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## TRAVEL INSURANCE



**For All International and Domestic Travellers**

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## Table of Contents

|   |    |
|---|----|
| <b>EXECUTIVE SUMMARY</b> .....                              | 3  |
| <b>YOUR CURRENT SITUATION</b> .....                         | 3  |
| <b>Without Travel Insurance, You Face:</b> .....            | 3  |
| <b>THE RECOMMENDED SOLUTION</b> .....                       | 4  |
| <b>Comprehensive Travel Insurance Coverage</b> .....        | 4  |
| <b>KEY BENEFITS TO YOU</b> .....                            | 5  |
| <b>1. Medical Emergency Protection</b> .....                | 5  |
| <b>2. Trip Cancellation Protection</b> .....                | 5  |
| <b>3. Baggage Protection</b> .....                          | 6  |
| <b>4. 24/7 Global Assistance</b> .....                      | 6  |
| <b>5. Peace of Mind for Family</b> .....                    | 6  |
| <b>COVERAGE COMPARISON</b> .....                            | 6  |
| <b>What Travel Insurance Covers vs. Doesn't Cover</b> ..... | 6  |
| <b>WHY KENYANS NEED TRAVEL INSURANCE</b> .....              | 7  |
| <b>Growing Trends Making Coverage Essential:</b> .....      | 7  |
| <b>OUR ROLE AS YOUR TRAVEL INSURANCE ADVISOR</b> .....      | 8  |
| <b>What We Do for You:</b> .....                            | 8  |
| <b>No Advisory Fees:</b> .....                              | 8  |
| <b>FREQUENTLY ASKED QUESTIONS</b> .....                     | 8  |
| <b>GET STARTED TODAY</b> .....                              | 12 |
| <b>Get Your Travel Insurance Quote Now</b> .....            | 12 |

# EXECUTIVE SUMMARY

Travel insurance protects you from unexpected financial losses during domestic and international trips including medical emergencies, trip cancellations, lost luggage, flight delays, and emergency evacuations. A single medical emergency abroad can cost millions of shillings—travel insurance ensures you're protected without depleting your savings or being stranded in a foreign country.

**The Problem:** Most Kenyan travellers are unaware that their **local medical insurance doesn't cover international medical emergencies**. A medical crisis abroad—whether illness, accident, or pandemic-related quarantine—can result in bills exceeding Ksh 5 million. Additionally, trip cancellations, lost luggage, flight delays, and travel document theft create significant financial and logistical stress.

**The Solution:** Comprehensive travel insurance covering medical emergencies up to Ksh 10 million, emergency evacuation and repatriation, trip cancellation and interruption, baggage loss and delay, personal liability, travel document replacement, and 24/7 global assistance hotline.

**Investment:** From Ksh 3,500 for single domestic trips to Ksh 45,000 for annual international coverage, depending on destination, duration, coverage limits, and traveller age.

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## YOUR CURRENT SITUATION

### Without Travel Insurance, You Face:

#### Medical Emergency Abroad:

- Emergency room visit in Dubai: Ksh 150,000 - 300,000
- Hospitalization in Europe/USA: Ksh 500,000 - 2,000,000 per day
- Emergency surgery abroad: Ksh 2,000,000 - 8,000,000
- Medical evacuation back to Kenya: Ksh 3,000,000 - 6,000,000
- COVID-19 treatment and quarantine abroad: Ksh 800,000 - 2,500,000

#### Trip Disruptions:

- Non-refundable flight cancellation (family emergency): Ksh 80,000 - 250,000 lost
- Hotel bookings lost due to illness: Ksh 120,000 - 400,000
- Safari package cancellation: Ksh 200,000 - 600,000
- Conference registration non-refundable: Ksh 150,000 - 500,000

#### Luggage and Documents:

- Lost checked luggage with valuables: Ksh 100,000 - 400,000
- Stolen passport and emergency replacement: Ksh 35,000 - 80,000
- Delayed luggage requiring emergency purchases: Ksh 25,000 - 60,000
- Lost travel documents and emergency travel: Ksh 150,000+

## Real Case Study:

Mr. Kariuki travelled to Dubai for business without travel insurance. He suffered acute appendicitis requiring emergency surgery. Total medical costs: Ksh 1,800,000 (surgery Ksh 950,000, hospitalization Ksh 650,000, medical evacuation Ksh 200,000). He had to liquidate fixed deposits and borrow from family. With travel insurance costing Ksh 8,000, all costs would have been covered.

