



## Medical insurance

Perhaps one of the most unpredictable of risks is the cost of medical treatment, which can range from a few shillings to millions of shillings. There are too many instances of family finances being wiped out due to medical expenses that were not planned for. Our Medical Insurance provides cover for the treatment of medical conditions which first manifest themselves during the period of insurance and where treatment is actually given during the current period of insurance

### What's covered?

- Hospitalisation and In-Patient expenses
- New/pre-existing, Chronic & HIV/AIDS (Waiting period 6 months)

### What's NOT covered?

- Out Patient Services
- Expenses recoverable by/under any other insurance e.g. NHIF, GPA and WIBA
- Non-declared pre-existing conditions
- Cosmetic surgery unless caused by accident, senility/old age homes
- Nutritional supplements
- Family planning/infertility
- Intentional self-injury, drunkenness, drug addiction
- Naval, military or air force operations
- Terrorism, war and kindred risks
- Hearing aids, eye glasses/lenses, eye testing
- Alternative treatment and diagnosis
- Beauty treatment in nature cure clinics or health hydro's
- Personal care items
- Outpatient dental and optical cover
- Claims arising or associated with Epidemics/Pandemics or unknown

### Is it for me?

Hospital treatments are generally very expensive and for that reason it's always good to have individual medical cover to shoulder some of the financial burden following treatment.



### Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance