



GENERAL

# TRAVEL INSURANCE

Domestic Travel Package

*We keep our word*



DOMESTIC TRAVEL INSURANCE

Provides countrywide coverage in Kenya - Cover will be valid for journeys to a destination within Kenya that is more than 100km’s from the Insured’s home.

DOMESTIC PLAN - PRODUCT BENEFITS & LIMITS

Cover / Benefit	Limits	Excess
Personal Assistance		
Dispatch of medication	Included - service only	Nil
General information	Included - service only	Nil
Hijack	\$30 per day max. \$3,000	Nil
Medical Trasportation & Repatriation		
Medical transportation or repatriation	\$3,000	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	5 Days
Transportation or repatriation of the accompanying insureds	\$500	Nil
Medical Expenses		
Medical expenses - (countrywide-kenya)	\$5,000	100km from place of permanent residence
First medical assistance - (countrywide-kenya)	Included in general limit	
Emergency dental expenses	\$ 350	
Pharmaceutical expenses	Included in general limit	
Transport or repatriation of the deceased insured	\$3,000	
Luggage		
Indemnity due to problems with the checked - in luggage (accidental damage, loss, robbery)	\$300	\$0
Compensation for baggage delay	\$100	4 Hours
Trip Cancellation		
Reimbursement of the cancellation expenses of the trip (prevents the policy to be cancelled after purchase)	\$500	\$ 50
Curtailment		
Curtailment expenses	\$200	Nil
Early return due to serious family matter	Same class ticket	Nil
Personal Accidents		
Accidental death means of tranport	\$7,000	Nil
Permanent accidental disability (means of transport)	% as per scale	Nil

DOMESTIC PLAN - PREMIUM PER DAY

Period of Coverage	Inbound Travel to Kenya
Up to 8 Days	\$1.19
9 to 14 Days	\$0.99
15 to 21 Days	\$0.98
22 to 32 Days	\$0.83

Period of Coverage	Inbound Travel to Kenya
33 to 49 Days	\$0.72
50 to 62 Days	\$0.88
63 to 92 Days	\$0.84

\*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

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