

TRAVEL GUARD

Travel Insurance Kenya



The only KATA Approved
Travel Insurance

AIG

Bring on tomorrow

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TRAVEL INSURANCE

Make peace of mind part of your travel plans

When you're planning your next trip, it is unlikely that travel insurance will be the first thing on your mind. However, at some point in your travel plans, it is essential that you make travel insurance a priority and that you take some time to consider your insurance cover needs while you are on your trip.

Why bother with travel insurance?

At AIG, we hear this question all the time, and we always have the same answer. "Because you never know what might happen to you while you're travelling." Being in business of insuring people when they travel, we have countless stories about travellers who have found themselves in situations, both locally and overseas, that could have resulted in severe financial losses had they not been covered by the fantastic benefit of the AIG Travel Insurance. We also have plenty of stories about people who choose not to insure themselves while travelling and ended up paying a very high price when things went wrong.

We know that it's never easy to invest a little extra money in something that you may never need. However, we also know, through experience, that you will be really glad you made that small investment when you find yourself in a situation that you do need to use the comprehensive insurance cover offered by AIG.

You don't have to be involved in a major accident or suffer a robbery to incur significant financial losses while travelling. When you're travelling overseas, even a relatively minor incident or medical situation can end up costing you a small fortune. Unless you have planned for such an event and enjoy the peace of mind that comes from knowing that you are covered financially, these small situations can become a huge financial headache.

What exactly is travel insurance?

There are many different types of travel insurance, most of which can be tailored to cover your exact insurance needs while on a trip. Travel insurance through your AIG Travel Insurance includes international emergency medical cover should you fall ill or be injured whilst travelling. This means that, depending on the policy you choose and according to its stated terms and conditions, you are covered for expenses incurred as a result of a medical injury or sudden illness, including in-and out-patient costs, medical evacuation costs if you need to be transported anywhere, and even follow-up treatment when you get back home.

But your AIG Travel Insurance is not just about medical emergency cover. It also insures you against a range of other potentially expensive situations, including:

Emergency assistance services – when something unfortunate happens to you in a foreign country, it can be very overwhelming. With Travel Guard, you can call the 24-hour helpline, get cash advances on your insurance and be referred to the correct person at the consulate where required.

Loss of baggage, personal effect, travel documents, money and credit cards.

- Accidental loss of, theft or damage to your accompanied baggage and personal effects.
- The non-recoverable cost of replacing travel documents, credit cards and traveller's cheques.
- Assistance in the advancement of funds should cash, bank currency notes, postal or money orders or other negotiable instruments be damaged, lost or stolen.
- Legal liability arising out of the authorized use of travel documents, credit cards or travellers's cheques as a result of fraud.

Baggage delay

- The reimbursement of essential expenses incurred as a result of the carrier delaying, misdirecting or temporarily misplacing your baggage: or due to the carrier's financial inability to continue a journey either permanently or temporarily.

Personal liability

- Accidental injury to another person
- Accidental loss of a damage to another's property

General

- Your premature return in the even of death, illness or injury of a parent, child or business associate.
- Legal Assistance abroad
- Hi-jack of the public conveyance in which you are travelling

Visa Delay

In the event of VISA delays, the client can amend their dates of travel to a maximum of two occasions, but not after 60 days from the effective date of the policy.

Assistance Services

- 24-hour medical emergency and assistance telephone line +44(0) 1273739274
- Cash advances
- Consular referrals
- Emergency travel accommodation arrangements
- Transmission of urgent message

Please note that the description of cover is provided for marketing purposes only and is subject to the full terms, conditions, exclusions and endorsements of the policy. The policy wording is available from your AIG office or your travel agent.



Whatever your destination

AIG Travel Insurance covers you for local and international travel if you purchase an airline or other public conveyance ticket. Your local journey is covered when you travel within your own country and in excess of 100km from your normal place of residence or business. Your international journey is covered if you travel outside the territorial limits of your country of residence.

Type of cover...

Individual cover includes one adult under the age of 71 or 80 years for seniors product, plus your financial dependent children between 6 months and 19 years (or 25 years if full time student), travelling with you.

Family cover includes you and your spouse or de facto partner, under the age of 71 or 80 years for seniors product, plus your financial dependent children between 6 months and 19 years (or 25 years if full time student), travelling with you.

Cover may be purchased on single or annual trip basis, depending on the frequency that you travel.

Additional benefits

- Medical complication during the first 26 weeks of a pregnancy
- Coffin expenses

Excess free...

