

# Aetna Travel

## 2021 Benefits Schedule

### USD

For plans starting on or after  
1 May 2021



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# At a glance



## Benefits

### Medical benefits

Up to 3,400,000 USD

### Loss of deposits, cancellation or curtailment

Up to 5,100 USD

### Travel delays

Up to 255 USD

### Missed departures and travel disruption

Up to 1,700 USD

### Hijack

Up to 2,550 USD

### Baggage and personal effects

Up to 3,400 USD

### Delayed baggage

Up to 170 USD

### Loss of money

Up to 850 USD

### Loss of passport and travel documents

Up to 850 USD

### Excess

This is the total you'll need to pay towards each claim and applies to all **benefits**, except where explicitly stated in sections: [3](#) Travel delays, [5](#) Hijack and [7](#) Delayed baggage.

42.50 USD

# Good to know

## Eligibility

You're covered for worldwide **trips** up to 180 days at a time when you take out an Aetna Travel **plan** with an Executive Healthcare **plan**.

You're not covered for any **medical conditions** you had within the 24 month period before you booked a **trip** or joined the **plan**.

## Yearly premiums

Ages 0-21	Ages 22-65
80 USD	215 USD

These **premiums** don't include Insurance Premium Tax (IPT), other local taxes or any taxes that apply in your **country of residence**.

If you're over 65 at your **plan renewal date**, we'll give you a quotation for your renewal **premium**.

# What's covered

## 1 Medical benefits

Inpatient, daycare and outpatient treatment needed for any one or more medical conditions you suffer during a trip.

Reasonable additional accommodation costs that you have to pay until you're medically fit to travel, if you can't return to your country of residence due to a medical condition.

Economy class travel costs to return you to your country of residence if you cannot return as originally booked due to a medical condition.

If the member is under the age of 18, we'll pay the following costs for a parent or legal guardian:

- Hospital accommodation to stay with the child if they're receiving inpatient treatment,
- Reasonable accommodation costs for them to stay with the child if they can't return to their country of residence and the child's accommodation costs are covered in this section,
- Economy class travel costs to accompany the child, if the child is unable to return to their country of residence as originally booked and the child's travel costs are covered in this section.

Dental treatment needed for the immediate relief of dental pain you suffer during a trip.

✓  
Paid up to  
3,400,000 USD  
in each plan year

✓  
Paid up to  
1,700 USD  
for each trip

## 2 Loss of deposits, cancellation or curtailment

You'll be paid for the loss of irrecoverable deposits, pre-payments and any other travel or accommodation costs if your trip has to be cancelled or curtailed as a direct result of any one or more of the following that happens after a trip is booked:

- your death,
- a medical condition you suffer from,
- the death of, or a medical condition suffered by:
  - the person you're travelling with, or had arranged to travel with, or
  - a close family member.
- you, the person you're travelling with, or the person you had arranged to travel with:
  - having to attend jury service,
  - having to attend as a witness in a court of law under subpoena, or
  - being restricted by compulsory quarantine.
- a natural disaster,
- an epidemic or pandemic being declared or confirmed by a relevant accredited professional body or government authority.

The amount that'll be paid for cancellation claims is limited to the scale of cancellation charges shown in the booking conditions of your trip, as supplied by your travel agent or operator when you booked the trip.

✓  
Paid up to  
5,100 USD  
for each trip

## 3 Travel delays

A cash payment for each full 12 hours that you're delayed because of strikes, industrial action, adverse weather conditions, mechanical breakdown, or public transport failure.

✓  
Paid up to  
(each full 12 hours)  
85 USD  
  
Paid up to  
(each trip)  
255 USD

Excess

Not applicable

## 4 Missed departures and travel disruption

Additional travel and accommodation costs **you** have to pay to connect with your group or tour, or reach your final destination, if **you** miss your original departure because of:

- adverse weather conditions,
- mechanical breakdown, or
- failure of the **public transport** that **you** were using to reach **your** point of departure.

