

MANDATORY INBOUND TRAVEL INSURANCE

An aerial photograph of a coastal town, likely Zanzibar, featuring numerous buildings with red-tiled roofs and light-colored walls. A large, multi-story building with a red roof and a swimming pool is prominent in the center. The town is situated on a hillside overlooking a sandy beach and the ocean. The image is framed by a white geometric pattern of overlapping diamonds.

Mandatory Inbound Travel Insurance:

Inbound travel insurance cover the individuals traveling from any country to Zanzibar.

It's essentially travel insurance purchased by individuals visiting a foreign destination.

It is opposed to outbound travel insurance, which is purchased by individuals departing from their home country.

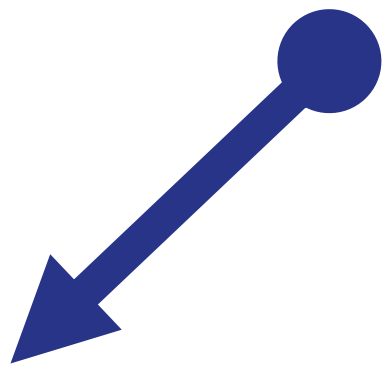
ADVANTAGES



Advantages of Mandatory insurance National wise:

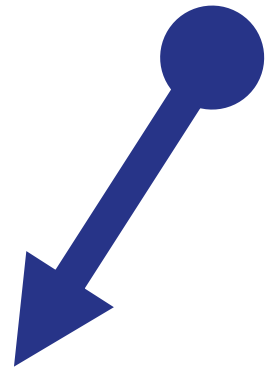
- 1. Comprehensive Local Coverage:** The mandatory insurance guarantees that all visitors have access to local and international healthcare facilities without disruptions, providing peace of mind in emergencies.
- 2. Quick Response in Emergencies:** A dedicated local insurance policy can expedite the process of receiving prompt medical and other assistance for travelers in case of unforeseen circumstances.
- 3. Consistency for All Visitors:** Implementing a standard policy for all tourists helps prevent confusion or gaps in coverage, ensuring that everyone is safeguarded under the same conditions.
- 4. Addressing Legal and Practical Issues:** Mandatory insurance also helps safeguard tourists from potential legal complications or unexpected expenses that international insurance might not cover, especially in specific local contexts.
- 5. Risk Management mitigation:**

COVERAGE



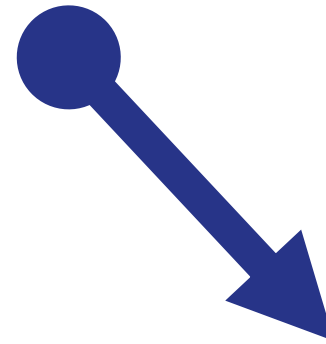
1. Body repatriation

- ❑ Repatriation of deceased bodies to home countries.
- ❑ Coffin.



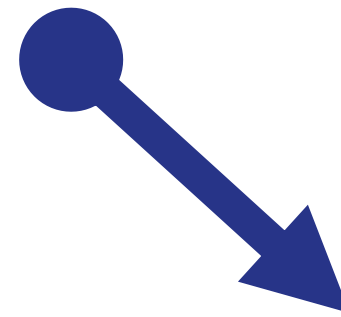
2. Personal Accident

- ❑ Accidental death.
- ❑ Permanent Total disability..



3. Legal Expenses

- ❑ Lawyers' expenses.
- ❑ Advance for bail.



4. Baggage.

- ❑ Baggage delay .
- ❑ Theft, loss or damage baggage(within care of airline

5. Medical and Related Expenses.

- Emergency medical expenses (including epidemics and pandemics)
 - Emergency medical evacuation and repatriation expenses (including epidemics and pandemics)
 - Extension of stay of the beneficiary due to the medically not fit to fly plus one accompanying person
 - Compulsory quarantine expenses because of epidemic and pandemic.
-

6. Personal Liability.

- Personal liability to a third party up to \$30,000
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7. 24/7 Assistance Services.

