



Currency : US Dollar

SECTION	BENEFITS	EUROPE	BASIC	COMFORT	ELITE	PLATINUM	Excess
1	Medical Section : SECTION 1						
1A	Emergency Medical Expenses	75,000.00	100,000.00	150,000.00	200,000.00	300,000.00	100
1B	Medical Evacuation in case of Illnesses or Accident	15,000.00	15,000.00	25,000.00	30,000.00	50,000.00	100
1C	Emergency Dental Care	500.00	500.00	600.00	750.00	750.00	50
1D	Daily Hospital Benefits	50 per day Max 500	50 per day Max 500	75 per day max 750	75 per day max 750	75 per day max 750	24 hours
1E	Repatriation of family Member travelling with Insured	2,500.00	3,000.00	3,500.00	4,000.00	5,000.00	
1F	Repatriation of Mortal Remains/ Burial Expenses	5,000.00	10,000.00	15,000.00	20,000.00	30,000.00	
1G	Follow up Treatment in Kenya	500.00	500.00	750.00	1,000.00	2,000.00	
1H	Travel of One Immediate Family Member	1,500.00	1,750.00	2,000.00	2,500.00	3,000.00	
1 I	Emergency Return Home Following Death of a Close family member	Covered	Covered	Covered	Covered	Covered	
2	Assistance Services Cash Advance, consular referral, emergency accomodation, travel arrangements and transmission of urgent messages	Assistance Service	Assistance Service	Assistance Service	Assistance Service	Assistance Service	
3	Personal Accident	15,000.00	25,000.00	30,000.00	35,000.00	40,000.00	
4A	Loss of Baggage (students - Loss of checked Baggage)	1,000.00	1,000.00	1,500.00	2,500.00	3,500.00	100
	Single Article Limit	250.00	250.00	250.00	500.00	500.00	
4B	Delay of Checked Baggage	500.00	500.00	1,000.00	1,250.00	1,500.00	6 hours
5	Travel Delay	350.00	350.00	500.00	500.00	750.00	6 hours
6	Missed Departure	500.00	500.00	650.00	750.00	1,000.00	50
7	Missed Connection	500.00	500.00	650.00	750.00	1000.00	50.00
8	Loss of Passport	200.00	250.00	250.00	300 - including other travel documents	500 - including other travel documents	50
9	Legal Assistance	7,500.00	10,000.00	10,000.00	12,500.00	15,000.00	
10	Hi- Jack	800.00	1,000.00	1,000.00	1,300.00	1,500.00	12 hours
		Per day 100	Per day 100	Per day 100	Per day 100	Per day 100	
11	Trip Cancellation and Curtailment	1,000.00	1,500.00	2,000.00	2,500.00	3,500.00	150
12	Advance Bail Bond - Not applicable to student cover	10,000.00	10,000.00	12,500.00	15,000.00	20,000.00	
13	Personal Liability	75,000.00	100,000.00	150,000.00	250,000.00	300,000.00	250
14	Mugging Benefit	No benefit	No Benefit	No Benefit	50 per day max. 250	100 per day max. 500	
15	Special Events Cover	No benefit	No Benefit	No Benefit	500.00	500.00	

REMARKS

- 1 Winter Sports cover at an additional 50% loading
- 2 Unused ski pack costs - Max. 500 - Applicable to Elite and Platinum Options
- 3 Baggage Delay - Cost of hiring replacement ski equipment - Max. UD 300
- 4 Golf Cover - additional 10% loading on premium - Max. 1,500. Applicable to Elite and Platinum Options
- 5 War and Terrorism extension included in Medical and PA benefits only