

SECTION OF COVER	BENEFITS	GOLD PLAN	PREMIUM PLAN	SCHENGEN PLAN	STUDENT PLAN				
		Max. Sum Insured US\$	Max. Sum Insured US\$	Max. Sum Insured US\$	Max. Sum Insured US\$				
A	Personal Accident - DEATH/PTD	US\$27,500	US\$25,000	US\$10,000	US\$10,000				
B	Emergency Medical Expenses and Emergency Medical Evacuation	US\$150,000	US\$100,000	US\$60,000	US\$50,000				
	Emergency Dental Care	US\$750	US\$600	US\$500	US\$500				
	Repatriation of Mortal Remains	US\$12,500	US\$10,000	US\$5000	US\$5000				
	Hospital Benefits	US\$25 per day maximum of US\$250	US\$10 per day maximum of US\$100	NIL	NIL				
C	Loss of Checked Baggage	US\$1,000	US\$1,000	US\$1,000	US\$1,000				
	Delayed Baggage US\$50 per each 12 hour period of delay	US\$ 50 per 12 Hours but maximum of US\$250	US\$50 per 12 Hours but maximum of US\$250	US\$50 per 12 Hours but maximum of US\$250	US\$50 per 12 Hours but maximum of US\$250				
D	Personality Liability	US\$250,000	US\$200,000	US\$200,000	US\$100,000				
E	Hijack US\$50 per each 24 hour period of detention	US\$750	US\$500	US\$500	US\$500				
F	Loss of Passport	US\$500	US\$500	US\$500	US\$500				
G	Cancellation and Curtailment	US\$1,500	US\$1,000	US\$1,000	US\$500				
H	Travel Delay	US\$50 per 8 hrs, up to a max of US\$150	US\$10 per 12 up to a maximum of US\$100	US\$10 per 12 up to a maximum of US\$100	US\$10 per 12 up to a maximum of US\$100				
I	War & Terrorism	Included	Optional - Covered at an additional premium of 25% of the Basic premium	Optional - Covered at an additional premium of 25% of the Basic premium	Optional - Covered at an additional premium of 25% of the Basic premium				
PREMIUM									
PERIOD		SINGLE TRIP				INBOUND		AGE: 16 - 45	
		AGE: 16 - 60	61 - 70:	16 - 60	61 - 70	16 - 60	61 - 70	16 - 60	61 - 70
Up to	7 days	38	46	31	38	25	29	27	32
Up to	8 - 10 days	66	94	53	76	38	47	39	48
Up to	11 - 15 days	94	128	76	104	53	62	50	62
Up to	16 - 21 days	124	152	100	123	67	81	61	73
Up to	22 - 31 days	180	233	146	189	81	96	73	92
Up to	32 - 62 days	204	273	165	222	100	124	93	105
Up to	63 - 93 days	320	349	260	284	N/A	N/A	166	186
Up to	94 - 185 days	408	459	331	373	N/A	N/A	271	287
ANNUAL MULTI TRIP		378	526	307	427				
GROUP PLAN		US\$5 Per day							

IMPORTANT POINTS

- Nature of coverage:**
This policy is not a general health insurance policy. Coverage is intended for use by the Insured in the event of a sudden and unexpected sickness or accident arising when the Insured is outside of his Home Country.
- Pre-Existing Exclusion:**
This policy does not cover claims for any medical services arising from a Pre-Existing Medical Condition as defined in this document.
- General Health Exclusion:**
No claims under this policy will be paid where the Insured:
a) Is travelling against the advice of a Physician; or
b) Is receiving, or on a waiting list for treatment, or awaiting the results of medical tests or investigations for medical treatment declared by a Physician; or
c) Is travelling for the purpose of obtaining treatment; or
d) Has received a terminal prognosis for a medical condition.

What to do in the Event of a Medical Emergency

SPECIALTY ASSISTANCE MUST be contacted immediately, in the event of an Insured dying, incurring medical expenses in excess of US\$500, being involved in an accident, or being admitted to hospital. The Company will not be liable for any costs without the express prior approval of **SPECIALTY ASSISTANCE**. **SPECIALTY ASSISTANCE** will provide a complete medical assistance service to the Insured. Operating 24 hours a day 365 days a year, **SPECIALTY ASSISTANCE** provides effective medical assistance for the Insured anywhere in the world and can be accessed by telephone or fax:
For assistance Worldwide, contact:
Specialty Assistance
London, UK
Tel: (24 HR) +44 (0)20 7902 7405
Fax: (24 HR) +44 (0)20 7928 4748
Email: (24 HR) assistance@specialty-group.com

For non-emergency medical and all other claims you will need to complete a claim form as soon as possible after the incident has occurred or within 31 days of your return to your home country.