- 24/7 Emergency Medical assistance services.
- Consular referral
- Emergency accommodation and travel arrangements.
- Transmission of urgent message

EXCLUSIONS



WHAT IS EXCLUDED ON INBOUND TRAVEL INSURANCE

- Circumstances provoked intentionally by the Beneficiary.
- Foreign or civil war whether declared or not, riot and popular.
- Effects of pollution, natural disasters, and their consequences.
- Uprising, act of terrorism or sabotage.
- Surgical treatments and interventions of an aesthetic nature not resulting from an Accident.
- Involvement in fights, except in case of self-defense, and in bets, dares, duels, or crimes
- Pregnancy conditions and their consequences, such as miscarriages.
- The consequences of alcohol abuse.
- The medical expenses relating to check-ups, medical examinations, scheduled or preventative.
- Pre-existing Medical Condition / Illness/convalescence.
- Failure to respect the recognized safety rules for the practice of any.
- Sporting or other leisure activity

TERMS AND CONDITIONS.



- ✓ Inbound travel insurance plans are for non-Tanzania residents.
- ✓ Policy need to be issued before departure from the home country into Zanzibar.
- ✓ Policy is underwritten by Zanzibar Insurance Corporation only.
- ✓ The insurance will cover all Emergency services while the traveler is in Tanzania.
- ✓ Child born during the Covered Trip.
- ✓ Intentional self-inflicted injury is excluded.
- ✓ Abuse of alcohol, drugs, or intoxicants.
- ✓ Illegal act

PREMIUM COST



- ✓ Premium Coverage is for 92 days..
- ✓ Cover shall commence upon arriving Zanzibar on arrival date.

- ✓ After 92 days if the guest will be required, to renew the policy for the extended period.

\$ 44

- US \$44 for adults 18+ age.
- US \$22 for children above 3-17 years old.
- Infants 0-2 years old will be covered under their parents' or guardians' policy,
- Group starting with 10 people's, 10% discount and the cost includes all charges per visitor.



Mandatory Inbound Travel Insurance:

Who qualifies for compulsory travel insurance?

All foreigners and visitors entering Zanzibar through the seaport or airport are required to have travel insurance, with the following exceptions:

- ❑ - Individuals who possess residence or work permit.
- ❑ - Cabin crew members staying below 72 hours
- ❑ - Transit passengers transferring between terminals during a flight change
- ❑ Emergency landing passengers.

COVERAGE LIMITS.

✓ 24/7 Assistance Services

- 24/7 Emergency medical assistance Services.
- Emergency accommodation and travel arrangements.

✓ Personal Accident

- Accidental death up to usd 20,000
- Permanent disability up to usd 20,000 per person.

✓ Legal Expenses.

- Lawyer's expenses up to \$2,000
- Advance for bail up to \$ 2,000



✓ Emergency medical expenses (including epidemics and pandemics)

Quarantine expenses: \$100 per day up to 14 days.

✓ Body Repatriation in case of death – actual expenses.

Coffin up to \$1,000

✓ Personal liability

Personal liability up to USD 30,000

CLAIM PROCEDURES



Notification from insured .

