\$ 3,500
	Return of Accompanying Children	\$ 3,500
	Return of Travel Companion	\$ 3,500
	Legal Assistance Abroad	Assistance Only
	Return of Mortal Remains / Burial Expenses	\$ 20,000
	Coffin Expenses	\$ 750
	Medical Evacuation & Repatriation	\$ 20,000
	<b>Accumulation Limits</b>	<b>\$ 75,000</b>



## **PREMIUMS**

### **KENYA (INDIVIDUAL)**

<b>PRICE PER PERSON ALL TAXES INCLUDED IN USD</b>	
Passenger's age	6 months to 70 Years
Geographical zones (*)	Schengen Countries
1 – 6 days	US\$ 25
7 – 15 days	US\$ 45
16 – 23 days	US\$ 55
24 – 31 days	US\$ 65
32 – 50 days	US\$ 90
51 – 66 days	US\$ 125
67 – 90 days	US\$ 175
91 – 180 days	US\$ 295
<b>Annual Multi Trip</b>	<b>US\$ 400</b>

### **KENYA (FAMILY)**

<b>PRICE PER PERSON ALL TAXES INCLUDED IN USD</b>	
Passenger's age	6 months to 70 Years
Geographical zones (*)	Schengen Countries
1 – 6 days	US\$ 45
7 – 15 days	US\$ 85
16 – 23 days	US\$ 102
24 – 31 days	US\$ 120
32 – 50 days	US\$ 175
51 – 66 days	US\$ 240
67 – 90 days	US\$ 335
91 – 180 days	US\$ 495
<b>Annual Multi Trip</b>	<b>US\$ 760</b>

### **THERE ARE 25 SCHENGEN COUNTRIES**

AUSTRIA	LATVIA
FRANCE	LITHUANIA
BELGIUM	LUXEMBOURG
CZECH REPUBLIC	MALTA
DENMARK	NETHERLANDS
ESTONIA	NORWAY
FINLAND	POLAND
GERMANY	PORTUGAL
HUNGARY	SLOVAKIA
ICELAND	SLOVENIA
ITALY	SPAIN
GREECE	SWEDEN
SWITZERLAND	

## **5. SCHEDULE OF BENEFITS – SENIORS TRAVEL INSURANCE**



<b>SECTION 1 - MEDICAL &amp; RELATED EXPENSES</b>	<b>INSURED AMOUNT</b>
Medical Expenses	\$75,000
Excess	\$200
Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	\$25,000
Optical Expenses - Bodily Injury Included	
- Illness	\$500
Dental Expenses - Bodily Injury Included	
- Illness	\$500
Follow up Treatment in Kenya	\$500
<b>SECTION 2 - PERSONAL ACCIDENT</b>	
Accidental Death	\$10,000
<b>SECTION 3 - TRAVEL GUARD ASSISTANCE SERVICES</b>	
Cash Assistance	Assistance services
Consular referral	Assistance services
Emergency Travel & Accommodation Arrangements	Assistance services
Transmission of Urgent Messages	Assistance services
Lost Passport Assistance	Assistance services
Visit by a family member	\$3,500
Return of Children	\$3,500
Return of Travel Companion	\$3,500
Legal Assistance Abroad	\$1,000
Motoring bail bond (advance only)	
Return of Mortal Remains or Burial Expenses	\$20,000
Coffin expenses	\$1,000
<b>SECTION 4 - CANCELLATION OR CURTAILMENT</b>	
Cancellation	\$1,500
Curtailment	\$1,500
Excess	\$50
<b>SECTION 5 - BAGGAGE, MONEY, CREDIT CARDS &amp; TRAVELERS CHEQUES AND BAGGAGE DELAY</b>	
Theft or Damage of Baggage	\$1,000
Baggage Single Item Limit - Theft or Damage	25% of benefit limit
Accidental Loss of Baggage	\$1,000
Baggage Single Item Limit - Accidental Loss	25% of benefit limit
Excess	\$50
Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	25% of benefit limit
Sublimit - Cellular phones/fittings/accessories (Over and above excess)	\$200
Theft of Money and Credit Cards & Travelers Cheques (Over and above excess)	\$150
Single item limit - Theft of Money and Credit Cards & Travelers	
Cheques (Over and above excess)	\$50
Excess	\$70
Baggage Delay (delayed for more than 6 hours)	\$150



<b>SECTION 9 - TRAVEL DELAY &amp; MISSED CONNECTION</b>	
Travel Delay (delayed for more than 4 hours)	\$200
Personal Liability	\$100,000
Excess	\$150
<b>SECTION 10 - MOTOR HIJACK</b>	
Personal Accident	\$500
<b>SECTION 11 - HIJACK - AFTER 12 HOURS</b>	
<b>Accumulation Limit</b>	<b>\$100,000</b>

## **PREMIUMS**

### **KENYA (SENIORS)**

<b>PRICE PER PERSON PER DAY ALL TAXES INCLUDED IN USD</b>	
Passenger's age	71 years to 80 Years
Geographical zones (*)	Worldwide
1 to 6 days	US\$ 100
7 – 14 days	US\$ 240
15 – 30 days	US\$ 470
31 – 60 days	US\$ 640
61 – 90 days	US\$ 815

(\*) Geographical zones exclude forbidden countries.

#### Taxes:

Kenya = 0.45%

## **SCHEDULE OF BENEFITS – IN COUNTRY TRAVEL INSURANCE**

	<b>REVISED BENEFITS</b>
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<b>Medical &amp; Related Expenses</b>	
Medical Expenses - Accident Only	KES 500,000
Excess	KES 3,500
Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	KES 300,000
Hospital Confinement benefit KES.2500 per day)	KES 75,000
<b>Personal Accident</b>	
24 Hour	KES 750,000
<b>AIG Assist</b>	
<b>Assistance services</b>	
Return of Mortal Remains or Burial Expenses	KES 50,000
Coffin expenses	KES 22,500
<b>Baggage, Money, Credit Cards &amp; Travelers Cheques and Baggage Delay</b>	
Theft or Damage of Baggage	KES 20,000
Baggage Single Item Limit - Theft or Damage	KES 7,500
Excess	KES 2,500
Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	KES 5,000
Sublimit - Cellular phones/fittings/accessories (Over and above excess)	KES 5,000
<b>Personal Liability</b>	KES 2,250,000
Excess	KES 7,500
<b>Accumulation Limit</b>	<b>KES 2,250,000</b>

## **PREMIUMS**

### **KENYA (INDIVIDUAL)**

<b>PRICE PER PERSON PER DAY ALL TAXES INCLUDED IN USD</b>	
Passenger's age	6 months to 70 Years
Geographical zones (*)	Domestic
1 – 6 days	KES 1,300
7 – 14 days	KES 1,625
15 – 30 days	KES 1,950

(\*) Geographical zones exclude forbidden countries.

#### Taxes:

Kenya = 0.45%