

PLAN " EUROPE "

Includes:

**Maximum Limits: USD 40.000,00
Medical Expenses**

Gross Premiums in USD

Period of coverage	Gross Premium In US\$	
7 days	26.675	
10 days	36.65	
15 days	46.70	
21 days	50.175	
30 days	80.075	
60 days	150.2	
90 days	207.00	
180 days (*)max. 92 consecutive days	314.275	
365 days (*)max. 92 consecutive days	452.35	

Minimum Premium US\$ 29.41
Kshs 2,500/- plus taxes

Geographical coverage	Provides coverage for all countries within Europe, including Schengen & UK.
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PRODUCT BENEFITS & LIMITATIONS: EUROPE

	COVERAGES	EUROPE (US Dollars)
1	MEDICAL EXPENSES & HOSPITALIZATION ABROAD	40 000 Deductible 67
2	TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT	Unlimited
3	EMERGENCY DENTAL CARE	600 Deductible 67
4	REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED	Unlimited
5	REPATRIATION OF MORTAL REMAINS	Unlimited
6	TRAVEL OF ONE IMMEDIATE FAMILY MEMBER	115 / day max 1.150
7	EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER	Unlimited
8	DELIVERY OF MEDICINES	Unlimited
9	RELAY OF URGENT MESSAGES	Unlimited
10	ADVANCE OF BAIL BOND	20.000
11	ADVANCE OF FUNDS	2.000
12	LEGAL DEFENSE	2.800
13	LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD	270
14	COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE	800
15	COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE	270
16	LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS	Unlimited
17	DELAYED DEPARTURE	240
18	PERSONAL ACCIDENT IN MEANS OF PUBLIC TRANSPORT	20.000

PLAN "WORLDWIDE"

Includes:

**Maximum Limits: USD 40.000,00
Medical Expenses**

Geographical coverage
Provides worldwide coverage, except the country of residence

Gross Premiums in USD

Period of coverage	GROSS PREMIUM	
7 days	44.975	
10 days	61.3	
15 days	71.0	
21 days	78.75	
30 days	102.8	
45 days	141.9	
60 days	159.4	
90 days	199.975	
180 days (*)maximum 92 consecutive days	420.925	
365 days (*)maximum 92 consecutive days	528	

The above rates plus taxes plus stamp duty Minimum premium US\$ 41.176

PRODUCT BENEFITS & LIMITATIONS: WORLDWIDE

	COVERAGES	WORLDWIDE (US Dollars)
1	MEDICAL EXPENSES & HOSPITALIZATION ABROAD	40 000 Deductible 67
2	TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT	Unlimited
3	EMERGENCY DENTAL CARE	600 Deductible 67
4	REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED	Unlimited
5	REPATRIATION OF MORTAL REMAINS	Unlimited
6	TRAVEL OF ONE IMMEDIATE FAMILY MEMBER	115 / day max 1.150
7	EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER	Unlimited
8	DELIVERY OF MEDICINES	Unlimited
9	RELAY OF URGENT MESSAGES	Unlimited
10	ADVANCE OF BAIL BOND	20.000
11	ADVANCE OF FUNDS	2.000
12	LEGAL DEFENSE	2.800
13	LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD	270
14	COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE	800
15	COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE	270
16	LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS	Unlimited
17	DELAYED DEPARTURE	400
18	PERSONAL ACCIDENT IN MEANS OF PUBLIC TRANSPORT	27.000

PLAN "AFRICA"

Includes:

**Maximum Limits: USD 13.500,00
Medical Expenses**

Gross Premiums in USD

Period of coverage	Gross premium	Gross premium in Euros
7 days	16.9	
10 days	24.25	
15 days	34.625	
21 days	42.725	
30 days	77.35	
60 days	91.65	
90 days	74.67	
180 days (*)max. 92 consecutive days	190.75	
365 days (*)max. 92 consecutive days	227.925	

Geographical Coverage	Provides coverage within Africa and surrounding islands, except country of residence.
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PRODUCT BENEFITS & LIMITATIONS: AFRICA

	COVERAGES	AFRICA (US Dollars)
1	MEDICAL EXPENSES & HOSPITALIZATION ABROAD	13.500 Deductible 67
2	TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT	Unlimited
3	EMERGENCY DENTAL CARE	600 Deductible 67
4	REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED	Unlimited
5	REPATRIATION OF MORTAL REMAINS	Unlimited
6	TRAVEL OF ONE IMMEDIATE FAMILY MEMBER	115 /day max 1.150
7	EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER	Unlimited
8	DELIVERY OF MEDICINES	Unlimited
9	RELAY OF URGENT MESSAGES	Unlimited
10	ADVANCE OF BAIL BOND	2.000
11	ADVANCE OF FUNDS	1.150

PLAN "Students"

NET REINSURANCE PREMIUMS IN USD

	GROSS PREMIUMS -USD	Gross Premium in Euros
COVER PERIODS		
6 months (*) maximum 180 consecutive days	373.464	
1 year (*) maximum 365 consecutive days	605.15	

Plus Taxes and stamp duty

GEOGRAPHICAL COVERAGE	
ZONEII	Provides coverage for Worldwide, except the country of residence. Plus taxes and stamp duty.

PRODUCT BENEFITS AND LIMITATIONS : STUDENTS

DETAILS OF COVERS	« STUDENTS » (Limits in USD)	
<i>Personal Assistance</i>		
Medical assistance for illness or accident sustained by the Insured when travelling abroad.	USD 67.400,00 Full Limit	EXCESS USD 135,00 PER CLAIM
Transport or repatriation for health reasons, in the event of illness or accident sustained by the Insured during the course of a trip.		
Transport or repatriation of the deceased Insured and travel for a companion.		
Relay of urgent messages.		

Hajj & Umrah Protection

"H&UP"
Includes:

Maximum Limits: USD 10.000; USD 15.000; USD 25.000
Medical Expenses

Geographical Coverage	Provides coverage in Medina and Mekka, both located in Saudi Arabia.
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Product	Period of Coverage	GROSS PREMIUMS	
H&UP Basic			
	1-15 days	42.55	
	1-25 days	54.525	
	1-45 days	68.225	
H&UP Plus			
	1-15 days	49.525	
	1-25 days	67.15	
	1-45 days	82.125	
H&UP Extra			
	1-15 days	62.175	
	1-25 days	79.45	
	1-45 days	112.05	

COVERAGES		LIMITS IN USD/PRODUCT		
		H&UP Basic	H&UP Plus	H&UP Extra
1	MEDICAL EXPENSES	10.000	15.000	25.000
2	MEDICAL EVACUATION	15.000	15.000	15.000
3	LOST BAGGAGE CLAIM	250	500	750
4	INTERNATIONAL ASSISTANCE	Free	Free	Free
5	REPATRIATION OF MORTAL REMAINS	5.000	10.000	15.000
6	ADVANCE OF FUNDS	250	500	750