



## FAQs

# Mandatory Inbound Travel insurance 2024



## **What are the significant features and benefits of Inbound Travel insurance?**

Inbound Travel insurance cover for unexpected medical illness or any other uncertainties while travelers are in Tanzania. The basic covers provided are the cost of emergency medical expenses and repatriation expenses (body and medical), personal accident, baggage delay, theft and lost, legal expenses, personal liabilities etc.

## **What will be the term of my contract?**

Policy covers are valid inside of Tanzania for a maximum of 92 consecutive days. The policy covers as per the dates mentioned on the policy certificate.

## **Why do I need travel insurance while travelling to Zanzibar when I have already medical insurance?**

Our Inbound Travel insurance provides you with medical covers for the eligible emergency medical expenses that may not be covered in your medical plan. While your existing medical insurance is valuable, it might not offer the specialized coverage that travel insurance provides.

The comprehensive protection against a variety of travel-related risks, makes travel insurance a necessary and prudent choice for any traveler and is essential even if you already have medical insurance because travel insurance provides a broader range of coverage specifically designed for travel-related incidents and emergencies. This plan also covers other benefits on top of the medical expenses such as loss of baggage, repatriation of body, legal liability etc.

Please refer to your policy terms and conditions.

## **When should I buy Inbound Travel insurance?**

It is advisable to purchase travel insurance straight after you've paid the first deposit for your trip. The earlier you purchase, the sooner you have coverage to protect your trip.

## **Does Inbound Travel insurance cover terrorism?**

Our basic plan does not provide terrorism cover.



## What is the maximum number of travel days an Inbound Travel insurance policy covers?

Our Inbound Travel insurance policy covers individual trips up to 92 days per trip. Unlimited trips can be taken during the policy period, up to the maximum days purchased per trip.

## Is my Inbound Travel insurance policy renewable?

its non-renewable and if you are still in Zanzibar after 92 days you must purchase a new policy.

## Is there any exclusion under my insurance?

Yes, but it is difficult to list all exclusions here. However, the following exclusions are generally not covered:

- 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.  
For other applicable exclusions, please refer to your insurance policy terms and conditions.

## Where can I buy Inbound Travel insurance?

You can purchase Inbound Travel insurance though this link : [www.visitzanzibar.go.tz](http://www.visitzanzibar.go.tz)

## What is the cost of this insurance policy?

The cost of this policy is **US \$ 44** and is inclusive of all charges per visitor.



### **Does this insurance policy offer a family plan?**

Yes, the insurance will offer special designed package for a family.

### **How and when can I pay the premium?**

The insurance premiums can be paid by debit card or credit card.

### **Can I purchase more than one plan to increase my benefits under the policy?**

No, only one policy per visitor is allowed per trip.

### **Would proof of an international insurance coverage be accepted as proof of cover?**

No, the insurance policy must be issued by The Zanzibar insurance Corporation that registered in Tanzania.

### **Will I receive my policy documentation to carry with me?**

Yes, your policy documents will be sent to your registered e-mail address. The confirmation of coverage will include policy information such as your unique policy number, policy effective date, benefits, terms and conditions, limitations, exclusions, and other important information.

Don't forget to keep a copy of your policy with you while travelling!

### **Is there a waiting period before my cover is active?**

No, there is no waiting period. Your policy cover is effective upon arrival to Zanzibar.

### **What is the procedure for reporting any changes in my previously submitted information on the policy?**

Our insurance offer is based on the information disclosed by you. In case of any changes in your earlier submitted information or the policy, contact us on **+33 170 95 70 25** or **0800008005, 24/7** for our review of the newly submitted information in order to make necessary amendments to your Policy.

### **How can I cancel my Inbound Travel Insurance policy?**

If your trip has not started and you have not made any claim, then you can cancel your policy by contacting us on **0800008005** or **+33170957025** or email us at **[inbound@zic.co.tz](mailto:inbound@zic.co.tz)**



### How to make a claim while travelling?

Remember to take your Inbound Travel insurance policy documents which contain the unique policy number, emergency contact telephone **0800008005** or email us at **[inbound@zic.co.tz](mailto:inbound@zic.co.tz)** or

**+331701957025** or email address: **[medical-service@axa-assistance.ma](mailto:medical-service@axa-assistance.ma)** to report a claim (24/7 Helpline).

Kindly, keep receipts for everything you need to support your claim.

### How can I file a complaint?

Should you have a complaint about deficiency in the services or the products offered, please contact by phone on the following numbers **0800008005** or email us at **[inbound@zic.co.tz](mailto:inbound@zic.co.tz)** Or kindly visit our office to the following postal address: **Bima House No: 1 Mpirani St, Mlandege Rd. P.O.Box 432, 71102 Urban West, Zanzibar.**

We handle customer complaints fairly, efficiently and with due diligence as per the complaint procedure.

### Benefits Schedule

This table shows the Limits of Cover available under each section of the policy. It should be read in conjunction with Your Policy Certificate which will confirm what level of cover You have taken along. All limits and excesses are per person.



## Benefits Schedule

Benefits		Limits
<b>Medical and Related Expenses</b>		
Emergency medical expenses (including epidemics and pandemics)		Up to \$50,000
Emergency medical evacuation and repatriation expenses (including epidemics and pandemics)		Evacuation within Zanzibar or to mainland Tanzania: Actual expenses Repatriation to the Country of Residence: Actual expenses
Extension of stay of the beneficiary due to medically not fit to fly plus one accompanying person		One-way economic ticket \$80 per day up to 10 days (for beneficiary + 1 Close relative)
Compulsory quarantine expenses because of epidemics and pandemics		\$100 per night up to 14 nights
<b>Body Repatriation</b>		
Body Repatriation in case of death		Actual expenses – Coffin up to \$1,000
<b>Personal Accident</b>		
Accidental death occurred in means of public transport		\$20,000
Permanent Total Disability		As per % scale up to \$20,000
<b>Baggage</b>		
Baggage delay		\$25 per hour up to \$200
Theft, loss or damage baggage (within the care of the airline)		Up to \$400
<b>24/7 Assistance Services</b>		
24/7 Emergency medical assistance services		Service only
Consular referral		Service only
Emergency accommodation and travel arrangements		Service only
Transmission of urgent message		Service only
<b>Legal Expenses</b>		
Lawyer's expenses		Up to \$2,000
Advance for bail		Up to \$2,000
<b>Personal Liability</b>		
Personal liability		Up to \$30,000



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