If you are hospitalized as an in-patient for more than 24 hours we will waive the medical expenses excess.

World Business Insurance

As with our AIG Travel Insurance, Travel Guard AIG provides travel insurance designed especially for the needs of our business travellers. Please contact AIG or your travel agent for more information

NOTE

Travel Insurance Cover requirements

1. Name(s) of the insured as they appear on the passport
2. Date of Birth
3. Next of Kin (Name)
4. Postal address
5. Telephone no.
6. Dates of travel (from and to dates)
7. Destination of Travel
8. Passport No.
9. Email address

Trip cancellation or curtailment – sometimes it is necessary to cancel or postpone your trip at the last minute for emergency reasons. Your AIG Travel Insurance ensures that you don't lose your deposit if this happens to you.

Loss or theft of luggage and personal effects – if you travel a lot, you know it is quite possible to be separated from your luggage through loss or theft. If this happens, your AIG Travel Insurance will cover the cost of your personal belongings as well as the cost of replacing essential travel documents.

Personal liability insurance – should another person be accidentally harmed or their property be accidentally damaged as a result of your actions while travelling, your legal cost could be very high. Not with AIG Travel Insurance, though, because we've got you covered.

Make sure all your travel memories are good ones

When you go on a trip, you don't want your memories to be tarnished by the long-term financial costs of an unforeseen accident or emergency for which you were not prepared. AIG Travel Insurance is an affordable hassle-free way of ensuring that this never happens. The cost of all the great benefits you enjoy with your AIG Travel Insurance is very small when compared to how much you are spending on your travels. Isn't it worth paying this small price to make sure that you enjoy total peace of mind while you're on your trip.

The following pages provide you with all the details on the travel insurance you can enjoy with AIG Travel insurance as well as the low cost of receiving this excellent cover. If you need more information or want to speak to a consultant about the type of cover you require, please call AIG Kenya on 3676000 / 3751800

Travel Insurance

You never know what can happen when travelling either locally or abroad. That's why our new AIG Travel Insurance is so essential. Our travel insurance provides the cover you need to rest easy on holiday. Have a close look at how much cover is provided and just how little it costs. Cover must be purchased and/or issued prior to your departure and cannot be cancelled once the insured journey has commenced.



INSURED EVENT

1. Emergency Medical and related Expenses
Medical Expenses - injury or illness
Excess (applicable to out patients)
Dental Expenses - injury
- illness
Out - patient prescription drugs
Optical Expenses - injury
- illness
Follow-up Treatment Expenses
- illness/injury
Hospital Cash (\$40 per day up to max. of 5 days)
2. Personal Accident
Accidental Death or Permanent Disability
3. Travel Guard
Assistance services
- Cash advances
- Consular referral
- Emergency Accommodation & Travel arrangements
- Transmission of urgent messages
Accompanying Family Member
Return of Accompanying Children
Return of Travel Companion
Legal Assistance Abroad
Coffin Expenses
Return of Mortal Remains / Burial Expenses
Medical Evacuation & Repatriation or Transport to Medical Centre Expenses
4. Cancellation & Curtailment
Cancellation
Excess
Curtailment
Excess
5. Baggage, Trade samples, Personal Effects, Travel Documents, Money & Credit Cards
Loss or theft of baggage/ trade samples (single item limit 25% of benefit amount)
Excess
Loss or Theft of Cash and/or Travel Documents
Baggage Delay - After 6 hours
6. Personal Liability Abroad
Bodily injury
Excess
Material Damage
Excess
7. Hijack Public Conveyance
Hijack - After 12 hours
8. Study Fees
Reimbursement of Study Fees
9. Accumulation limits
10. Any one Life Limit

WHAT IS NOT COVERED

The following is a summary of the main exclusions. Full details are provided in the policy wording.

We will not pay for any benefit resulting from:

- War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war rebellion, revolution, insurrection or military or usurped power, labour disturbances, riot, strike or lock-out;
- The intentional use of military force to intercept, prevent or mitigate any known or suspected Terrorist Act;
- Any terrorist act or threat thereof;
- Active service in any military or police force;
- Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear materials. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission.
- Travel by air except as a passenger on a legally aircraft;
- Travel where the Insured Person is acting as part of the crew;
- Sexually Transmitted Disease.
- Chronic fatigue syndrome or myalgia;
- Being under the influence of alcohol, drugs or narcotics unless administered or prescribed by a medical practitioner;
- Claims incurred in connection with cardiac and /or cardio vascular and/or vascular and/or cerebro vascular illness and conditions not for sequelae thereof or conditions that in the opinion of a medical practitioner appointed by us, can reasonably be related thereto if the Insured Person has received medical advice and/or to treatment (including medication) for hypertension six months prior to the date of issue of the Policy Receipt or when the Insured Person is older than 70 years;
- Undertaking employment on a permanent or a contract basis which is not casual;
- Journeys for the purpose of emigration except for medical expenses 30 days after arrival in your new country of residence.
- Participation in sport as a professional
- Participation in any hazardous pursuit;
- 6 months pre-existing health/medical conditions; elective abortions; recurring, chronic or continuing illness or condition or any congenital abnormality or condition;
- Any criminal or intentionally illegal act committed by the Insured Person.
- Travel into or through Cuba or Iraq.
- Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapon.

