



MADISON
General Insurance

International Travel Insurance



www.madison.co.ke

#LifeWithoutWorry

Requirements

For Online Purchases

- Dial ***828#** and get insured

For Branch Purchases

- Duly filled and signed proposal form
- Copy of KRA PIN, passport bio data and National Identification card

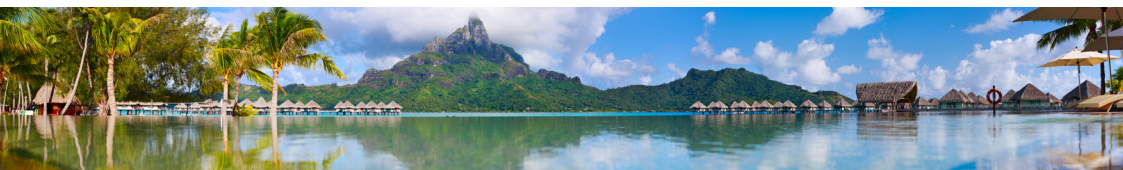
Travel Protect Premium Breakdown - International

- * Maximum period is 180 consecutive days
- * Family is a Max of 4 pax
- * Age limits are 3 months to 80yrs subject to surcharge or discount for minors and seniors

COVERAGE	AFRICA/ASIA		EUROPE BASIC	EUROPE PLUS	WORLDWIDE BASIC		WORLDWIDE PLUS	WORLDWIDE EXTRA
Period	Individual	Family	Individual	Individual	Individual	Family	Individual	Individual
Up to 7 days	\$15	\$34	\$19	\$25	\$31	\$72	\$36	\$43
Up to 10 days	\$21	\$48	\$26	\$37	\$44	\$101	\$51	\$60
Up to 15 days	\$23	\$52	\$28	\$38	\$47	\$109	\$55	\$65
Up to 21 days	\$24	\$55	\$30	\$39	\$49	\$114	\$58	\$68
Up to 31 days	\$37	\$85	\$47	\$64	\$77	\$179	\$90	\$106
Up to 62 days	\$56	\$131	\$71	\$96	\$118	\$273	\$138	\$162
Up to 92 days	\$74	\$169	\$92	\$125	\$153	\$354	\$178	\$210
Up to 180 Days <i>180 consecutive days per trip</i>	\$90	\$208	\$113	\$154	\$188	\$436	\$220	\$258
1 year multi-trip <i>180 consecutive days per trip</i>	\$117	\$268	\$146	\$195	\$242	\$560	\$282	\$332

Geographical Scope Of Coverage Of Travel Protect Plans

AFRICA	Provides coverage within Africa & surrounding islands except the country of residence
ASIA	Provides coverage within Asia & surrounding islands
EUROPE	All European countries
WORLDWIDE	Provides coverage worldwide except the country of residence.



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:

- Is travelling against the advice of a Physician; or
- 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
- Is travelling for the purpose of obtaining treatment; or
- Has received a terminal prognosis for a medical condition.

What to do in the Event of a Medical Emergency

MAPFRE ASSISTANCE MUST be contacted immediately, in the event of a medical emergency, illness or an insured being involved in an accident. The Company will not be liable for any costs without the express prior approval of MAPFRE ASSISTANCE.

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

For assistance Worldwide, contact:

Mapfre Assistance London, UK

Tel: (24 HR) **+44 845 217 1379**

WhatsApp: **+216 2967 7276**

Email: (24 HR) **afrcosiam@mawdy.com**

Claims refund request: **refund@mawdy.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 10 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 Madison General Insurance.