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# THE RECOMMENDED SOLUTION

## Comprehensive Travel Insurance Coverage

### Coverage Type 1: International Travel Insurance (Single Trip)

#### What's Covered:

- **Medical expenses abroad:** Up to Ksh 10,000,000 for emergency medical treatment, hospitalization, surgery, and medication
- **Emergency evacuation:** Medical repatriation to Kenya or nearest adequate medical facility
- **Trip cancellation:** Reimbursement for non-refundable bookings if you cancel due to covered reasons (illness, death in family, natural disasters)
- **Trip interruption:** Additional costs if you must return home early due to emergencies
- **Baggage loss:** Up to Ksh 200,000 for lost, stolen, or damaged luggage
- **Baggage delay:** Ksh 20,000 - 50,000 for emergency purchases if luggage delayed 12+ hours
- **Travel document replacement:** Emergency passport/visa replacement costs
- **Personal liability:** Up to Ksh 2,000,000 if you accidentally injure someone or damage property
- **Flight delay compensation:** Ksh 10,000 - 30,000 if flight delayed 6+ hours
- **24/7 global assistance:** Emergency helpline, medical referrals, embassy assistance

#### Premium Investment:

- Europe/USA trip (14 days): Ksh 18,000 - 25,000
- Middle East/Asia trip (14 days): Ksh 12,000 - 18,000
- East Africa trip (7 days): Ksh 5,000 - 8,000
- Family coverage (2 adults, 2 children, Europe 14 days): Ksh 42,000 - 55,000

### Coverage Type 2: Annual Multi-Trip Travel Insurance

**Ideal for:** Frequent travellers taking 3+ international trips per year

#### What's Covered:

- Unlimited trips within 365 days
- Each trip covered up to 30, 60, or 90 days (depending on plan selected)
- All benefits from single trip coverage apply to every trip
- No need to purchase insurance for each journey

### **Premium Investment:**

- Annual worldwide coverage (trips up to 30 days each): Ksh 35,000 - 45,000
- Annual regional coverage (Africa, Middle East): Ksh 22,000 - 30,000
- Business traveller annual plan: Ksh 40,000 - 52,000

### **Coverage Type 3: Domestic Travel Insurance**

**Ideal for:** Local trips within Kenya (safaris, coastal holidays, upcountry travel)

#### **What's Covered:**

- Emergency medical expenses: Up to Ksh 2,000,000
- Trip cancellation: Reimbursement for prepaid safari/hotel bookings
- Baggage loss: Up to Ksh 100,000
- Personal accident: Ksh 1,000,000 for accidental death or permanent disability
- Travel delay: Compensation for significant delays

#### **Premium Investment:**

- Single domestic trip (7 days): Ksh 3,500 - 6,000
- Family domestic trip (7 days): Ksh 8,000 - 12,000
- Annual domestic travel: Ksh 15,000 - 22,000

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## **KEY BENEFITS TO YOU**

### **1. Medical Emergency Protection**

**Without insurance:** A heart attack in London could cost Ksh 4,500,000 in emergency care and evacuation—potentially bankrupting your family.

**With insurance:** All medical costs covered up to Ksh 10,000,000. Emergency evacuation arranged and paid for. You receive world-class care without financial stress.

**Example:** Mrs. Wanjiru suffered severe allergic reaction requiring ICU admission in Dubai. Medical costs: Ksh 850,000. Travel insurance covered 100%. She recovered fully without touching her savings.

### **2. Trip Cancellation Protection**

**Without insurance:** If you must cancel a Ksh 350,000 family holiday due to sudden illness or family death, you lose everything.

**With insurance:** Non-refundable costs reimbursed. You can rebook when ready without financial loss.

**Example:** Mr. Kimani's father passed away 3 days before his family's Ksh 420,000 European holiday. Travel insurance reimbursed Ksh 390,000 in non-refundable costs (flights, hotels, tours). Family rebooked 6 months later.

### 3. Baggage Protection

**Without insurance:** Lost luggage containing Ksh 180,000 in clothing, electronics, and valuables means total loss.

**With insurance:** Reimbursed up to coverage limits. Emergency purchases covered if bags delayed.

**Example:** Airline lost Mr. Ochieng's luggage on London business trip containing laptop (Ksh 95,000), suits (Ksh 45,000), and documents. Travel insurance paid Ksh 140,000 claim plus Ksh 25,000 for emergency clothing purchases.

### 4. 24/7 Global Assistance

**Without insurance:** Medical emergency in foreign country—you don't know where to go, language barriers, unfamiliar healthcare system.

**With insurance:** Call 24/7 hotline. They arrange medical care, communicate with doctors, coordinate evacuation, contact family, provide translation services.

### 5. Peace of Mind for Family

Your family travels knowing that if anything goes wrong—medical emergency, lost documents, cancelled flights—comprehensive support is just a phone call away. No need to stress about "what if" scenarios.

