

# GA SMART TRAVEL - OUTBOUND PACKAGE

Purchase Your Travel Policy Online at [www.gakenya.com](http://www.gakenya.com)



4th Floor, GA Insurance House, Ralph Bunche Road

P.O. Box 42166 Nairobi 00100 GPO,

Tel: 0709 626 000 | Travel Line: 0786 555 555

[travel@gakenya.com](mailto:travel@gakenya.com)

## MAKING A CLAIM

If an accident occurs under any of the guarantees described in the benefits schedule, then the insured should in the shortest time possible contact the 24/7 International Helpline on the following:

+44 845 217 1379 +216 29 67 72 76

Direct assistance email: [afrcosiam@mapfre.com](mailto:afrcosiam@mapfre.com)

Refund assistance email: [refund@mapfre.com](mailto:refund@mapfre.com)

By dialing the emergency number, you will be prompted to provide:

- Passport or identity card number
- Policy number
- Full name of the injured and principle insured
- Cause of the call
- The place you are located (Hotel/City/Address/Phone number)

For non-emergency medical and 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 form together with relevant invoices, travel documents and any other details must be sent to GA INSURANCE LIMITED.

## MAJOR COVER EXCLUSIONS

- Pre-existing illnesses/conditions whether known/unknown to the insured
- Expenses that arise from pandemics or epidemics such as Covid-19
- Reimbursement of medical expenses over 300USD where the client did not seek approval from MAPFRE before making the payment
- Expenses arising from flight cancellations by airline
- Natural perils such as floods, earthquakes, landslides, volcanic eruptions etc.
- Loss arising from terrorism, mutiny or crowd disturbances
- Alcohol/drug abuse
- Dangerous sports such as underwater diving, mountain climbing, motor racing etc.
- Loss arising from Labor accidents e.g mining
- Incidents that happen before the client leaves Kenya
- Expenses that occur when the insured returns back to Kenya except pre-authorized follow-up medical treatment
- Claims whereby the client did not suffer financial loss
- Any damage occurring to Mobile Phones or Personal Computer not registered at the moment of taking out the policy
- Prior notice should be given in-case there is a need to cancel a policy, policies that will have already taken effect will not be cancelled.

*\*Refer to the policy document for detailed policy terms, conditions & exclusions*

## APPLICATION FORM

First name \_\_\_\_\_ Middle name \_\_\_\_\_ Last name \_\_\_\_\_

Date of birth \_\_\_\_\_ Passport \_\_\_\_\_ Occupation \_\_\_\_\_

Postal address \_\_\_\_\_ Phone number \_\_\_\_\_ Email address \_\_\_\_\_

KRA Pin No \_\_\_\_\_ Destination (s) \_\_\_\_\_ Purpose of trip \_\_\_\_\_

Date of departure \_\_\_\_\_ Date of return \_\_\_\_\_ Total number of days/months \_\_\_\_\_

Beneficiary (name) \_\_\_\_\_ Contact details of beneficiary \_\_\_\_\_

Mobile Phone  Model: \_\_\_\_\_ IMEI No: \_\_\_\_\_

Personal Computer (PC)  Model: \_\_\_\_\_ Serial No: \_\_\_\_\_

*Note: Mobile and PC Not available for Africa/Asia*

Optional Covers: Upgrade to 24 hours Personal Accident Cover (Attracts 75% premium loading)

Winter Sports - Skiing (Attracts 100% premium loading)

PRODUCT SELECTED AFRICA/ASIA  EUROPE BASIC  WORLDWIDE BASIC  WORLDWIDE PLUS  WORLDWIDE PLUS-FAMILY  WORLDWIDE EXTRA  WORLDWIDE EXTRA -FAMILY

### DECLARATION

1. I am not aware of any circumstances likely to lead to cancellation of the journey nor have I withheld any information likely to affect the acceptance of this insurance and will notify the company of any change in circumstances or health occurring prior to departure.
2. I declare that all persons are in good state of health and fit to travel. **Pre-existing medical conditions are excluded.**
3. I accept the levels of cover chosen as well as all terms and conditions.