✓  
Paid up to  
1,700 USD  
for each **trip**

## 5 Hijack

A cash payment for each full 24 hours that you're unable to reach your destination because your transport is hijacked.

✓  
170 USD  
paid for each full  
24 hours, up to  
2,550 USD

### Excess

Not applicable

## 6 Baggage and personal effects

Damage to, loss of or theft of your baggage or personal effects that happens:

- when **you** send them in advance, up to 24 hours before the departure date shown on your itinerary, or
- during your **trip**, to property that **you** take with **you** or buy during your **trip**.

You'll be paid the **intrinsic value** of your property, or the cost to repair or replace it, whichever is less.

We'll pay a maximum of 510 USD for any one item, or pair or set of articles.

✓  
Paid up to  
(each **trip**)  
3,400 USD

## 7 Delayed baggage

Costs of essential toiletries and clothing, if your baggage is delayed on your outward journey for 12 or more hours from the time of your arrival.

✓  
Paid up to  
(each **trip**)  
170 USD

### Excess

Not applicable

## 8 Loss of money

The value of any cash, traveller's cheques or postal or money orders that are lost or stolen during your **trip**.

✓  
Paid up to  
(each **trip**)  
850 USD

## 9 Loss of passport and travel documents

Costs of replacing travel documents if they are lost or stolen during your **trip**. This includes the cost to replace one passport.

This **benefit** also covers any additional accommodation and travel costs that **you** have to pay during your **trip** to replace the travel documents.

✓  
Paid up to  
(each **trip**)  
850 USD

## Exclusions and other terms

Your Aetna Travel **plan** is subject to the terms and conditions in your Handbook (The details) as well as these extra Aetna Travel terms below.

- **We** may move **you** from one **hospital** to another or move **you** to another location if **we**, or your medical practitioner, believe it is safe to do so.
- If your plans to return home change and **you're** likely to incur charges, **you** must tell **us** before **you** make arrangements as **we** may not be able to reimburse **you** if **you** don't.
- If **you're** claiming for a missed departure, **you** must have planned to arrive at your departure point before the earliest scheduled check-in time. **You** must also give **us** a written report from the carrier, the police or the relevant public transport authority, confirming the delay and its cause.
- If **you're** claiming for a delayed departure or delayed baggage, **you** must provide **us** with a written report from the carrier with details.
- **You** must take care of your property at all times and take all practical steps to recover any property that's lost or stolen.
- **You** must report any loss, theft or suspected theft to the local police within 24 hours and obtain a police report.
- If your property is lost, damaged, stolen or suspected to have been stolen during your journey, **you** must report it to the carrier within 24 hours and obtain a written report from them.
- **We** may discharge any of **our** legal responsibilities under this **plan** by replacing or repairing any property that's lost, stolen or damaged. **You** must keep any damaged property **you're** claiming for as **we** may ask **you** to send it to **us**. If **we** do, **you're** responsible for paying shipping costs. If **we** reimburse the full value of an item it will become **our** property.
- If **you're** claiming because your transport was hijacked, **you** must send **us** the police report.

Your Aetna Travel **plan** doesn't cover **claims** for, arising from, or connected with:

- **trips** made for the specific purpose of receiving **treatment**,
- any **treatment** that, in **our** reasonable opinion, is not immediately necessary and can wait until **you** return to your **country of residence**,
- a natural disaster taking place on or before the date **you** book your **trip**,
- an epidemic or pandemic declared or confirmed by a relevant accredited professional body or government authority on or before the date **you** book your **trip**,
- any strike or industrial action taking place or publicly declared on or before the date **you** book your **trip**,
- an aircraft, sea vessel or other vehicle being withdrawn from service, whether temporarily or otherwise, on the recommendation of a relevant port authority, the civil aviation authority or any similar organisation,
- any person, organisation or company becoming insolvent or unable or unwilling to fulfil their obligation to **you**,
- visas needed in connection with your **trip**,
- any costs **you** would normally have to pay in connection with your **trip**,
- loss, damage or expenses if **you** travel to an area that the government of your **country of residence** or **home country** has advised against travelling to,
- loss or damage due to customs or any authority legally taking or destroying your property, or
- any extra value an item had because it was part of a pair or set.

