

# ICEA LION Travel Insurance



*We're Better Together*

# What is ICEA LION's Travel Insurance?

Travel insurance is a plan that you buy to protect yourself against specific financial risks and losses that can occur whilst you travel abroad. These financial risks and losses range from your baggage delivery being delayed to legal assistance to significant events such as a last-minute trip cancellation or a medical emergency. Our cover can be purchased for trips into and out of Tanzania. The cover can be taken out for short or long international trips and is usually elective, which means you can decide whether to buy it or not. However, some countries insist on you taking out travel insurance before you get a visa or indeed before entering their countries.

## Why Do I Need ICEA LION's Travel Insurance?

It is advisable to take out travel insurance regardless of whether it is a mandatory requirement by the country you are visiting. Travel insurance is very affordable and getting into the habit of buying it for each trip will not only mitigate the financial impact but also offer you peace of mind as you travel. Travellers usually require travel insurance in the event:

- Your trip is cancelled.
- Your trip is delayed and further causes you to miss out on other connecting flights and events.
- You require legal assistance whilst abroad.
- Your luggage is delayed.
- Your luggage is lost.
- You require medical assistance.
- Of your unfortunate demise whilst abroad.
- It is a requirement by the country you are visiting.
- You are mugged and lose your funds and/or vital documents.
- You need special assistance such as consular services or facilitation (say if you lose your travel documentation such as a passport and need to apply for a new one), if you need a cash advance, or to be facilitated with emergency travel and accommodation arrangements as well as transmission of urgent messages.



# What Are The Benefits of ICEA LION's Travel Insurance?



	BENEFIT	WHAT IT COVERS
1	Emergency Medical Expenses	ICEA LION covers you for emergency medical expenses incurred as a result of injury or illness while travelling outside Tanzania and travelling to Tanzania from other countries.
2	Follow-up Treatment in Tanzania	ICEA LION pays for expenses incurred up to the maximum stated amount outlined in the Schedule of Benefits in your policy document. These include follow-up treatment for injury or illness as well as optical or dental conditions arising from an injury which was first treated outside Tanzania, during your insured journey. This treatment must be undertaken within 30 days of return to Tanzania.
3	Medical Evacuation In case of Illness or Accident	In the event you suffer an illness or injury that is covered under the medical expenses and that requires you to be transported to another location or to return you to Tanzania via emergency air, land or water transportation to obtain medical treatment, then ICEA LION will pay for the cost of the required services including the necessary accompanying medical staff.
4	Travel Facilitation of Family Member Accompanying You In case of Your Illness, Accident or Unfortunate Demise	In the event that you are hospitalized due to sudden illness or because of an accident for more than ten days or in the event of your unfortunate demise, ICEA LION will meet the cost in respect of one immediate family member accompanying you at the moment of the event and who resides in Tanzania with you provided that this family member is unable to travel by his or her own means of transport used for the initial trip.
5	Travel of One Immediate Family Member	If you, during your insured journey, suffer illness or injury, ICEA LION will pay the reasonable extra travel and accommodation expenses, for one person to travel to, remain with, or accompany you back to Tanzania. This is subject to the medical advice provided by the medical team and ICEA LION's written agreement.
6	Repatriation of Mortal Remains / Burial Expenses	In the unfortunate event of your demise, ICEA LION will pay the reasonable costs of returning your mortal remains to Tanzania, or the reasonable funeral-related costs if your body is buried or cremated at the place where you passed on.

	BENEFIT	WHAT IT COVERS
7	Emergency Return Home Following Death of a Close Family Member	In the unfortunate event you have to cut short your journey due to the death of an immediate family member, ICEA LION will meet the cost of travel back to Tanzania if you are unable to travel by your own means of transport. This will be reimbursed to you upon provision of the requested documents when you make the claim.
8	Emergency Dental Care	In the event you require emergency dental treatment during your journey, for relief from sudden and acute pain by the application of antibiotics, temporary dressings or extraction or injury to your teeth (providing this is in conjunction with sudden and acute pain), ICEA LION will reimburse for the reasonable dental expenses incurred. This will be reimbursed to you upon provision of the requested documents when you make the claim, so it is important to review the documentation provided to you prior or during travel.
9	Daily Hospital Benefits	In the event that you need to remain in hospital overseas for more than 24 hours continuously (admitted) and ICEA LION has confirmed that we will meet your hospitalization costs, we will pay you for each complete 24-hour period you are hospitalized subject to the limit provided the Schedule of Benefits indicated in your policy document.
10	Personal Accident Cover	In the unfortunate event of your disability or demise as a result of injury suffered whilst on your journey, ICEA LION will pay out your insurance benefit subject to the limit provided the Schedule of Benefits indicated in your policy document.
11	Assistance Services	<p>In the event of a medical or other emergency, ICEA LION will make arrangements for the following services subject to the terms, conditions, endorsements, terminations and exclusions of the policy and applicable law/s:</p> <p><b>Cash Advances</b> When as a result of theft, loss, illness or injury, you require funds to pay for travel or accommodation, ICEA LION will advise you or your representative on the procedures for the advancement of additional funds which must be repaid in full in addition to a 10% administration fee.</p> <p><b>Consular Referral</b> Wherever possible ICEA LION will provide you with the relevant details of the representatives of the Consulate which can offer you assistance.</p> <p><b>Emergency Travel and Accommodation Arrangements</b> Wherever possible, ICEA LION will provide you with all reasonable, possible and practicable assistance in arranging emergency alternative transportation and accommodation.</p> <p><b>Transmission of Urgent Messages</b> ICEA LION will on your behalf transmit urgent (personal) messages to your intended recipient or indeed to you in the event of travel delay, illness or injury.</p>
12	Legal Expenses incurred Abroad	ICEA LION will refund you up to the amount shown in the Schedule of Benefits on your policy document. Alternatively, we can refund you the legal costs incurred in pursuit of legal proceedings against third parties for any compensation owed to you arising directly from physical bodily injury or death during the time your insurance is active.



