

TRAVEL GUARD

Travel Insurance Kenya



The only KATA Approved
Travel Insurance



Bring on tomorrow

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TRAVEL INSURANCE

Make peace of mind part of your travel plans

When you're planning your next trip, it is unlikely that travel insurance will be the first thing on your mind. However, at some point in your travel plans, it is essential that you make travel insurance a priority and that you take some time to consider your insurance cover needs while you are on your trip.

Why bother with travel insurance?

At AIG, we hear this question all the time, and we always have the same answer. "Because you never know what might happen to you while you're travelling." Being in business of insuring people when they travel, we have countless stories about travellers who have found themselves in situations, both locally and overseas, that could have resulted in severe financial losses had they not been covered by the fantastic benefit of the AIG Travel Insurance. We also have plenty of stories about people who choose not to insure themselves while travelling and ended up paying a very high price when things went wrong.

We know that it's never easy to invest a little extra money in something that you may never need. However, we also know, through experience, that you will be really glad you made that small investment when you find yourself in a situation that you do need to use the comprehensive insurance cover offered by AIG.

You don't have to be involved in a major accident or suffer a robbery to incur significant financial losses while travelling. When you're travelling overseas, even a relatively minor incident or medical situation can end up costing you a small fortune. Unless you have planned for such an event and enjoy the peace of mind that comes from knowing that you are covered financially, these small situations can become a huge financial headache.

What exactly is travel insurance?

There are many different types of travel insurance, most of which can be tailored to cover your exact insurance needs while on a trip. Travel insurance through your AIG Travel Insurance includes international emergency medical cover should you fall ill or be injured whilst travelling. This means that, depending on the policy you choose and according to its stated terms and conditions, you are covered for expenses incurred as a result of a medical injury or sudden illness, including in-and out-patient costs, medical evacuation costs if you need to be transported anywhere, and even follow-up treatment when you get back home.

But your AIG Travel Insurance is not just about medical emergency cover. It also insures you against a range of other potentially expensive situations, including:

Emergency assistance services – when something unfortunate happens to you in a foreign country, it can be very overwhelming. With Travel Guard, you can call the 24-hour helpline, get cash advances on your insurance and be referred to the correct person at the consulate where required.

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Loss of baggage, personal effect, travel documents, money and credit cards.

- Accidental loss of, theft or damage to your accompanied baggage and personal effects.
- The non-recoverable cost of replacing travel documents, credit cards and traveller's cheques.
- Assistance in the advancement of funds should cash, bank currency notes, postal or money orders or other negotiable instruments be damaged, lost or stolen.
- Legal liability arising out of the authorized use of travel documents, credit cards or travellers's cheques as a result of fraud.

Baggage delay

- The reimbursement of essential expenses incurred as a result of the carrier delaying, misdirecting or temporarily misplacing your baggage: or due to the carrier's financial inability to continue a journey either permanently or temporarily.

Personal liability

- Accidental injury to another person
- Accidental loss of a damage to another's property

General

- Your premature return in the even of death, illness or injury of a parent, child or business associate.
- Legal Assistance abroad
- Hi-jack of the public conveyance in which you are travelling

Visa Delay

In the event of VISA delays, the client can amend their dates of travel to a maximum of two occasions, but not after 60 days from the effective date of the policy.

Assistance Services

- 24-hour medical emergency and assistance telephone line
+44(0) 1273739274
- Cash advances
- Consular referrals
- Emergency travel accommodation arrangements
- Transmission of urgent message

Please note that the description of cover is provided for marketing purposes only and is subject to the full terms, conditions, exclusions and endorsements of the policy. The policy wording is available from your AIG office or your travel agent.