

Geminia

ENHANCED PERSONAL ACCIDENT INSURANCE



Scope of Cover

Personal Accident Insurance provides you with monetary compensation in the unfortunate event you suffer accidental injuries, disability or death. We cover your medical expenses that arise as a result of the accident. In addition, we offer generous disability benefits such as cover for various artificial or medical appliances, dental and optical cover, post-accident reconstructive surgery, as well as local evacuation expenses.

Critical illness cover is also offered as a unique benefit on all our personal accident covers.

The cover can be extended to include non-accidental death (life rider) and post-trauma counselling expenses following an accident.

What are the Key Benefits?

1. **Accidental death** – This benefit will pay the nominated beneficiaries the pre-agreed sum insured upon loss of life as a result of an accident.
2. **Permanent total disability** – This benefit will pay you the pre-determined sum insured as per the continental scale for permanent disability as a result of the accident.
3. **Temporary total disability** – This benefit will pay you a pre-determined weekly amount if you suffer an accident that limits your capacity to attend to your daily business or usual occupation. The payment is for a temporary period until you recover subject to a maximum period of 104 weeks.
4. **Accidental medical expenses** – This benefit reimburses you for medical expenses arising from the treatment of injuries as a result of an accident.
5. **Accidental optical expenses** – This benefit reimburses you for optical expenses arising from the treatment of injuries as a result of an accident.
6. **Accidental dental expenses** – This benefit reimburses you for dental expenses arising from the treatment of injuries as a result of an accident.
7. **Post accidental reconstructive surgery** – This benefit reimburses you for costs incurred for reconstructive surgery as a result of an accident.
8. **Artificial appliances** – The benefit covers the cost of artificial appliances required for your rehabilitation following an accident such as crutches, hearing aids, wheelchairs and prosthetics required.
9. **Local Evacuation** – This benefit covers expenses related to evacuating you to seek medical assistance as a result of an accident.
10. **Last expenses** – This benefit will pay the nominated beneficiaries the pre-agreed sum insured upon loss of life as a result of an accident to assist in settling funeral costs.
11. **Critical illness** – This benefit shall become payable where the Insured is diagnosed with a defined critical illness for the first time subject to a waiting period of 6 months from the inception of cover.

What are the additional riders on Platinum PA Cover?

1. **Non-accidental death cover (life rider)** – This is a unique benefit that combines your personal accident insurance with a life cover that pays a pre-agreed sum insured upon loss of life as a result of natural causes.
2. **Post-trauma counselling** – This benefit reimburses you for post-trauma counselling expenses that may be incurred as a result of an accident.

What are the additional riders on Silver – Children's PA cover?

1. **Tuition fees** – This benefit will reimburse you the tuition fees incurred if the student is injured as a result of an accident and is unable to attend school. This payment is for a temporary period until they recover subject to a maximum period of 8 weeks excluding the first 7 days.
2. **Post-trauma counseling** – This benefit reimburses you for post-trauma counseling expenses that may be incurred as a result of an accident.

What are the Optional Extensions?

1. **Terrorism cover** – This benefit will provide you with monetary compensation in the unfortunate event you suffer accidental injuries, disability, or death occasioned by an act of terrorism.

Option 1 – Platinum Personal Accident Cover

Personal Accident Insurance Rating Card – PLATINUM								
Standard Benefits								
Option	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8
Death	250,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000	15,000,000
Life Rider (Non-Accidental Death Cover)	250,000	500,000	1,000,000	2,000,000	3,000,000	3,000,000	3,000,000	10,000,000
Critical Illness	75,000	150,000	300,000	600,000	900,000	1,000,000	1,000,000	3,000,000
Permanent Total Disability (PTD)	250,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000	15,000,000
Temporary Total Disability (TTD – Weekly)	2,000	5,000	7,500	10,000	12,500	15,000	20,000	50,000
Accidental Medical Expenses	30,000	50,000	100,000	200,000	300,000	500,000	1,000,000	1,500,000
Accidental Dental Expenses	5,000	5,000	7,500	10,000	10,000	10,000	10,000	20,000
Accidental Optical Expenses	5,000	5,000	7,500	10,000	10,000	10,000	10,000	20,000
Post Accidental Reconstructive Surgery	-	-	-	100,000	100,000	100,000	100,000	150,000
Artificial Appliances	15,000	20,000	30,000	40,000	50,000	75,000	100,000	150,000
Local Evacuation	15,000	20,000	30,000	40,000	50,000	75,000	100,000	150,000
Last Expense	25,000	50,000	75,000	100,000	150,000	200,000	250,000	300,000
Post Trauma Counselling	10,000	10,000	10,000	10,000	10,000	10,000	10,000	20,000
Annual Premium (Without Terrorism)	1,979	3,887	7,453	14,560	21,453	26,175	36,759	81,113
Annual Premium (Including Terrorism)	2,138	4,200	8,022	15,636	22,994	28,589	41,291	88,187