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13	Mugging Benefit	ICEA LION will pay you for every complete 24 hours' period you receive in-patient treatment (that is covered under Section 1 – Emergency Expenses of your policy document) as a direct result of a mugging whilst on your journey.
14	Trip Cancellation or Curtailment ( <i>Cut Short</i> ) Due to Unfortunate Incident	ICEA LION will reimburse you for reasonable expenses incurred when your trip is cancelled or cut short as a result of: <ul style="list-style-type: none"> <li>The unexpected death, injury or illness of yourself, your spouse, dependant children, relative or business associate.</li> <li>Considerable accidental material damage to real estate owned by you caused within 30 days of your intended date of departure.</li> <li>An Act of God.</li> </ul>
15	Loss of Baggage ( <i>Students loss of checked baggage</i> )	ICEA LION will reimburse you for expenses incurred for the emergency replacement of essential items in the event that your luggage is delayed, misdirected or temporarily misplaced by the airline for more than 6 hours.
16	Travel Delay	ICEA LION reimburses you for essential expenses incurred following unforeseen travel delay of more than 6 hours. This delay may be a result of loss or theft of documents, an accident to the transport company, delay of a scheduled departure of a public transport vehicle (by road, rail or sea) due to industrial strike action, adverse weather conditions and mechanical or electrical breakdown.
17	Reimbursement of Travel & Accommodation Expenses Incurred as a Result of Missed Departure	In the event that you are unable to reach the international departure point on the first outward or final return journey, as a consequence of the failure of scheduled public transport services (by rail, road or sea) or by the accident or breakdown of a private motor car in which you are travelling in, causing you to miss the departure of the pre-booked travel itinerary, then ICEA LION will refund up to the amount shown in the Schedule of Benefits in your policy document, in respect of reasonable additional costs of travel and accommodation paid as a result of this specific incident. It is important to note that this cost will be commensurate with your original travel plans and as such, upgrades will not be covered.



	BENEFIT	WHAT IT COVERS
18	Personal Liability	ICEA LION will indemnify you for damages, compensation and legal expenses for which you becomes legally liable as a result of accidental injury to third parties or accidental damage to their property.
19	Hijack	In the unfortunate event of the hijacking or any unlawful seizure or wrongful exercise of control of the aircraft or cruise ship or crew of the aircraft or cruise on which you are travelling, ICEA LION shall pay you USD 100 for each complete 12-hour period you are held for up to the amount stated in the Schedule of Benefits in your policy document. It is important to note that you will be required to obtain an official written statement from the carrier regarding the incident in order to make your claim.
20	Advance Bail Bond – Not applicable to student cover	In the event that you are incarcerated abroad, ICEA LION will pay you up to the amount stated in the schedule for your provisional release from custody for unintentional contravention or infringement of statutory or administrative provisions of the country of visit. Such an advance is to be reimbursed to ICEA LION within 30 days of provisional release from custody.
21	Loss of Passport	In the event you lose your passport during your trip outside Tanzania, ICEA LION will reimburse you the actual expenses necessarily and reasonably incurred by you in connection with obtaining a duplicate or fresh passport. This amount is subject to the amount stated in the Schedule of Benefits of your preferred cover.
22	Special Events Cover ( <i>Wedding, Funeral, 25th or 30th Wedding Anniversary, Sporting event</i> )	If as a result of an unexpected event, your journey to attend to a special event is delayed and the special event cannot be delayed or rescheduled, ICEA LION will reimburse you. This reimbursement will be up to the limit of cover indicated in the Schedule of Benefits in your policy document, for the actual and reasonable additional costs of travelling or alternative transport to enable you to attend the special event as planned.

# What Else Should I Know About ICEA LION's Travel Insurance?

You can boost your preferred plan with the additional Terrorism Benefit at an extra but minimal fee. You will be covered for emergency medical expenses and personal accident expenses, for injury sustained as an innocent bystander following an act of terrorism. This is however included in your travel insurance if you take on the medical and personal accident benefit options in your cover. Please note that we have provided above is a quick reference of the insurance cover. The full description of your cover, descriptions, the additional amounts you would have to pay over and above your preferred plan, terms, exclusions and conditions are outlined in your policy document. It is important for you to read and understand what you are covered for before you travel.

The **Intana Specialty Assistance Team** (whose number appears on the emergency card you are provided with) must be contacted immediately in the event that you need to incur medical expenses, are involved in an accident or are admitted to hospital. This number should also be called in the unfortunate event of the impending or actual demise of the insured person, so it is important to have someone else with these necessary contacts. Further, it is vital to note that ICEA LION will unfortunately not be liable for any costs incurred without the express prior approval of Intana Specialty Assistance.

Please note the emergency card only carries the emergency telephone numbers and cannot be presented to a hospital when seeking medical assistance. **It does not work like the medical cards you use in Tanzania.** REMEMBER: You should always call the numbers on the card for assistance.

Once again, should you choose to take up our travel insurance, we kindly remind you to take careful note of the above requirements before or as you travel. In the event you do not provide all the above requested information, the claims process may be delayed.

**At ICEA LION, our mission is to protect and create your wealth. Should you have any inquiries about our ICEA LION Travel Insurance or would like to set it up, you can call us on +255 22 2774999 / 5039 / 5059 or email us at [insurance@icealion-tz.com](mailto:insurance@icealion-tz.com).**



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