





## 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
Annual Policy	US\$ 500

### 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
Annual Policy	US\$ 950

### 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
ACCUMULATION LIMIT	\$100,000
ANY ONE LIFE LIMIT	\$100,000
<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 (*)	Worldwide
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)

PRICE PER PERSON ALL TAXES INCLUDED IN USD	
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

SECTION	The schedule of compensation applicable under each Section of this Policy for each insured Person during each Period of Travel	INSURED AMOUNT
1.	<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
2.	<b>TRAVEL GUARD</b>	
	Section 2A- Assistance Services	
	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
	Accumulation Limits	\$ 75,000



**PREMIUMS**

**KENYA (INDIVIDUAL)**

PRICE PER PERSON ALL TAXES INCLUDED IN USD	
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
Annual Multi Trip	US\$ 400

**KENYA (FAMILY)**

PRICE PER PERSON ALL TAXES INCLUDED IN USD	
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
Annual Multi Trip	US\$ 760

**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>	
Accumulation Limit	\$100,000

## 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:

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**SCHEDULE OF BENEFITS - IN COUNTRY TRAVEL INSURANCE**

	<b>REVISED BENEFITS</b>
Medical & Related Expenses	
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
Personal Accident	
24 Hour	KES 750,000
AIG Assist	
Assistance services	
Return of Mortal Remains or Burial Expenses	KES 50,000
Coffin expenses	KES 22,500
Baggage, Money, Credit Cards & Travelers Cheques and Baggage Delay	
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
Personal Liability	KES 2,250,000
Excess	KES 7,500
Accumulation Limit	KES 2,250,000

**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 (*)	Worldwide
1 - 6 days	KES 1,300
7 - 14 days	KES 1,625
15 - 30 days	KES 1,950

(\*) Geographical zones exclude forbidden countries.

**Taxes:**

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