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## COVERAGE COMPARISON

### What Travel Insurance Covers vs. Doesn't Cover

#### COVERED (Typical Policies):

- Emergency medical treatment abroad for sudden illness or accident
- Emergency dental treatment (up to specified limit)
- Medical evacuation and repatriation to Kenya
- Trip cancellation due to: serious illness/injury, death in immediate family, natural disasters, terrorism at destination, jury duty, home burglary
- Trip interruption requiring early return
- Lost, stolen, or damaged baggage and personal belongings
- Baggage delay requiring emergency purchases
- Flight delays and missed connections
- Lost or stolen travel documents (passport, visa)
- Personal liability for accidental injury to others or property damage
- Emergency cash advance if wallet stolen
- Legal assistance abroad
- COVID-19 related medical treatment (varies by policy)

## **NOT COVERED (Standard Exclusions):**

- Pre-existing medical conditions (unless declared and premium adjusted)
- Travel against government advisory (e.g., war zones)
- Injuries from extreme sports without additional rider (bungee jumping, skydiving, scuba diving)
- Pregnancy complications after 28 weeks
- Non-emergency medical treatment or elective procedures
- Lost cash, securities, or documents due to negligence
- Alcohol or drug-related incidents
- Mental health conditions (unless emergency)
- Cancellations due to "change of mind" or work commitments
- Claims where you cannot provide documentation (receipts, medical reports)

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# **WHY KENYANS NEED TRAVEL INSURANCE**

## **Growing Trends Making Coverage Essential:**

### **1. Increased International Travel**

- Kenya's middle class taking 1.5M+ international trips annually
- Business travel growing 12% per year
- Education travel (students, parents visiting diaspora) increasing
- Medical tourism to India, Turkey, South Africa rising

### **2. Rising Medical Costs Abroad**

- Hospital costs in USA/Europe: 10-20x higher than Kenya
- Even Asia/Middle East: 3-5x Kenya's costs
- Medical evacuation costs increased 25% since 2020
- Many countries require travel insurance for visa approval

### **3. Flight Disruptions**

- Airlines cancelling flights due to weather, strikes, mechanical issues
- Missed connections costing travellers thousands in rebooking fees
- COVID-19 showed vulnerability of travel plans to sudden disruptions

### **4. Security Concerns**

- Lost luggage rates increased 35% since 2022
- Travel document theft common in tourist areas
- Need for emergency assistance in unfamiliar destinations

### **5. Visa Requirements**

- Schengen visa (Europe): Travel insurance mandatory, minimum €30,000 coverage
- Many countries now requiring proof of travel insurance for entry
- Without insurance, visa applications rejected

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# OUR ROLE AS YOUR TRAVEL INSURANCE ADVISOR

## What We Do for You:

- Seek cover with your preferred insurer or recommend best fit insurer for your needs (if you have no one)
- Handle documentations and submission to insurer
- Secure best possible rates
- Obtain insurance policy on payment of premiums
- Reminder before policy expiration (no lapse)
- Re-compare providers yearly (rates change)
- Coordinate seamless renewal
- Guide you through claims process
- Ensure proper documentation
- Follow up with insurer
- Fight denied claims (appeal if wrongfully denied)

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## No Advisory Fees:

You pay nothing for my services - providers pay my commission. You pay the same premium direct or through me—but gain expert guidance, needs analysis, and claims advocacy.

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## FREQUENTLY ASKED QUESTIONS

### Q1: Does my credit card provide travel insurance?

A: Some premium credit cards offer limited travel insurance, but coverage is often inadequate:

- Medical coverage typically only Ksh 1M-2M (vs. Ksh 10M in comprehensive policies)
- Only covers trips booked entirely with that specific card
- May require activating coverage before each trip
- Exclusions often extensive
- Claims process complex and slow

**Recommendation:** Don't rely solely on credit card insurance. Verify exact coverage and supplement with comprehensive policy if limits are insufficient.

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### Q2: I'm healthy and young. Do I really need travel insurance?

A: Yes. Travel emergencies don't discriminate by age or health:

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- Accidents happen—car crashes, slips, falls, sports injuries
- Food poisoning and infections common in unfamiliar environments
- Even minor injuries abroad can cost hundreds of thousands
- Young travellers often take adventure activities (hiking, water sports) with higher injury risk

**Example:** 29-year-old healthy marathon runner suffered fractured leg while hiking in Nepal. Medical evacuation plus treatment: Ksh 850,000. Travel insurance covered everything.

