



Currency : US Dollar

SECTION	BENEFITS	EUROPE	BASIC	COMFORT	ELITE	PLATINUM	Excess
1	<b>Emergency Medical</b>						
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 Illness 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	Covererd	Covered	Covered	Covered	Covered	
2	<b>Assistance Services: Cash Advance, consular referral, emergency accomodation, travel arrangements and transmission of urgent messages</b>	Assistance Service	Assistance Service	Assistance Service	Assistance Service	Assistance Service	
3	<b>Personal Accident</b>	15,000.00	25,000.00	30,000.00	35,000.00	40,000.00	

4A	<b>Loss of Baggage (students - Loss of checked Baggage)</b>	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	<b>Travel Delay</b>	350.00	350.00	500.00	500.00	750.00	6 hours
6	<b>Missed Departure</b>	500.00	500.00	650.00	750.00	1,000.00	50
7	<b>Loss of Passport</b>	200.00	250.00	250.00	300 - including other travel documents	500 - including other travel documents	50
8	<b>Legal Assistance</b>	7,500.00	10,000.00	10,000.00	12,500.00	15,000.00	
9	<b>Hi- Jack</b>	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	
10	<b>Trip Cancellation and Curtailment</b>	1,000.00	1,500.00	2,000.00	2,500.00	3,500.00	150
11	<b>Advance Bail Bond - Not applicable to student cover</b>	10,000.00	10,000.00	12,500.00	15,000.00	20,000.00	
12	<b>Personal Liability</b>	75,000.00	100,000.00	150,000.00	250,000.00	300,000.00	250
13	<b>Mugging Benefit</b>	No benefit	No Benefit	No Benefit	50 per day max 250	100 per day max 500	
14	<b>Special Events Cover - Covered events wedding, funeral, 25th or 50th wedding anniversary or Sporting event</b>	No benefit	No Benefit	No Benefit	500.00	500.00	

**REMARKS**

- 1 Winter Sports cover at an additional 40% 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
- 6 All other terms and condition as per the policy wording