STUDENT TRAVEL RATING			
	STUDENTS CLASSIC	STUDENTS PREMIUM	
COVER PERIODS	Worldwide	Worldwide	
6 months maximum 180 consecutive days	361	496	
9 months maximum 270 consecutive days	470	626	
l year maximum 365 consecutive days	602	715	
MEDICAL & EMERGENCY ASSISTANCE			
Medical expenses & hospitalization abroad – Covid-19	60,000 Excess 70	100,000 Excess 70	
Compulsory Quarantine in case of infection with Covid-19	\$80 per day – Max. 14 days	\$80 per day – Max. 14 days	
Emergency medical evacuation in case of Illness or Accident	30,000	50,000	
Emergency dental care	500 Excess 70	500 Excess 70	
Repatriation of mortal remains	15,000	25,000	
Emergency return home following death of a close relative	2,000	2,000	
Travel of one immediate family member	100 day. Max 10 days	100 day. Max 10 days	
PERSONAL ASSISTANCE BENEFI	TS		
24 Hours Assistance Services	Covered	Covered	
Delivery of Medicines	1,000	1,000	
Relay of Urgent messages	Unlimited	Unlimited	
BAGGAGE			
Loss of Passport, driving license, national identity card abroad	300	300	
PERSONAL LIABILITY			
Advance of Bail Bond	15,000	20,000	
Personal Civil Liability	50,000 Excess 150	50,000 Excess 150	
Legal Defense	2,000	2,000	
OPTIONAL BENEFITS *Subject to	premium surcharge		
Winter Sports (suppression of exclusion)	Available as an Option	Available as an Option	

DURATION	STANDARD COVER (PREMIUMS IN USD)			WORLDWIDE COVER (PREMIUMS IN USD)		
DORATION	AFRICA	ASIA	EUROPE	BASIC	PLUS	EXTRA
Up to 4 days	9	9	11	15	27	34
Up to 7 days	12	14	15	20	36	43
Up to 10 days	17	19	22	28	51	62
Up to 15 days	18	20	25	30	55	67
Up to 21 days	20	25	28	32	58	72
Up to 31 days	32	33	38	48	90	111
Up to 62 days	50	52	57	70	138	165
Up to 92 days	59	59	74	98	179	202
Up to 180* days	70	70	80	106	193	240
1 year* multi-trip	82	90	103	136	248	295

OTHER TERMS				
Premium Reduction/Surcharge considering the Insured's Age				
For persons between 3 months and 18 years	Reduction of 50%			
For persons aged between 66 and 75 years	Increase of 50%			
For persons aged between 76 and 80 years	Increase of 100%			
For persons aged from 81 years, only the Europe/Schengen Policy shall be available	Premium amount shall increase of 300%			
Premium Surcharge considering the addition of coverage				
Winter Sports	100% additional price			
Premium discounts applied for group policies: Minimum 10 persons in the group				
From 10 to 20 insured persons	5%			
From 21 to 50 insured persons	10%			
From 51 to 100 insured persons	15%			
From 101 to 200 insured persons	20%			
From 201 to 400 insured persons	25%			

# **HEAD OFFICE**

Fidelity Insurance Centre, 5th Floor, Waridi Lane,
Off Waiyaki Way, Westlands
P. O. Box 47435 - 00100 Nairobi, GPO Kenya
T (Main): +254 709 988 000, T (Other): +254 733 620 001
T (Claims): +254 701 300 300
E: info@fidelityshield.com

## **ELDORET OFFICE**

Zion Mall, 1st Floor, Uganda Road P. O. Box 7877 - 30100 Eldoret T (Main): +254 709 988 000, T (Other): +254 709 988 725 E: eldoret@fidelityshield.com

# NAKURU OFFICE

West Side Mall, 3rd Floor, Kenyatta Lane P. O. Box 18622 - 20100 Nakuru T (Main): +254 709 988 000, T (Other): +254 709 999 710 E: nakuru@fidelityshield.com

# MOMBASA OFFICE

MTC Building (formerly Ambalal House)
South Wing, 8th Floor, Nkurumah Road
P. O. Box 90103 - 80100 Mombasa
T (Main): +254 709 988 000, T (Other): +254 709 988 601
E: mombasa@fidelityshield.com

## KISUMU OFFICE

Kenya-Re Plaza (Wedco Centre), Shop Unit 2 Block B, Oginga Odinga Street P. O. Box 2243 - 40100 Kisumu T (Main): +254 709 988 000, T (Other): +254 709 988 714 E: kisumu@fidelityshield.com