Travel protect benefits & limits - International

BENEFIT	AFRICA/ASIA	EUROPE BASIC	EUROPE PLUS	WORLDWIDE BASIC	WORLDWIDE PLUS	WORLDWIDE EXTRA
	<i>Value offer for Travellers within Africa OR Asia</i>	<i>Value offer for Travellers to Europe LIMITS IN EUROS</i>	<i>Value offer for Travellers to Europe LIMITS IN EUROS</i>	<i>Basic Worldwide Cover</i>	<i>Comprehensive Worldwide Cover</i>	<i>Extra Protection whilst travelling</i>
Emergency Medical Assistance						
Medical Expenses & hospitalization abroad Excess <i>Excess Applicable for</i>	\$15,000 \$30 Out-patient	36,00 € 30 € Out-patient	80,00 € 30 € Out-patient	\$125,000 \$30 Out-patient	\$250,000 \$30 Out-patient	\$500,000 \$30 Out-patient
Compulsory Quarantine in case of infection with Covid-19	\$80 per day <i>Max. 14 days</i>	80€ per day <i>Max. 14 days</i>	80€ per day <i>Max. 14 days</i>	\$80 per day <i>Max. 14 days</i>	\$80 per day <i>Max. 14 days</i>	\$80 per day <i>Max. 14 days</i>
Emergency medical evacuation in case of illness or Accident	\$15000	36,00 €	80,00 €	\$100,000	\$200,000	\$300,000
Emergency Dental Care Excess	\$100 \$25	100€ \$25	450€ \$25	\$500 \$25	\$650 \$25	\$650 \$25
Repatriation of mortal remains	\$10000	10,00 €	10,00 €	\$10000	\$15000	\$15000
Repatriation of Family Member travelling with the insured	\$1500	1,50 €	1,50 €	\$1500	\$3000	\$3000
Emergency Return Home Following Death of a close Family member	Return tickets in economy class and \$85 per day max 10 days	Return tickets in economy class and \$100/- day max 10 days			Return tickets in economy class and \$200/- day max 10 days	
Medical Complementary Services						
Daily Hospital Cash Benefit	NIL	NIL		\$35/ day <i>max \$350</i>	\$50/ day <i>max \$500</i>	\$50/ day <i>max \$500</i>
Personal Assistance Services						
24 hours assistance services	Covered	Covered	Covered	Covered	Covered	Covered
Delivery of Medicines (services only)	Covered	Covered	Covered	Covered	Covered	Covered
Hijack in Means of Public Transport	\$30 Per Hour <i>Max. 100 Hours</i>	€30 Hour <i>Max. 100 Hours</i>	€50 Hour <i>Max. 100 Hours</i>	\$50 Hour <i>Max. 100 Hours</i>	\$100 Hour <i>Max. 100 Hours</i>	\$100 Hours <i>Max. 100 Hours</i>
Baggage						
Loss of passport, Driving licence, National ID card abroad	\$500	500€	500€	\$500	\$500	\$500
Compensation for in-flight loss of checked-in baggage Excess	\$1500 \$50	1,500€ 50€	1,500€ 50€	\$1500 \$50	\$2000 \$50	\$2000 \$50
Luggage Delay Excess	\$250 4 hours	250€ 4 hours	250€ 4 hours	\$250 4 hours	\$350 4 hours	\$350 4 hours
Forwarding of baggage and personal belongings	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost



BENEFIT	AFRICA/ASIA	EUROPE BASIC	EUROPE PLUS	WORLDWIDE BASIC	WORLDWIDE PLUS	WORLDWIDE EXTRA
	<i>Value offer for Travellers within Africa OR Asia</i>	<i>Value offer for Travellers to Europe LIMITS IN EUROS</i>	<i>Value offer for Travellers to Europe LIMITS IN EUROS</i>	<i>Basic Worldwide Cover</i>	<i>Comprehensive Worldwide Cover</i>	<i>Extra Protection whilst travelling</i>
Personal Accidents						
*Accidental Death in Means of Public Transport:	NIL	10.000 €	15.000 €	\$20000	\$20000	\$50000
*Total Disability in Means of public Transport:	NIL	% As per Scale	% As per Scale	% As per Scale	% As per Scale	% As per Scale
Personal Liability						
Advance of bail bond	NIL	NIL	3.000 €	\$3.000	\$10.000	\$10.000
Personal Civil Liability	NIL	NIL	100.000 €	\$100.000	\$150.000	\$150.000
Legal Defense Abroad	NIL	NIL	3.500 €	\$3.500	\$5.000	\$5.000
Cancellation or Curtailment						
Journey Cancellation	NIL	NIL	1.500 €	\$2.000	\$3.000	\$3.000
Journey Curtailment <i>Deductible</i>	\$ 500 \$ 100	500 € 100 €	1.500€ 100€	\$2.000 \$100	\$2.500 \$100	\$2.500 \$100
Losses & Delays						
Real-Time Flight Delay- VIP lounge pass <i>Deductible</i>	VIP lounge pass 4 hours	VIP lounge pass 4 hours	VIP lounge pass 4 hours	VIP lounge pass 4 hours	VIP lounge pass 4 hours	VIP lounge pass 4 hours
Missed travel Connection	NIL	NIL	200€	\$300	\$500	\$500
Optional Benefits Available						
Wintersports	N/A	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL