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### **Q3: What if I need to cancel my trip? What reasons are covered?**

#### **Covered Reasons (Standard Policies):**

- Serious illness or injury to you or immediate family member
- Death in immediate family
- Natural disasters at destination
- Terrorism incident at destination within 30 days of travel
- Home burglary requiring your presence
- Jury duty or court subpoena
- Job loss (if employed 2+ years)
- Pregnancy complications (before 28 weeks)

#### **Not Covered:**

- Change of mind
- Work commitments or business meetings
- Fear of traveling
- Minor illness (cold, flu)
- Pre-existing conditions of family members (unless declared)

**Upgrade Option:** "Cancel for any reason" rider available on some policies. Costs 40-60% more but reimburses 50-75% of trip costs regardless of reason.

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### **Q4: I have a pre-existing medical condition. Can I still get coverage?**

A: Yes, but requires disclosure and may affect premium:

#### **Process:**

1. Declare all pre-existing conditions when applying
2. Insurer may request medical reports
3. Premium adjusted based on risk assessment
4. Specific exclusions may apply to the pre-existing condition
5. Emergency complications unrelated to pre-existing condition still covered

**Example:** Diabetic traveller discloses condition. Premium increases 15-25%. Diabetes-related complications excluded, but if traveller suffers appendicitis abroad, fully covered.

**Critical:** Non-disclosure of pre-existing conditions results in claim denial. Always declare honestly.

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## **Q5: How do I make a claim? What documentation is needed?**

### **Claims Process:**

#### **For Medical Claims:**

1. Contact insurance 24/7 hotline immediately if hospitalized
2. Insurer may arrange direct billing with hospital (cashless)
3. If you pay upfront, collect all receipts, medical reports, prescriptions
4. Submit claim form + documentation within 30 days of return
5. Claims typically paid within 15-30 days

#### **For Baggage Claims:**

1. Report lost/delayed baggage to airline immediately—get Property Irregularity Report (PIR)
2. Itemize lost items with estimated values
3. Provide receipts/proof of ownership if available
4. Submit claim with PIR and supporting documents
5. Claim paid within 14-21 days

#### **For Trip Cancellation:**

1. Cancel trip with airline/hotel as soon as emergency occurs
2. Obtain cancellation confirmation and refund statements
3. Gather supporting documents (medical certificate, death certificate, police report)
4. Submit claim form with all documentation
5. Reimbursement processed within 21-30 days

**My Support:** I assist clients with complete claims documentation, submission, and follow-up to maximize successful payouts.

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## **Q6: Does travel insurance cover COVID-19?**

A: Most policies now include COVID-19 coverage with conditions:

### **Covered:**

- Emergency medical treatment for COVID-19 abroad
- Hospitalization costs
- Emergency evacuation if local treatment inadequate
- Trip cancellation if you test positive before departure
- Trip interruption if you contract COVID-19 during trip and cannot return as planned

## Not Covered:

- Travel against government advisories
- Quarantine costs in some policies (verify)
- Optional cancellation due to fear of COVID-19
- Pre-existing COVID-19 complications

**Verify:** COVID-19 coverage varies by insurer. Confirm specific terms before purchasing.

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## Q7: Can I buy travel insurance after departure?

A: Generally, no. Most insurers require purchase before departure. A few exceptions:

- Some insurers allow purchase within 24 hours of departure for limited coverage
- Annual policies can be purchased mid-year for future trips only (no coverage for current trip)

**Best Practice:** Always purchase before departure to ensure full protection.

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## Q8: What's the difference between single-trip and annual multi-trip policies?

### Single-Trip Policy:

- Covers one specific trip with defined dates
- Coverage ends when you return home
- Ideal for occasional travellers (1-2 trips per year)
- Lower upfront cost per trip

### Annual Multi-Trip Policy:

- Covers unlimited trips within 365 days
- Each trip covered up to maximum duration (typically 30, 60, or 90 days)
- Ideal for frequent travellers (3+ trips per year)
- Higher upfront cost but significant savings vs. multiple single trips

### Cost Comparison:

- 4 single Europe trips: Ksh 80,000-100,000
- Annual multi-trip: Ksh 38,000-45,000
- **Savings: Ksh 40,000-55,000**

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## GET STARTED TODAY

**Don't travel unprotected. One medical emergency abroad can devastate your finances.**

Travel insurance costing Ksh 3,500 - 45,000 protects you from losses exceeding Ksh 5,000,000. It's the smartest investment for every trip—domestic or international.

Travel Insurance protects you from financial devastation during domestic and international travel. Medical emergencies, trip cancellations, and lost luggage can cost millions—comprehensive coverage ensures peace of mind for every journey.

### Get Your Travel Insurance Quote Now

#### Contact Me Today

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