(C) Inbound Travel Premium

1 - 7 days	\$25.00
8 - 14 days	\$45.00
15 - 21 days	\$65.00
22 - 28 days	\$85.00
29 - 35 days	\$105.00
36 - 42 days	\$125.00
43 - 84 days	\$185.00
85 - 90 days	\$215.00

(D) World Student Travel Premium

Up to 92 days	\$200.00
93 - 185 days	\$280.00
Annual	\$350.00

(E) Seniors Travel Premium

TRAVEL DAYS	SENIORS (USD)
From 1 - 6 days	100
From 7 - 14 days	240
From 15 - 30 days	470
From 31 - 60 days	640
From 61 - 90 days	815

(F) In Country Travel Premium

LOCAL COVER	PRICING
Duration	Individual (KES)
1 - 6 days	KES 1,300
7 - 14 days	KES 1,625
15 - 30 days	KES 1,950

Travel Insurance - What is Covered

Emergency Medical and Related Expenses

- Medical expenses (in-patient and out-patient)
- Follow up treatment in country of residence
- Medical evacuation, repatriation and transport to medical centre
- Expenses for location and sending in a doctor in-situ and location of unavailable medication
- Return after medical treatment
- Return of accompanying children or travelling companion
- Burial, cremation at the place of death or return of mortal remains
- Visit by a family member if you are hospitalized as an in-patient

Personal Accident

24-hour death and permanent disability cover for injury (under the age of 65 years)

Trip Cancellation and Curtailment

Loss of Deposit due to cancellation of journey resulting from:

- The unexpected death, illness or injury of yourself, your spouse, your dependent children, the person overseas with whom you intended to stay, a relative or a business associate.
- The non-availability of the person named in the policy receipt that was intended to take care of your dependent or disabled children, due to death, illness or injury within 30 days before the date of departure.
- Cancellation of your leave by employer due to the non-availability of a colleague replacing you during your journey as a result of death, illness or injury within 30 days before the date of departure (including retrenchment)
- Your obligatory presence in court.
- Important or considerable damage to real estate owned by you, caused within 30 days before the date of departure.
- Theft or complete immobilisation of your private vehicle at the moment
- Delay at the moment of embarking resulting from immobilisation beyond ones control ("Act of God") during the trip towards the place of embarking or arrival.

A	B	C	D
PREMIER (Individual / Family / Group cover)	SCHENGEN COVER	INBOUND COVER	WORLD STUDENT COVER
\$200,00	\$75,000	\$100,000	\$60,000
\$200	\$100	\$50	\$200
included in Medical Expense	included in Medical Expense	included in Medical Expense	included in Medical Expense
\$365	\$365	\$1,000	\$365
		\$250	
included in Medical Expense	included in Medical Expense	included in Medical Expense	included in Medical Expense
\$365	\$365	Nil	\$365
\$ 500	\$500	Nil	\$500
Nil	Nil	Nil	\$200
\$25,000	Nil	\$25,000	\$6,000
Assistance Only	Assistance Only	Assistance Only	Assistance Only
Assistance Only	Assistance Only	Assistance Only	Assistance Only
Assistance Only	Assistance Only	Assistance Only	Assistance Only
Assistance Only	Assistance Only	Assistance Only	Assistance Only
\$3,500	\$3,500	Nil	\$3,500
\$3,500	\$3,500	Nil	Nil
\$3,500	\$3,500	Nil	\$3,500
\$1,000	Assistance Only	Nil	\$1,000
\$20,000	\$20,000	\$ 20,000	\$20,000
\$750	\$750	\$1000	\$750
\$20,000	\$25,000	\$100,000	\$80,000
\$1,500	Nil	Nil	\$1,400
\$150	Nil	Nil	\$200
\$1,500	Nil	Nil	\$1,400
\$150	Nil	Nil	\$200
\$1000	Nil	Nil	\$1,000
\$100	Nil	Nil	\$50
\$150	Nil	Nil	\$100
\$150	Nil	Nil	\$50
\$100,000	Nil	Nil	\$50,000
\$150	Nil	Nil	Nil
\$100,000	Nil	Nil	\$50,000
\$150	Nil	Nil	\$150
\$500	Nil	Nil	\$200
Nil	Nil	Nil	\$5,000
\$200,000	\$75,000	\$100,000	Nil
		\$100,000	