The completed claim form, together with invoices, proof of ownership, travel documents and any other relevant details must be sent to Britam.

- Notes**
- Ages calculated at the commencement of the trip.
 - Children under 16: 50% of 16 - 60 rates if travelling with an insured adult.
 - Age 71 - 74 years = 200% of 61 - 70 rates, Age 75 - 80 years = 300% of 61 - 70 rates. Rates for Age 70+ are subject to a clean medical report.
 - Adults 70 years and over: to submit to a satisfactory medical examination prior to acceptance.
 - Maximum age at expiry of insurance: 80 years.
 - Pre-existing conditions not covered.
 - Annual Multi Trip Maximum any one trip not exceeding 90 days.
 - Minimum of 10 travellers with a minimum of 3 days for the group plan.
 - The benefits for Group Plan are the same as for Premium Plan.

Britam Travel Insurance Application Form

Date of Departure From To Total Days Country of Travel Policy No.

Selected Plan (please tick) Gold Plan Premium Plan Single trip Premium Plan Inbound Schengen Plan Student Plan 90 Days Student Plan 180 Days Student Plan Annual Mode of Travel

	Persons to be Insured (state Full Names Mr/Mrs/Miss)	Date of Birth	Passport No.	Relationship to Policy Holder	Premium per Person	Additional Premium for Terrorism	Total Premium
1.							
2.							
Others to be Insured							
1.							
2.							

NB: For Group plan please provide a schedule with the details of the insured name, date of birth & passport number.

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SPECIALTY ASSISTANCE will provide a complete medical assistance service to the Insured. Operating 24 hours a day 365 days a year, **SPECIALTY ASSISTANCE** provides effective medical assistance for the Insured anywhere in the world and can be accessed by telephone or fax:

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London, UK

Fax: (24 HR) +44 (0)20 7928 4748

Email: (24 HR) assistance@specialty-group.com

MAKING A CLAIM

For non-emergency medical and all other claims you will need to complete a claim form as soon as possible after the incident has occurred or within 31 days of your return to your Home Country.

The completed claim form, together with invoices, proof of ownership, travel documents and any other relevant details must be sent to

BRITAM GENERAL INSURANCE CO (K) LTD
RENAISSANCE CORPORATE PARK | ELGON ROAD, UPPER HILL
P.O. BOX 30375-00100, NAIROBI
TEL: (020) 2833000/0703 / 094000
FAX: (020) 2717626/2714927

INFO@BRITAM.CO.KE | WWW.BRITAM.CO.KE

Please note that if medical treatment has been received, medical

with all bills, and receipts if already paid, should also be attached and returned to above address.

You can request a claim form by writing to, or by telephoning or visiting the website of:

<http://www.britam.co.ke>

Email: travelinsurance@britam.co.ke

POLICY PERIODS

Policy Type : Single Trip

A single return trip, as defined in the Period of Insurance, beginning and ending in the Home Country.

Policy Type : Annual Multi Trip

Any number of single return trips, as defined, subject to the following:

- A maximum duration of 90 days any one trip.
- Wintersports cover is limited to 17 days per policy per year.

Period of Insurance: Single Trip

Under Section G (for Cancellation only), Insurance is effective from the Date of Issue of the Insurance Policy Document and terminates on commencement of the trip.

In respect of all other sections, insurance commences when the Insured leaves their place of residence or business in their Home Country (whichever is the later) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the Policy Period as shown on the Insurance Certificate;
- The Insureds return home to the Home Country as planned, at the end of the trip;
- The Insureds first return to their Home Country prior to the planned return at the end of the trip.

In the event of a covered injury, illness or accident occurring during the Period of Insurance where the Insured is medically incapable of returning to his Home Country, this insurance will be extended for a maximum of 30 days from the end of the Period of Insurance, for the treatment of Emergency Medical Expenses only, provided that **SPECIALTY ASSISTANCE** has authorised such extension.

Period of Insurance: Annual Multi Trip only

Under Section G (for Cancellation only), Insurance is effective from the later of either the Date of Issue of the Insurance Policy Document or the time at which a trip is booked and terminates with whichever occurs first of the following:

- The commencement of the trip; or
- The expiry of the Policy Period (being the expiry of 365 days from the date of issue).

In respect of all other sections, insurance commences when the Insured leaves their place of residence or business in their Home