Toll free Number : 0800008005/+33 170 957025

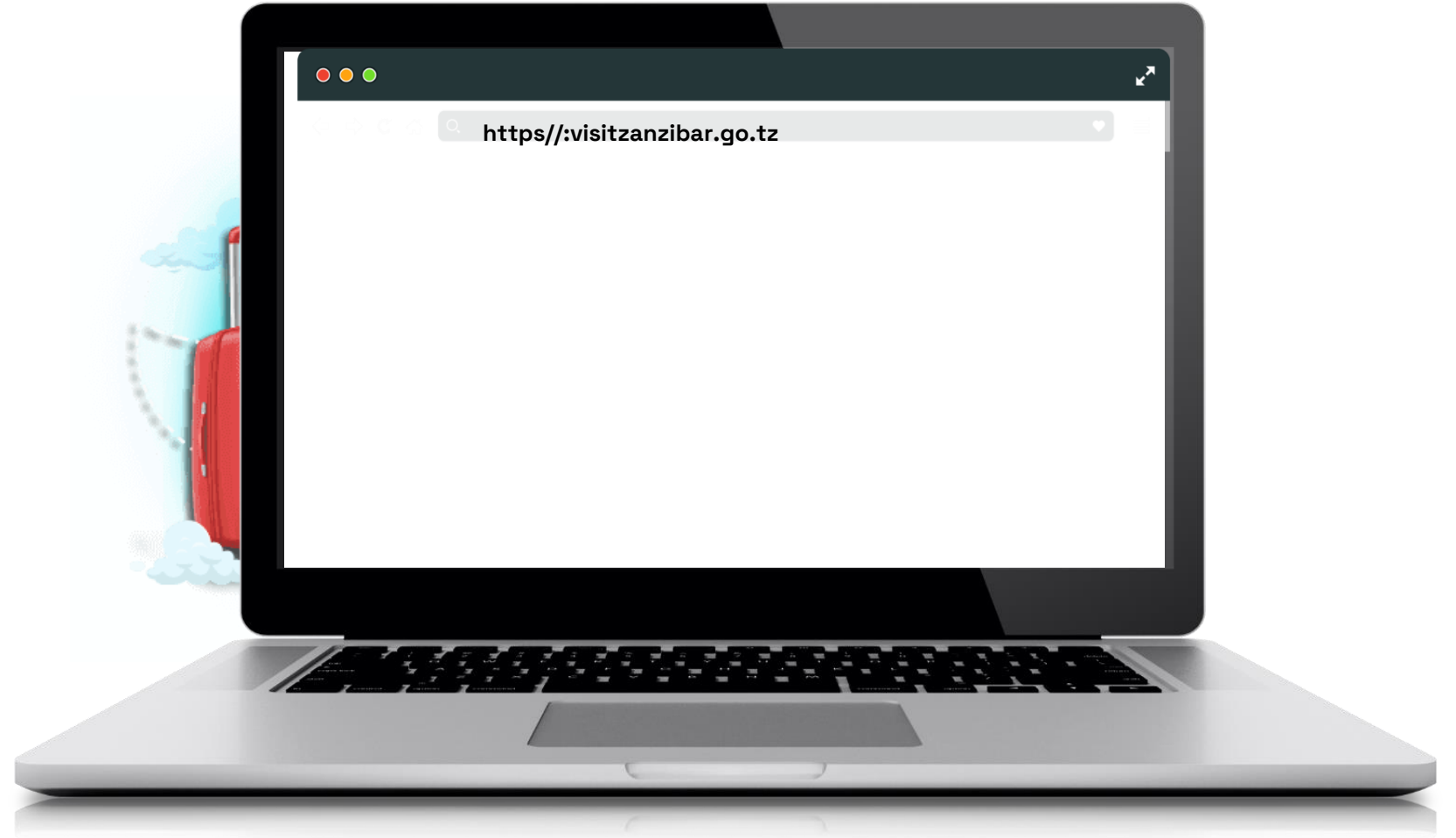
Email :inbound@zic.co.tz

LIST OF SERVICES PROVIDERS:

Few List of Hospital:

- Agakhan Hospital
- Saifee Hospital Tanzania.
- Ampola Tasakhtaa Hospital.
- Muhimbili National Hospital.
- Wellkin Hospital
- Clinique Darne
- Aegle Clinic
- Nairobi Hospital
- Agakhan Hospital Nairobi.
- Gertrude S Garden Children Hospital.
- Consolata Hospital Mathari.
- Rift Valley

JINSI YA KUNUNUA BIMA YA SAFARI.



Thank You
For Your Attention

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