



Our bespoke travel insurance provides 24hrs protection to the insured against accidental injuries, illness, loss of checked-in baggage, and other specified unforeseen events occurring in the course of an insured journey abroad (outbound travel) or in Kenya (Inbound & In-country travel).

Our solutions

Medical Expenses



Emergency Medical and related Expenses

This policy covers you for emergency medical expenses incurred as a result of injury or illness while travelling. Such expenses include charges for hospitalization, medication, or other diagnostic procedures or remedial treatment given under inpatient and outpatient consultation.



Medical Transportation & Repatriation

If during an Insured Journey, you suffer an illness or injury covered under the Medical Expenses section that necessitates emergency air, land or water transportation:

- to another location to obtain necessary medical treatment; or
- repatriation to Country of Residence; then

We will pay for the cost of the required medical transportation service including the necessary accompanying medical staff.

Personal Accident Cover

In the unfortunate event of your demise or disability as a result of injury suffered during your insured Journey, we will pay out your insurance benefit subject to the maximum amount provided the Schedule of Benefits indicated in your policy document.



Accidental Death

Provides a lump sum payment to your designated beneficiary if you die due to an accident while traveling.



Permanent Total Disability

Provides payment to the insured per scale depending on the disability.



Trip Cancellation, Curtailment and Delay

Trip Cancellation

Reimbursement for Expenses: will reimburse the reasonable expenses incurred when an insured trip is cancelled.

Non-Refundable Expenses: Protects prepaid, non-refundable expenses if you need to cancel your trip due to covered reasons.

Trip Curtailment

Reimbursement for expenses: will reimburse you for reasonable expenses incurred when your trip is cut short.

Trip Delay

We will reimburse you for essential expenses incurred up to the sum insured stated in the Schedule of Benefits, following an unforeseen travel delay after 4 hours resulting from:

- Delayed departure
- Missed connections

Loss, Damage or Theft of Baggage, Personal Effects & Travel Documents

Provides reimbursement for loss or theft of checked-in baggage, personal effects, portable business equipment (including computers and cellular phones), business property (including trade samples), travel documents, cheques & cash during your insured trip

Hijack

This benefit will be paid in case of an unlawful seizure or wrongful exercise of control of a public conveyance (including the crew thereof) in which you are travelling. You must provide the company with a written statement from an appropriate authority confirming the hijack and how long it lasted.

Passive War & Terrorism

- **Passive War:** This section covers war or warlike activities (whether declared or not; including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends. This benefit is only applicable to medical expenses and personal accident sections.
- **Terrorism:** This covers actual or threatened use of force or violence causing damage, injury, harm or disruption dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. This benefit is only applicable to medical expenses and personal accident sections.



Our Offerings

Individual Travel

Designed for individuals or groups.

Premier Travel (Individual/Family & Group)

Provides coverage while traveling anywhere in the world

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|  Individual The policy covers an individual (excluding spouse) and children between 6 months and 18 years. |  Family Designed for the principal, spouse and up to 3 children who are between the ages of 6 months and 18 years. |  Groups This is a comprehensive travel insurance cover for 10 or more people travelling together on an identical itinerary. |
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Schengen Travel (Individual/Family & Group)

Visa applications to Schengen states are not complete without a travel insurance policy that covers one for medical emergencies and repatriation throughout Europe and back home. The product meets the Schengen visa requirements.

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|  Individual The policy covers an individual (excluding spouse) and children between 6 months to 18 years. |  Family Designed for the principal, spouse and up to 3 children who are between the ages of 6 months and 18 years. |  Groups This is a comprehensive travel insurance cover for 10 or more people travelling together on an identical itinerary. |
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World Student Travel

Specially designed to support students travelling abroad to study and takes care of a variety of unfortunate occurrences, from emergency medical expenses to tuition fee payment when study is interrupted as a result of hospitalization.

Seniors Travel Insurance

Designed for our seniors between the ages of 70 and 85 years. It covers for overseas medical expenses, loss of baggage and personal liability among other benefits.

Inbound Travel insurance

Covers non-Kenyan residents or visitors to Kenya on holiday or on business. The cover provides visitors to Kenya with protection from a range of potential risks.

In-country Travel Insurance

Designed for locals travelling within the boundaries of Kenya. This cover ensures that accidental medical expenses and inconveniences like loss of baggage are taken care of while travelling within Kenya.



New Name, Same Commitment, Reliable Service

Corporate Travel

Corporate travel insurance is tailored to provide coverage to employees while travelling for business purposes.

Platinum Plan
 Highest level of coverage. Ideal for frequent or international travelers. Includes maximum limits for medical expenses, trip cancellations, baggage loss, and personal liability.

Gold Plan
 Mid-tier coverage. Balanced protection for most travelers. Offers moderate limits on all key benefits.

Silver Plan
 Basic coverage. Designed for budget-conscious corporates. Offers moderate limits on all key benefits.

Pricing

Pre-determined as per our rating structure. Pay either per single trip or an annual fee for multiple trips.

Why NCBA Travel Insurance?
 NCBA Travel insurance allows you to explore the world with peace of mind and create lasting memories for you and your family while on holiday. It provides comprehensive cover with a global reach designed to protect you and your family while you are away from home.



New Name, Same Commitment, Reliable Service

Get in Touch >> ncbagroup.com/ncbainsurance **Go for it**