INSURED SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

Regulated by Insurance Regulatory Authority

# OUTBOUND PACKAGES - SCHEDULE OF BENEFITS (USD)

COVER / BENEFIT	AFRICA OR ASIA	EUROPE BASIC	WORLDWIDE BASIC	WORLDWIDE PLUS	WORLDWIDE EXTRA	EXCESS (IN USD)
<b>PERSONAL ASSISTANCE</b>						
Dispatch of Medication	Included - Service Only	Nil				
General Information	Included - Service Only	Nil				
Hijack	30 Per Day Max. 3,000	50 Per Day Max. 3,000	50 Per Day Max. 3,000	50 Per Day Max. 3,000	75 Per Day Max. 7,500	Nil
<b>MEDICAL TRANSPORTATION AND REPATRIATION</b>						
Medical Transportation or Repatriation	Real Expenses	Nil				
Transport of a Person due to the Hospitalisation of the Insured	Return Tickets Economy Class	5 Days				
Stay of a Person due to the Hospitalisation of the Insured	85 Per Day Max. 10 Days	100 Per Day Max. 10 Days	100 Per Day Max. 10 Days	100 Per Day Max. 10 Days	200 Per Day Max. 10 Days	5 Days
Transportation or Repatriation of the Accompanying Insured	1,500	3,500	1,500	3,500	5,000	Nil
<b>MEDICAL EXPENSES</b>						
<b>Medical Expenses Abroad</b>	<b>15,000</b>	<b>80,000</b>	<b>100,000</b>	<b>225,000</b>	<b>500,000</b>	<b>Nil</b>
Compulsory Quarantine Due To Diagnosed Covid-19	80 Per day - Max. 14 Days	Nil				
First Medical Assistance Abroad	Included In General Limit	Nil				
Dental Expenses	450	450	500	500	650	Nil
Pharmaceutical Expenses	Included In General Limit	Nil				
Medical Expenses After the Return to the Country of Origin	500	500	500	500	1,000	Nil
<b>REPATRIATION OF MORTAL REMAINS</b>						
Transport or Repatriation of the Deceased Insured	Real Expenses	Nil				
<b>LUGGAGE</b>						
Indemnity due to problems with the Checked - in Luggage (Accidental Damage, Loss, Robbery)	300	1,500	1,500	1,500	2,000	Nil
Compensation for Baggage Delay	200	200	250	250	350	4 Hours
Compensation due to Damage of Registered Personal PC	Nil	200	200	300	500	Nil
Compensations due to Damage of Registered Mobile Phone	Nil	200	200	300	500	Nil
<b>TRIP CANCELLATION</b>						
Reimbursement of the Cancellation Expenses of the Trip (Prevents the Policy to be Cancelled after Purchase)	Nil	1,500	Nil	2,000	5,000	50
<b>DELAYS</b>						
Indemnity due to the Transport Departure Delay	180	250	300	300	500	4 Hours
Missed Connections	Nil	200	300	300	500	Nil
Missed Departure	Nil	200	300	300	500	Nil
<b>CURTAILMENT</b>						
Curtailment Expenses	500	2,000	3,000	5,000	5,000	Nil
Early Return due to Serious Family Matter	Same Class Ticket	Nil				
<b>PERSONAL ACCIDENTS</b>						
Accidental Death on Means of Transport ( <b>Optional upgrade to 24 hours cover, subject to premium increase of 75%</b> )	7,000	50,000	200,000	200,000	500,000	Nil
Permanent Accidental Disability (Means of Transport)	% As Per Scale	Nil				
<b>PERSONAL LIABILITY</b>						
Personal Liability due to Physical Damages to Third-Parties	200,000	200,000	200,000	250,000	250,000	Nil
Legal Defence (Not Traffic)	3,500	3,500	5,000	5,000	5,000	Nil
Deposit for Legal Costs and Expenses	3,500	3,500	5,000	5,000	5,000	Nil
Personal Liability due to Material Damages to Third-Parties	200,000	200,000	200,000	250,000	250,000	Nil
<b>COMPLIMENTARY MEDICAL COVERS</b>						
Hospital Compensation	Nil	100 Day Max. 10 Days	200 Day Max. 10 Days	200 Day Max. 10 Days	200 Day Max. 10 Days	5 Days
<b>COMPLIMENTARY CARD COVERS</b>						
Replacement of the Passport and the Driving Licence by Emergency Documents	200	500	500	500	500	Nil



OUTBOUND PACKAGE	AFRICA	ASJA	EUROPE	WORLD-WIDE BASIC	WORLDWIDE PLUS		WORLDWIDE EXTRA		
					Individual	Family	Individual	Family	
<b>PREMIUM SCHEDULE (USD)</b>	<b>Type of Plan</b>	<b>Individual</b>	<b>Individual</b>	<b>Individual</b>	<b>Individual</b>	<b>Individual</b>	<b>Family</b>	<b>Individual</b>	<b>Family</b>
	1-8 days	13	13	20	23	34	83	38	92
	9-14 days	18	18	29	32	38	92	43	103
	15-21 days	25	25	34	40	45	110	50	121
	22-32 days	31	31	38	45	52	126	58	140
	33-49 days	38	38	50	58	68	164	76	182
	50-62 days	65	65	79	92	108	261	121	288
	63-92 days	88	88	103	119	140	337	155	373
	93-180 days (*)	137	137	207	239	283	679	313	751
	93-180 days (*)	149	149	238	277	326	783	362	866
	Annual Multi-trip (*)	164	164	270	315	371	889	409	983
	Annual Multi-trip (*)	189	189	331	364	428	1,028	473	1138

## NOTES

- 50% Discount for children up to 18 years
- 50% loading for persons between 66 - 75 years
- 100% loading for persons between 76 - 80 years.
- 300% loading for persons aged from 81 years, only available for Schengen
- 100% loading for winter sports inclusion
- Personal Accident Optional upgrade to 24 hours cover, subject to premium increase of 75%
- Annual/Semi-Annual cover: Non- consecutive trips, not exceeding 92 days
- Family plan covers principle + spouse + children (Max 3 children below 18 years) and benefits are same as the WW-Plus or WW-Extra though shared among the family members.
- Policy should be bought prior to leaving Kenya.

## Disclaimer\*

- The information contained in this brochure is for marketing purposes only, full information of the cover is contained in the policy document. In case of any queries and clarifications, please contact your agent/broker or any of our branches near you.\*
- Cover for Covid-19 is only limited to "medical expenses benefit" abroad but not on any other expense that arise from the other list of benefits above.\*

(\*) Maximum 92 consecutive days per trip  
 (\*\*) Maximum 180 consecutive days per trip

Premiums are exclusive of levies: Policy Holder's Compensation Fund = 0.25% Training Levy = 0.2 Stand Duty = KES 40/-