Option 2 – Gold Personal Accident Cover

Personal Accident Insurance Rating Card – GOLD							
Standard Benefits							
Option	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
Death	250,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000
Critical Illness	75,000	150,000	300,000	600,000	900,000	1,000,000	1,000,000
Permanent Total Disability (PTD)	250,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000
Temporary Total Disability (TTD – Weekly)	2,000	5,000	7,500	10,000	12,500	15,000	20,000
Accidental Medical Expenses	30,000	50,000	100,000	200,000	300,000	500,000	1,000,000
Accidental Dental Expenses	5,000	5,000	7,500	10,000	10,000	10,000	10,000
Accidental Optical Expenses	5,000	5,000	7,500	10,000	10,000	10,000	10,000
Post Accidental Reconstructive Surgery	-	-	-	100,000	100,000	100,000	100,000
Artificial Appliances	15,000	20,000	30,000	40,000	50,000	75,000	100,000
Local Evacuation	15,000	20,000	30,000	40,000	50,000	75,000	100,000
Last Expense	25,000	50,000	75,000	100,000	150,000	200,000	250,000
Annual Premium (Without Terrorism)	1,220	2,375	4,435	8,528	12,408	18,134	31,230
Annual Premium (Including Terrorism)	1,404	2,737	5,103	9,804	14,249	21,049	36,765

Option 3 – Silver Children's PA

Personal Accident Insurance Rating Card – Silver (Children's PA)					
Standard Benefits					
Option	Option 1	Option 2	Option 3	Option 4	Option 5
Death	100,000	250,000	500,000	500,000	500,000
Critical Illness	30,000	75,000	150,000	150,000	150,000
Permanent Total Disability (PTD)	100,000	250,000	500,000	500,000	500,000
Tuition Fee Reimbursement (Weekly)	2,500	3,500	5,000	7,500	10,000
Accidental Medical Expenses	50,000	75,000	100,000	150,000	200,000
Accidental Dental Expenses	5,000	5,000	7,500	10,000	10,000
Accidental Optical Expenses	5,000	5,000	7,500	10,000	10,000
Artificial Appliances	15,000	20,000	30,000	40,000	50,000
Local Evacuation	15,000	20,000	30,000	40,000	50,000
Last Expense	25,000	50,000	75,000	100,000	150,000
Post Trauma Counselling	10,000	10,000	10,000	10,000	10,000
Annual Premium (Without Terrorism)	708	1,278	2,154	2,531	2,923
Annual Premium (Including Terrorism)	820	1,473	2,472	2,924	3,394

Option 4 – Bronze Children’s PA – Below 5 years

Personal Accident Insurance Rating Card – BRONZE (CHILDREN’S PA)					
Standard Benefits					
Option	Option 1	Option 2	Option 3	Option 4	Option 5
Death	100,000	250,000	500,000	500,000	500,000
Permanent Total Disability (PTD)	100,000	250,000	500,000	500,000	500,000
Accidental Medical Expenses	50,000	75,000	100,000	150,000	200,000
Accidental Dental Expenses	5,000	5,000	7,500	10,000	10,000
Accidental Optical Expenses	5,000	5,000	7,500	10,000	10,000
Artificial Appliances	15,000	20,000	30,000	40,000	50,000
Local Evacuation	15,000	20,000	30,000	40,000	50,000
Last Expense	25,000	50,000	75,000	100,000	150,000
Annual Premium (Without Terrorism)	360	620	1,007	1,200	1,404
Annual Premium (Including Terrorism)	820	736	1,200	1,432	1,677

Option 5 – Family Option

Personal Accident Insurance Rating Card – FAMILY OPTION						
Standard Benefits						
Option	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Death	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000	15,000,000
Life Rider (Non-Accidental Death Cover)	1,000,000	2,000,000	3,000,000	3,000,000	3,000,000	10,000,000
Critical Illness	300,000	600,000	900,000	1,000,000	1,000,000	3,000,000
Permanent Total Disability (PTD)	1,000,000	2,000,000	3,000,000	5,000,000	10,000,000	15,000,000
Temporary Total Disability (TTD - Weekly Benefit)	7,500	10,000	12,500	15,000	20,000	50,000
Accidental Medical Expenses	100,000	200,000	300,000	500,000	1,000,000	1,500,000
Accidental Dental Expenses	7,500	10,000	10,000	10,000	10,000	20,000
Accidental Optical Expenses	7,500	10,000	10,000	10,000	10,000	20,000
Post Accidental Reconstructive Surgery	-	100,000	100,000	100,000	100,000	150,000
Artificial Appliances	30,000	40,000	50,000	75,000	100,000	150,000
Local Evacuation	30,000	40,000	50,000	75,000	100,000	150,000
Last Expense	75,000	100,000	150,000	200,000	250,000	300,000
Post Trauma Counselling	10,000	10,000	10,000	10,000	10,000	20,000
Annual Premium (Without Terrorism)	7,453	14,560	21,453	26,175	36,759	81,113
Annual Premium (Without Terrorism)	8,022	15,636	22,994	28,589	41,291	88,187

Key Policy Guidelines

- The following covers are on a referral basis to Geminia: motorcycle riders, professionals in certain fields e.g. aviation, professional sports, military and individuals involved in hazardous undertaking.
- The age limit for Gold and Platinum PA is 18 – 70 years.
- The maximum age limit for the Silver – Children’s PA is 18 years or 24 years if they are still school going.
- The maximum age limit for critical illness cover is 60 years.
- Children below 5 years of age are covered for road risks only
- Terrorism is offered as an optional cover at an extra 20% loading on the premium
- Premiums inclusive of all levies and taxes

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