

TRAVEL INSURANCE

Corporate Travel Package -Automatic Flight Delay Cover CIC GROUP

CORPORATE TRAVEL INSURANCE

Provides coverage while visiting Kenya.

CORPORATE PLAN - PRODUCT BENEFITS & LIMITS

Benefits	Silver	Gold	Platinum	
Emergency Medical & Related Expenses				
Medical Expenses Abroad-Including Covid 19 & Pharmaceutical Expenses	\$300,000	\$500,000	\$750,000	
First Medical Assistance	Included in medical expenses general limit			
Dental Expenses	\$1,000	\$1,000	\$1,000	
Follow Up Treatment	\$3,000	\$2,500	\$2,000	
Passive War & Terrorism (only for Medical Expenses)	Covered			
Compulsory Quarantine in case of infection with Covid-19	USD 80 per day - Max. 14Days			
Hospital Compensation (Excess 5 Days)	\$120/day, max. 10 days (total max. \$1,200)	\$60/day, max. 10 days <i>(total</i> <i>max. \$600)</i>	\$30/day, max. 10 days <i>(total</i> <i>max. \$300)</i>	
Medical Transportation & Repatration	on			
Medical Transportation or Repatriation	\$50,000	\$75,000	\$100,000	
Transport of a person due to the Hospitalisation of the Insured (Excess 5 Days)	Return Tickets Economy Class			
Stay of a person due to the Hospitalisation of the Insured (Excess 5 Days)	\$200 per day Max. 10 Days <i>(total max. \$2,000)</i>			
Repatriation of Mortal Remains				
Transport or Repatriation of The Deceased Insured	\$30,000	\$40,000	\$50,000	
Burial Expenses	Included in transport or repatriation of the deceased insured general limit			
Coffin Expenses		\$1,500		
Personal Assistance				
Relay of Urgent Messages	Included - Service Only			
General Information (24 Hours Assistance Services (Services Only)	Included - Service Only			
Dispatch of Medication	Included - Service Only			
Replacement Staff	\$3,500	\$4,000	\$4,500	
Personal Accident				
Accidental Death by Means of Tranport	\$70,000	\$75,000	\$80,000	
Permanent Total Disability	% as per Scale			

Benefits	Silver	Gold	Platinum
Accumulation Limit	\$1,000,000	'	1
Curtailment			
Curtailment Expenses	\$3,000	\$3,500	\$4,000
Curtailment			
Early Return Due to Serious Family Matter (Not only Due to Death of a Family Member)	\$2,500	\$3,750	\$5,000
Luggage & Travel Documents			
Indemnity due to Problems with the Checked - In Luggage (Accidental Damage, Loss, Robbery, Excess \$50)	\$3,000	\$3,500	\$4,000
Compensation for Baggage Delay (Excess 4 Hours)	\$250	\$300	\$350
ATM ASSAULT (The assault has to take place immediately upon withdrawal at the withdrawal place). Mandatory police report	\$500	\$1,000	\$1,500
Location and Forwarding of Baggage and Personal Belongings	Covered		
Replacement of the passport and the driving licence by Emergency Documents (Loss of Passport, Driving License, National ID Card, Credit Cards Abroad)	\$500		
Gadget Coverage: Theft of Registered Mobile Phone, Laptop, Camera, Videocamera, Tablet			
Global Limits	\$2,500		
Laptop	30% of The Global Limit		
Mobile Phone	25% of The Global Limit		
Camera	25% of The Global Limit		
Tablet	25% Of The Global Limit		
Personal Liability			
Physical Damages To Third- Parties <i>(Excess \$100)</i>	\$400,000	\$500,000	\$600,000
Legal Defence (Not Traffic)	\$2,000	\$2,500	\$3,000
Deposit For Legal Costs and Expenses/Advance Bail Bond	\$10,000	\$15,000	\$20,000
Personal Liability Due To Material Damages To Third- Parties <i>(Excess \$100)</i>	\$400,000	\$500,000	\$600,000
Hijack by Means of Public Transportation <i>(Excess 4 Hours)</i>	\$150 Per Day/ Max. \$1,500	\$200 Per Day/ Max. \$2,000	\$ 250 Per Day/ Max. \$2,500

CORPORATE PLAN - PREMIUMS

Premiums	Silver	Gold	Platinum
Daily Net Reinsurance premiums	\$5.82	\$7.39	\$8.18
Annual Net Reinsurance Premiums	\$393.70	\$433.04	\$472.38

^{*}Maximum 92 consecutive days per trip

NOTE

- 1. Premium Reduction/Surcharge considering the Insured's Age:
 - For persons between 3 months and 18 years, reduction of 50%;
 - For persons aged between 66 and 75 years, increase of 50%;
 - For persons aged between 76 and 80 years, increase of 100%;
 - For persons aged from 81 years, only the Europe/Schengen Policy shall be available and the Premium amount shall increase of 300%.
- 2. Premium Surcharge considering the addition of coverage:
 - Winter Sports: 100 % additional price.
- 3. Premium discounts applied for group policies: Minimum 10 persons in the group
 - From 10 to 20 insured persons: 5%
 - From 21 to 50 insured persons: 10%
 - From 51 to 100 insured persons: 15%
 - From 101 to 200 insured persons: 20%
 - From 201 to 400 insured persons: 25%
 - Over 400 insured persons: Revert to CIC General Insurance

CIC GENERAL INSURANCE LTD