

GA SMART TRAVEL

Outbound Package



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:

+33 437 372 898

+216 29 67 72 76

Direct assistance: afrcosiam@mapfre.com Refund assistance: 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
- Reimbursement of medical expenses over USD300 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 <input type="checkbox"/>	Model: _____	IMEI No: _____
Personal Computer (PC) <input type="checkbox"/>	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 ☐ WORLDWIDE BASIC ☐ WORLDWIDE PLUS ☐ WORLDWIDE PLUS-FAMILY ☐ WORLDWIDE EXTRA ☐ WORLDWIDE EXTRA-FAMILY ☐

DECLARATION

- 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 circumstance or health occurring prior to departure.
- I declare that all persons are in good state of health and fit to travel. **Pre-existing medical conditions are excluded.**
- I accept the levels of cover chosen as well as terms and conditions.

INSURED SIGNATURE _____ DATE _____

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COVER / BENEFIT	AFRICA / ASIA	EUROPE	WW BASIC	WW PLUS	WW EXTRA	EXCESS (in USD)
PERSONAL ASSISTANCE						
DISPATCH OF MEDICATION	INCLUDED - SERVICE ONLY					NIL
GENERAL INFORMATION	INCLUDED - SERVICE ONLY					NIL
HIJACK	30 USD per day max. 3,000 USD	50 USD per day max. 3,000 USD	50 USD per day max. 3,000 USD	50 USD per day max. 3,000 USD	75 USD per day max. 7,500 USD	NIL
MEDICAL TRANSPORTATION AND REPATRIATION						
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 DAY MAX. 10 DAYS	\$100 DAY MAX. 10 DAYS	\$100 DAY MAX. 10 DAYS	\$100 DAY MAX. 10 DAYS	\$200 DAY MAX. 10 DAYS	5 DAYS
TRANSPORTATION OR REPATRIATION OF THE ACCOMPANYING INSUREDS	\$1,500	\$3,500	\$1,500	\$3,500	\$5,000	NIL
MEDICAL EXPENSES						
MEDICAL EXPENSES ABROAD - Including Covid-19	\$15,000	\$80,000	\$100,000	\$225,000	\$500,000	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
REPATRIATION OF MORTAL REMAINS						
TRANSPORT OR REPATRIATION OF THE DECEASED INSURED	REAL EXPENSES					NIL
LUGGAGE						
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
CANCELLATION						
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
DELAYS						
DELAYED DEPARTURE (REAL TIME FLIGHT DELAY)	BUSINESS LOUNGE VOUCHER 1. If a lounge is available in the departure airport, then the insured person will be eligible to receive a lounge pass via email and SMS. 2. If a lounge is not available in the departure airport, the lounge pass will be valid for a period of 6 months.					4 HOURS
MISSED CONNECTIONS	NIL	\$200	\$300	\$300	\$500	NIL
MISSED DEPARTURE	NIL	\$200	\$300	\$300	\$500	NIL
CURTAILMENT						
CURTAILMENT EXPENSES	\$500	\$2,000	\$3,000	\$5,000	\$5,000	NIL
EARLY RETURN DUE TO SERIOUS FAMILY MATTER	SAME CLASS TICKET					NIL
PERSONAL ACCIDENTS ON MEANS OF PUBLIC TRANSPORT (Optional Upgrade to 24 Hours cover subject to premium increase)						
ACCIDENTAL DEATH	\$7,000	\$50,000	\$200,000	\$200,000	\$500,000	NIL
PERMANENT ACCIDENTAL DISABILITY	% AS PER SCALE ON THE POLICY WORDINGS					NIL
PERSONAL LIABILITY						
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
COMPLEMENTARY MEDICAL COVERS						
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
COMPLEMENTARY CARD COVERS						
REPLACEMENT OF THE PASSPORT AND THE DRIVING LICENCE BY EMERGENCY DOCUMENTS	\$200	\$500	\$500	\$500	\$500	\$0

GA SMART TRAVEL OUTBOUND PACKAGE

OUTBOUND PACKAGE		AFRICA	ASIA	EUROPE	WORLD WIDE BASIC	WORLDWIDE PLUS		WORLDWIDE EXTRA	
PREMIUM SCHEDULE (USD)	TYPE OF PLAN	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
	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 ⁽¹⁾	137	137	207	239	283	679	313	751
	93-180 days ⁽²⁾	149	149	238	277	326	783	362	866
	Annual Multi-trip ⁽¹⁾	164	164	270	315	371	889	409	983
	Annual Multi-trip ⁽²⁾	189	189	331	364	428	1,028	473	1,138

⁽¹⁾ Maximum 92 consecutive days per trip

⁽²⁾ Maximum 180 consecutive days per trip

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

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 WorldWide-Plus or WorldWide-Extra though shared among the family members.
- Policy should be bought prior to leaving Kenya.

Purchase your travel policy online at www.gainsuranceltd.com/travel and pay through Mpesa or Debit/Credit Card

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.*