Schedule of Benefits
(e) Seniors Travel Insurance

Section 1 - Medical & Related Expenses	
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
Section 2 - Personal Accident	
Accidental Death	\$10,000
Section 3 - Travel Guard Assistance services	
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
Section 4 - Cancellation or Curtailment	
Cancellation	\$1,500
Curtailment	\$1,500
Excess	\$50
Section 5 - Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
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
Sub limit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	25% of benefit limit
Sub limit - Cellular phones/fittings/accessories (Over and above excess)	\$200
Theft of Money and Credit Cards & Travellers Cheques (Over and above excess)	\$150
Single item limit - Theft of Money and Credit Cards & Travellers Cheques (Over and above excess)	\$50
Excess	\$70
Baggage Delay (delayed for more than 6 hours)	\$150
Section 9 - Travel Delay & Missed Connection	
Travel Delay (delayed for more than 4 hours)	\$200
Personal Liability	\$100,000
Excess	\$150
Section 10 - Motor Hijack	
Personal Accident	\$500
Section 11 - Hijack - After 12 hours	
Accumulation Limit	\$100,000

Schedule of Benefits
(f) In country Travel Insurance

Section 1 - 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
Section 2 - Personal Accident	
24 Hour	KES 750,000
Section 3 - Travel Guard	
Assistance services	
Return of Mortal Remains or Burial Expenses	KES 50,000
Coffin expenses	KES 22,500
Section 4 - Baggage, Money, Credit Cards & Travellers 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
Sub limit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	KES 5,000
Sub limit - Cellular phones/fittings/accessories (Over and above excess)	KES 5,000
Section 5 - Personal Liability	
Excess	KES 7,500
Accumulation Limit	KES 2,250,000

(A1) Premier individual Premium

DURATION	PREMIUM
1 - 6 days	\$38.00
7 - 14 days	\$90.00
15 - 30 days	\$175.00
31 - 60 days	\$240.00
61 - 90 days	\$305.00
91 - 180 days	\$400.00
Annual multi Trip	\$500.00

Includes the insured person and their children (upto a maximum of 5 children per policy)

(A2) Premier Family Premium

1 - 6 days	\$70.00
7 - 14 days	\$171.00
15 - 30 days	\$330.00
31 - 60 days	\$460.00
61 - 90 days	\$580.00
91 - 180 days	\$760.00
Annual multi Trip	\$950.00

Includes the insured person, their spouse and their children (upto a maximum of 5 children per policy)

(A3) For groups of 10 or more individuals
\$5 per person per day
(B1) Schengen Individual Premium

DURATION	PREMIUM
1 - 6 days	\$25.00
7 - 15 days	\$45.00
16 - 23 days	\$55.00
24 - 31 days	\$65.00
32 - 50 days	\$90.00
51 - 66 days	\$125.00
67 - 90 days	\$175.00
91 - 180 days	\$295.00
Annual multi Trip	\$400.00

Includes the insured person and their children (upto a maximum of 5 children per policy)

(B2) Schengen Family Premium

DURATION	PREMIUM
1 - 6 days	\$45.00
7 - 15 days	\$85.00
16 - 23 days	\$102.00
24 - 31 days	\$120.00
32 - 50 days	\$175.00
51 - 66 days	\$240.00
67 - 90 days	\$335.00
91 - 180 days	\$495.00
Annual Multi Trip	\$760.00

There are 25 Schengen Countries which include

- | | |
|------------------|--------------------|
| 1 Austria | 14 Lithuania |
| 2 Belgium | 15 Luxembourg |
| 3 Czech Republic | 16 Malta |
| 4 Denmark | 17 Norway |
| 5 Estonia | 18 Poland |
| 6 Finland | 19 Portugal |
| 7 France | 20 Slovakia |
| 8 Germany | 21 Slovenia |
| 9 Greece | 22 Spain |
| 10 Hungary | 23 Sweden |
| 11 Iceland | 24 Switzerland |
| 12 Italy | 25 The Netherlands |
| 13 Latvia | |



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