

SECTION	JWS Travel	ICEA (Outbound)	ICEA (Inbound)	GA (Outbound)	GA (Inbound)	AIG (Outbound)	AIG (Inbound)	Madison (Outbound)	Madison (Inbound)	UAP (Outbound)	UAP Inbound
MEDICAL EXPENSES											
Maximum Age	75	71 (75 for seniors citizens policy with lower benefits)	N/A	80	80	71 (80 for seniors travel policy with lower benefits)	71	81	N/A	75	75
Maximum number of days per trip	No limit	90 days	N/A	180 days	90 days	180 days	90 days	92 days	N/A	180	50
Medical Expenses & Hospitalization	\$ 5,000,000	\$ 300,000	N/A	\$ 500,000	\$ 130,000	\$ 200,000	\$ 100,000	\$ 150,000	N/A	\$ 300,000	\$ 120,000
Follow up treatment in country of residence or home country	\$ 50,000	\$ 2,000	N/A	-	-	\$ 500	-	-	N/A	\$ 2,000	-
Medical Evacuation Expenses	Included in medical expenses	\$ 50,000	N/A	Actual cost	Actual cost	\$ 20,000	\$100,000	\$ 150,000	N/A	\$ 50,000	\$ 120,000
Repatriation of Mortal Remains	Included in medical expenses	\$ 30,000	N/A	Actual cost	Actual cost	\$ 20,000	Included in medical expenses	\$15,000	N/A	\$ 50,000	\$ 120,000
Accompanying Family Member	Actual cost	\$ 5,000	N/A	Return Tickets Economy Class	Economy Class Flight	\$ 3,500	-	\$3,000	N/A	\$ 5,000	-
Emergency Dental Treatment	Included in medical expenses	\$ 750	N/A	\$ 650	\$ 1,000	Included in medical expenses	\$ 1,000	\$ 650	N/A	\$ 350	\$ 300
Pre existing conditions	Covered	Not Covered	N/A	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	N/A	Not Covered	Not Covered
PERSONAL ACCIDENT											
Death, Disability or injury	\$ 100,000	\$ 40,000	N/A	\$ 500,000	\$ 30,000	\$ 25,000	\$ 25,000	\$50,000	N/A	\$ 15,000	\$ 10,000
EMERGENCY ASSISTANCE											
Emergency Assistance Company	Intana	Specialty Assistance Services	N/A	Mapfree	Mapfree	Travel Guard	Travel Guard	Mapfree	N/A	AXA Assistance	AXA Assistance
Assistance Services	Unlimited Assistant services	Unlimited Assistant services	N/A	Unlimited Assistant services	Unlimited Assistant services	Unlimited Assistant services	Unlimited Assistant services	Unlimited Assistant services	N/A	Unlimited Assistant services	Unlimited Assistant services
Legal Assistance abroad	\$ 25,000	\$ 15,000	N/A	\$ 5,000	\$ 3,000	\$ 1,000	-	\$5,000	N/A	\$ 1,000	-
LOSSES, DELAYS, TRIP CANCELLATION OR CURTAILMENT											
Loss of documents (Passport, National ID, Drivers license)	\$ 1,000	\$ 500	N/A	\$ 500	\$ 200	\$ 150	-	\$500	N/A	\$ 150	\$ 100
Cancellation or Curtailment	\$ 10,000	\$ 3,500	N/A	\$ 5,000	\$ 2,000	\$ 1,500	\$1,500	\$3,000	N/A	\$ 2,000	\$ 1,500
Loss of checked in luggage	\$ 1,000	\$ 3,500	N/A	\$ 2,000	\$ 200	\$ 1,000	-	\$2,000	N/A	\$ 150	\$ 100
Delay	\$ 500	\$ 750	N/A	\$ 500	\$ 200	\$ 150	-	\$1,000	N/A	\$ 200	\$ 100
PERSONAL LIABILITY											
Personal Liability limit of indemnity	\$ 2,000,000	\$ 300,000	N/A	\$ 250,000	\$30,000	\$ 100,000	-	\$ 150,000	N/A	\$ 150,000	-
COVID EXTENSIONS / EXCLUSIONS											
Covid 19 medical expenses	Not Covered	\$ 100,000	N/A	\$ 500,000	Not Covered	\$ 200,000	\$ 100,000	\$ 150,000	N/A	Not Covered	Not Covered
Covid non-medical claims	Not Covered	Not Covered	N/A	Not Covered	Not Covered	Covered subject to confirmed & documented diagnosis	Not Covered	Not covered	N/A	Not Covered	Not Covered
Age limit for Covid cover	Not Covered	70 years	N/A	80	80	71	71	80	N/A	Not Covered	Not Covered
Covid Subjectivities prior to travel	Not Covered	Pre travel test 72 hrs prior to departure	N/A	None	None	None	None	None	N/A	Not Covered	Not Covered
Travel advisory exclusion	Not Covered	No cover if travelling against Govt. travel advisory	N/A	None	None	No cover if travelling against Kenyan Govt. advisory	None	None	N/A	Not Covered	Not Covered
Excluded Territories (Specifically for Covid)	Not Covered	North & South America, South Africa and India.	N/A	None	None	None	None	None	N/A	Not Covered	Not Covered