



# See The World

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**APA**  
INSURANCE  
GENERAL • LIFE • HEALTH

## APA TRAVEL INSURANCE

Travelling around the globe and exploring the wonders of the world has become easier. Whether on business or pleasure, you require some essentials without which your trip would not be complete. One of these is the APA Globetrotter Travel Cover. It provides security for the unexpected emergencies and peace of mind that you will have assistance whenever you travel.

### WHO CAN BE COVERED?

- Any person between the age of 0 month and 89 years.
- A person travelling outside Kenya.
- Persons on business trips or leisure trips.

### WHAT DOES IT COVER?

- You have comprehensive coverage against international travel risks and hazards anywhere in the world.
- You are covered from the time you leave your country of residence until your return for a period of up to 180 days per trip.

### 24 HOUR ASSISTANCE

You will have access to 24 hour assistance in any emergency situation including:

- Rescue and evacuation in the event of an accident or illness.
- Emergency Medical Treatment.

### PERSONAL ACCIDENT

You and/or your beneficiaries will receive compensation should you be involved in an accident that results in:

- Injuries
- Disability
- Death

### MEDICAL EXPENSES

You will have your expenses arising directly out of the following covered:

- Evacuation or repatriation following accidental injury or illness.
- Emergency Dental Care.

### PERSONAL LIABILITY

You are covered should you be found to be legally liable in the event of:

- Accidental damage to property belonging to a third party.
- Accidental loss or damage to property belonging to a third party.

## TRAVEL DELAY/MISSED DEPARTURE

You will be compensated for eventual delay of booked flights, including accommodation up to the amount shown in the benefits schedule.

## HIJACK

In the event that you cannot reach your destination as a result of a hijacking, the cover compensates USD 100 for each full 24 hour period up to a maximum of 10 days or USD 1000.

## LOSS OF BAGGAGE & DOCUMENTS

- You are covered for loss of passport or essential documents while travelling.
- Loss or damage to checked baggage or personal effects.
- Delay in delivery of baggage checked in by and I.A.T.A affiliated airline.

### Note:

- Maximum Insured age 89 years at the date of inception of policy.
- All premium is on worldwide basis.
- Winter sports and risky sports are covered at a slightly higher rate.

## SALIENT FEATURES

1. Pre-existing medical conditions or planned medical treatment are not covered.
2. Policy Cancellation can only be effected prior to commencement of cover. No refunds will be allowed once cover has begun.
3. In case of any medical emergencies or non medical claims, you must call the international assistance office on the numbers provided on your policy document.
4. Disclose all material facts relating to your health when applying for cover.

**Failure to disclose may lead to nonpayment of benefits.**

### Disclaimer:

*The information contained in this brochure is for marketing purposes only. For detailed information on the product, please contact your agent/broker or our customer service team on 020 286 2000.*

	Platinum	Diamond	Gold	Silver	Basic	Students (up to 30 years)	Seniors (70-79 year old)
<b>Up to 7 days</b>	\$24.0	\$21.0	\$18.3	\$14.9	\$12.7	\$12.4	\$30.0
<b>Up to 15 days</b>	\$35.2	\$30.6	\$26.7	\$21.8	\$18.6	\$17.9	\$43.8
<b>Up to 32 days</b>	\$51.1	\$44.5	\$38.8	\$31.5	\$26.9	\$26.1	\$63.6
<b>Up to 62 days</b>	\$74.8	\$65.3	\$56.9	\$46.4	\$39.4	\$38.2	\$93.2
<b>Up to 92 days</b>	\$110.0	\$96.0	\$83.4	\$68.0	\$58.0	\$56.2	\$137.1
<b>Up to 180 days</b>	\$161.8	\$141.1	\$122.7	\$100.0	\$85.3	\$82.8	\$201.6
<b>Annual multi-trip**</b>	\$237.8	\$207.3	\$180.4	\$147.1	\$125.4	\$121.5	\$296.2

<b>Child rate</b>
Child < 18 years old = 30%

<b>Rate of reduction per group</b>
10 < 20 = 10%
21 < 50 = 15%
51 < 100 = 20 %
101 < 500 = 25%
More than 500 = refer to us

<b>5% reduction for family</b>
Loadings
- Between 80 and 90 year old multiplied by 2 (Travel Seniors)
- For Winter Sport standard rate multiplied by 2.5
- For Risk Sport standard rate multiplied by 3.5

\* For up to 180 days, the covers only apply from the first (1st) day of travel abroad to the one-eightieth (180th) consecutive travel day per trip.  
 \*\* For annual multi-trip, the covers only apply from the first (1st) day of travel abroad to the ninety-second (92nd) consecutive travel day per trip.

