The Heritage Insurance Company (K) Ltd
Head office and branches

HERITAGE INSURANCE - HEAD OFFICE NAIROBI
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Arusha Branch
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Arusha
This is a policy designed to meet the needs of people traveling overseas. It combines several covers in one document.

The common covers available are:
(i) Personal accident
(ii) Medical
(iii) Baggage
(iv) Loss of deposit

The limit of cover varies. However, the amounts of cover is quite large to meet the needs of most travellers. The cover begins on departure from the airport and lapses on return to the country. The period of cover should be such that it allows for any delays during the travel.

The cost is based on the duration of the travel and values selected. It is possible to have an annual policy for a company on which deposit premium is charged and declarations made during the year. This policy is recommended to any one traveling out of the country even if it is for one journey.

Eligibility
This policy is valid for:
a) Residents of Kenya who are 70 years and under at the inception of this policy.
b) Foreigners who are 70 years and under travelling to Kenya (in respect of Inbound cover only) at the inception of this policy.

Exclusions
Health Conditions
1. 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.
2. 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.
3. General Health Exclusion: No claims under this policy will be paid where the Insured: a) Is travelling against the advice of a Physician; or b) Is receiving, or is on a waiting list for treatment, or is awaiting the results of medical tests or investigations for medical treatment declared by a Physician; or C) Is travelling for the purpose of obtaining treatment or d) Has received a terminal prognosis for a medical condition.

Repatriation
The Company reserves the right to repatriate when in the opinion of the Doctor in Attendance and The Company’s Medical Advisors, the Insured is fit to travel.

Policy Limits and Excesses
This policy has specific limits on the amount The Company will pay. All claims will be subject to an Excess where applicable. This means that The Company will not be liable for the first part of the claim. The amount of the Excess will be borne by the Insured.

FAQs
1. Do I need travel insurance?
Getting travel insurance can be just as essential as packing your passport when you go on holiday, without travel insurance you could be responsible for all emergency costs, including medical care, repatriation expenses and replacement of valuables if you need to make a claim.

2. What cover options do I need?
Although value for money is important, so is having the right level of cover when you travel. Features to look out for include:
• Medical cover
• Emergency assistance
• Cancellation of your travel
• Lost, damaged or stolen baggage
• Personal liability
• Scheduled airline failure
• Legal assistance
• Travel disruption cover
• Holiday curtailment

3) Can a customer get a family travel insurance policy?
Yes, one can get policies for couples, families and other groups. Note, however, that there might be certain rules about family members or group as shall be described in the policy document. Also, insurers ask if a customer has an existing medical condition, so it is important to make sure at policy outset, one knows what is covered and what could potentially invalidate the policy.

*Policy Terms and Conditions apply