## Cancellation or curtailment of your trip

We won't cover your **claim** if:

- **you** know **you** may have to cancel or cut short your **trip** when **you** join the **plan** or book the **trip**,
- **you** decide not to travel, do not enjoy your **trip** or do not travel because **you** can't afford it,
- **you** cancel your **trip** because of an act of terrorism or the threat of an act of terrorism, unless the government of your **country of residence** or **home country** has advised against travelling to the area, or
- **you** fail to tell your carrier, travel agent, tour operator, accommodation provider or other provider as soon as **you** know **you** have to cancel your **trip**.

## Leaving your baggage

We won't cover **claims** when **you** leave your baggage:

- with a person **you** haven't met before,
- in a public place where it can be taken without **you** knowing, or
- at a distance where **you** can't stop it from being taken.

## Loss, theft and damage

We won't cover **claims** for any of the following that are not personally carried by **you**, unless they were checked in and in the custody of your carrier, secured in the locked boot or glove compartment of a vehicle or held in a safe or deposit box that's not in your room or apartment:

- cash, traveller's cheques, postal or money orders,
- passports or other travel documents,
- photographic, audio, video, computer or electrical equipment of any kind,
- mobile phones, spectacles or sunglasses,
- binoculars or telescopes,
- musical instruments,
- antiques, fine art, furs, leather goods or animal skins, or
- watches, jewellery or any items made of or containing gold, silver, precious metals, or precious or semi-precious stones.

We won't cover **claims** for:

- damage caused by moth, vermin, atmospheric conditions or climatic conditions,
- damage caused by cleaning, repair or restoration,
- damage caused by powder or fluid leaking in your baggage,
- damage to clothing or sports equipment when **you're** using it,
- wear and tear, or gradual deterioration,
- mechanical or electrical breakdown of your property,
- damage to fragile items, including, but not limited to, china, glass and sculptures,
- loss of or damage to contact or corneal lenses,
- loss or theft of, or damage to stamps, documents, deeds, manuscripts or securities of any kind, or
- loss or theft of, or damage to goods, samples or tools hired or held in trust by **you** that **you** don't own.

## Pregnancy

We won't cover **claims** when:

- you're travelling against medical advice,
- you're 26 weeks or more into your pregnancy when **you** start your trip,
- you're 34 weeks or more into your pregnancy, unless **you** started your **trip** before **you** were 26 weeks or more into your pregnancy and **you** planned to complete it before the end of week 33 but were unable to do so due to circumstances beyond your control,
- there have been complications relating to your pregnancy before your **trip**,
- it's a multiple pregnancy, or
- the pregnancy is the result of assisted conception.

## Shortages

We won't pay for shortages due to:

- loss of value, including wear and tear,
- error or omission, including, but not limited to, incorrect or incomplete bookings,
- exchanges, including, but not limited to, switching hotels or travel arrangements,
- changes in exchange rates, or
- government regulations and acts, or currency restrictions.

## Travel agents, tour operators, accommodation providers and other providers

We won't pay:

- any costs **you** need to pay a provider, including extra charges,
- any costs a provider needs to pay,
- any costs arising from a provider's neglect or failure to act,
- any costs for proceedings **you** take against a provider, or
- for any unused accommodation, activities or travel arrangements or administration costs that your provider charges for related refunds.

## Underwriting terms

We won't cover **claims** for **medical conditions** that existed within the 24-month period before the date of booking a trip, or your **date of joining**, whichever is later. We will consider a **medical condition** as pre-existing should one or more of the following have applied within the 24-month period:

- the condition clearly showed itself
- **you** had signs or symptoms of the condition,
- **you** asked for advice about the condition,
- **you** needed or received **treatment** for the condition, or
- to the best of your knowledge, **you** were aware **you** had the condition.

All cover provided under this Benefits Schedule is subject to the terms of your plan documents.

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