### NAIROBI CBD

Transnational Plaza, 8th Floor, Mama Ngina Street
P. O. Box 47435 - 00100 Nairobi **T (Main):** +254 709 988 000, **T (Other):** +254 702 420 747; **T (Other):** +254 709 988 750 **E:** nairobicbd@fidelityshield.com

# THIKA OFFICE

Along Kwame Nkrumah Street
Twin Oak Plaza Building, 4th Floor,
P. O. Box 6283 - 01000 Thika
T (Main): +254 709 988 730, T (Other): +254 709 988 000
E: thika@fidelityshield.com

www.fidelityshield.com

# PROPOSAL FORM



Title
Surname
Other names
DOB
Destination
Purpose of Trip
Beneficiary
Departure date
Return date
No. of days / months
No. of acompanying children
Names
K.R.A Pin No.
Passport No
Address
Telephone
Email
Home doctor
Doc Tel.
Cover Selected
Africa / Asia Worldwide Plus
Europe Basic Worldwide Extra
Worlwide Basic
Official use
Premium Kshs.
Agent / Broker
Insured
Signature

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PLAN "STANDARD"					
BENEFIT	AFRICA/ASIA	EUROPE BASIC	WORLDWIDE BASIC	WORLDWIDE PLUS	WORLDWIDE EXTRA
PRODUCT DESCRIPTION	Value offer for Travelers within Africa OR Asia	Value offer for Traveler to Europe – Limits in Euros	Basic Worldwide Cover	Comprehensive Worldwide Travel Insurance	Extra Protection whilst travelling
Emergency Medical Assistance					
Medical Expenses & hospitalization abroad – Covid-19 Included	\$15,000	36,000€	\$40,000	\$75,000	\$150,000
Excess	\$30	30€	\$30	\$30	\$30
Excess Applicable for Compulsory Quarantine incase of infection with Covid-19	Out-patient \$80 per day – Max. 14 days	Out-patient 80€ per day – Max. 14 days	Out-patient \$80 per day – Max. 14 days	Out-patient \$80 per day – Max. 14 days	Out-patient \$80 per day – Max. 14 days
Emergency medical evacuation in case of Illness or Accident	\$15,000	36,000€	\$40,000	\$75,000	\$150,000
Emergency Dental Care	\$100	100€	\$500	\$650	\$650
Excess	\$25	25€	\$25	\$25	\$25
Repatriation of mortal remains	\$10,000	10,000€	\$10,000	\$15,000	\$15,000
Repatriation of Family Member travelling with the insured	\$1,500	1,500€	\$1,500	\$3,000	\$3,000
Emergency Return Home Following Death of a close Family member	NIL	Same Class Ticket	Same Class Ticket	Same Class Ticket	Same Class Ticket
Compassionate Emergency Visit	NIL	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 max \$350	\$50/ day max \$500	\$50/ day max \$500
Personal Assistance Services					
24 hours assistance services	Covered	Covered	Covered	Covered	Covered
Delivery of Medicines (services only)	Covered	Covered	Covered	Covered	Covered
Hijack in Means of Public Transport	NIL	NIL	\$50 per day max \$5,000	\$100 per day max \$7500	\$100 per day max \$7500
Baggage					
Loss of passport, Driving licence, National ID card abroad	\$500	500€	\$500	\$500	\$500
Compensation for In-flight loss of checked-in baggage	\$1,500	1,500€	\$1,500	\$2,000	\$2,000
Excess	\$50	50€	\$50	\$50	\$50
Luggage Delay	\$250	250€	\$250	\$350	\$350
Excess	4 hours	4 hours	4 hours	4 hours	4 hours
Forwarding of baggage and personal belongings	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost
Personal Accidents					
*Accidental Death in Means of Public Transport	NIL	10,000 €	\$20,000	\$20,000	\$50,000
*Total Disability in Means of public Transport	NIL	% As per Scale	% As per Scale	% As per Scale	% As per Scale
Personal Liability					
Advance of bail bond	NIL	NIL	\$3,000	\$10,000	\$10,000
Personal Civil Liability	NIL	NIL	\$100,000	\$150,000	\$150,000
Legal Defense Abroad	NIL	NIL	\$3,500	\$5,000	\$5,000
Cancellation or Curtailment					
Journey Cancellation	NIL	NIL	\$2,000	\$3,000	\$3,000
Journey Curtailment	NIL	NIL	\$2,000	\$2,500	\$2,500
Deductible	N/A	N/A	\$100	\$100	\$100
Losses & Delays					
Delayed Departure	NIL	300€	\$300	\$1,000	\$1,000
Deductible	N/A	4 hours	4 hours	4 hours	4 hours
Missed travel connection	NIL	NIL	\$300	\$500	\$500
Optional benefits available					
Wintersports	N/A	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL