



Maisha

AIR AND GROUND AMBULANCE PLAN

TERMS AND CONDITIONS

AMREF Flying Doctors (AFD) will make every effort and use its best endeavors to accommodate the member's requirements for patient evacuation. However, AMREF Flying Doctors retains the right to use its judgment in all cases particularly in circumstances involving the safety of people and aircraft. As such the final decision to evacuate rests with AMREF Flying Doctors. Any reasons for rejection of a request for evacuations will be given within a reasonable time.

AMREF Flying Doctors Maisha subscription allows for unlimited air evacuations to Nairobi, Kenya in case of a medical emergency during the period of the cover.

Only registered clients are covered by this scheme. Subscription is not transferrable between persons. Identification (passport or similar) will be required to confirm subscription status before the evacuation takes place.

AFD will arrange and pay for the ordinary and necessary expenses of transportation, medical care during transportation, communications, and all customary and usual ancillary charges incurred in moving and transporting a Member from the nearest point of access or serviceable airstrip to a hospital in Nairobi where appropriate medical care is available. Extra charges may apply when a client wishes to be transported to a destination other than Nairobi. Ground ambulance transfers to nearby medical facilities will be covered only in Kenya, subject to availability of ambulances.

AFD reserves the right to determine, in its sole discretion, whether;

- the member's medical condition is severe enough to warrant emergency medical evacuation,
- the pick-up point and the location to which the Member will be evacuated
- the means or method by which such evacuation will be carried out

For purposes of interpreting Emergency Medical Evacuation coverage, "Medical Emergency" refers a condition which, in the opinion of AFD, constitutes a serious or life-threatening medical situation requiring immediate evacuation to obtain urgent remedial treatment to avoid death or serious impairment to the members' immediate or long-term health prospects.

A "Medical Emergency" requiring transportation under this cover implies that the patient cannot be transported without medical attention while in transit. The severity of the medical condition will be evaluated in light of the Member's geographical location and the availability of adequate medical treatment or facilities in the area.

This policy shall not cover any transport expenses incurred by the insured during the first 7 days following the effective date of coverage. This delay period is intended to prevent abuse of the policy by those who may be aware of a medical condition at the time of enrollment but seek to obtain immediate coverage for that condition. This delay period shall not apply to any medical expenses arising from an injury sustained by the insured during the delay period.

For Maisha Tourist, the cover request must be shared/done at least 1 day before the intended trip start date.

Emergency medical evacuation:

- AMREF Flying Doctors will only accept liability for evacuation arrangements if it is pre-approved and authorised by our staff in our 24-hour operations and emergency centre.
- We will pay in full the members' reasonable transportation costs for them to be evacuated for inpatient treatment if the treatment they need is covered under the Policy and is recommended by their doctor (or AFD's doctor) for medical reasons and is not available at a nearby appropriate medical facility. The transportation costs covered are from closest airstrip to Nairobi or from agreed pick-up point to hospital if using road ambulance. Costs incurred before the patient is received by AMREF Flying Doctors or their appointed agents are not covered.
- In making such arrangements, AFD may consider all relevant circumstances including, but not limited to the
 - Member's medical condition,
 - the degree of urgency,
 - the Member's fitness to travel ,
 - airport availability,
 - weather conditions and travel distance,
 - security and safety conditions,
- when determining whether transportation will be provided by AFD's private medically equipped aircraft, chartered aircraft, regular scheduled flight, boat, rail or land vehicle.
- Transportation will be carried out under constant medical supervision unless otherwise approved by an AFD physician.

Exclusions

This Membership does not cover claims in any way caused or contributed to by:

1. Congenital defects and deformities
2. Pre-existing conditions. These are defined as conditions resulting in medical emergencies which:
 - At the time of membership application, the claimant was undergoing treatment for, and/or had been treated previously for.
 - The claimant was aware of the medical condition for which he or she is submitting a claim at the time of registration. The awareness was due to symptoms experienced by the claimant that are associated with the claimed-for condition – symptoms for which a prudent individual would have sought medical treatment or advice.
3. Where a member suffers the first occurrence of a chronic episode which requires evacuation then AFD will be provided with the member's medical reports once the member has been stabilized. AFD may prescribe certain further tests and may evaluate the specific post – episode treatment. Further AFD will not pay for transport for a second episode of the same chronic condition, nor for a condition that is directly related.
4. Self-inflicted injury, treatment of alcoholism, drug addiction, neurological or psychiatric disorders.
5. Rest cures, senatorial or custodial care of periods of quarantine or isolation.
6. Transport for pre-planned medical appointments.
7. Transport for examinations or tests for check-up purposes not incidental to, or necessary to diagnose illness or accidental injury, general health examinations.
8. Evacuation from Mountains, remote areas(very far from airstrips), or high altitude evacuations will be conducted from the closest serviceable airstrip and transfer will be done to Nairobi.

9. Medevac by helicopters are not covered under Maisha. These can however be arranged for a service fee.
10. Paragliding, skydiving, scuba diving, mountaineering, motorized racing, on land or on water and any other high risk activities unless AFD expressly consents in writing.
11. Pregnancy is excluded in the two months prior to estimated date of delivery (i.e., only emergencies in the first seven months of pregnancy is covered). Transport for routine birthing is excluded. However, life-threatening complications will be covered subject to authorization by AFD.
12. It is a condition precedent hereunder that a Member will take all prophylactic treatment recommended for the location in which they reside.
13. Unvaccinated Covid-19 patients - Emergencies due to Covid-19 are covered if the client has received at least 2 doses of an approved vaccine with the last dose being at least 14 days before request for emergency medevac.
14. Evacuations in South Sudan and Ethiopia outside of Juba and Addis Ababa, respectively.
 - AFD will only transfer members in South Sudan and Ethiopia from Juba and Addis Ababa airports, respectively to a hospital of their choice in Nairobi.
 - Transfers from remote parts of Ethiopia and South Sudan will be subject to operational and security constraints.
 - Transfers from remote parts Ethiopia and South Sudan may be performed on fee-for-service basis and will be subject to operational and security constraints.
15. Evacuations for contagious diseases, outbreaks, epidemics and pandemics will be at discretion of AFD and subject to government authorization.
16. Out of hospital treatment or outpatient clinic visits - any treatment or an evacuation that is requested for minor illnesses e.g. coughs and colds, minor injuries like cuts and bruises, sprains or simple fractures, which are able to be treated locally or which do not require medical care while in transit to a medical facility.
17. Inpatient medical costs apart from those covered by Maisha Diamond and only after the patient is received at the admitting facility in Nairobi.
18. An evacuation for injury sustained as a result of willfully taking part in war, political violence or civil unrest.
19. Search & Rescue operations if a subscriber is lost in a remote area.
20. Any evacuation arising from or related to injuries sustained whilst engaging in a criminal or unlawful act.
21. Evacuation for any conditions arising directly or indirectly from chemical or biological contamination, however caused or from contamination caused from nuclear fission, ionizing radiation or by radioactivity from nuclear fuel or waste.

Cancellation of membership

1. Cancellation by the member:

The member may cancel their membership at any time by giving written notice to AFD. In this case, AFD will not return the membership fee.

Non-payment of membership fees automatically cancels the policy at 11.59pm on the expiry date specified.

2. Cancellation by AFD:

AFD may cancel your membership by providing a written notice to the member at least 15 days in advance. The notice will specify the reason for cancellation. AFD will return the membership fee paid less the pro-rata amount for the period the policy was in force.

3. Reasons for cancellation by AFD may include, but are not limited to:

- Misrepresentation or fraud related to the application or claim

- Violation of policy terms and conditions
- Change in risk
- Change in product offering/features

NOTE: Membership is not transferable.

4. Refund of membership fees:

If this membership is canceled by AFD, any return membership fees owed to the member will be refunded within 30 working days of the cancellation date. The return membership fees will be calculated on a pro-rata basis.

5. Notice of Cancellation:

Any notice of cancellation by AFD, will be delivered in person or sent by email to the last known address of the member. The notice is deemed to have been received:

- If delivered in person, on the date of delivery
- If sent by email, on the fifth (5th) day following the date of mailing in the absence of email delivery failure notification

a. Right to Decline New Business:

AFD reserves the right to decline any application for membership at its sole discretion, based on the guidelines and criteria set forth by the company. Submission of an application for membership does not guarantee acceptance or issuance of a policy.

b. Non-Renewal of membership:

Upon the expiration of membership, AFD is under no obligation to offer a renewal or to continue coverage. AFD may decide not to renew the policy for reasons including, but not limited to:

- Adverse claims history of the member
- Changes in the risk profile of the client
- Non-compliance or violation of policy terms and conditions
- Changes in guidelines or criteria of AFD
- Any other reason deemed appropriate by AFD

NB: Fraud, whether attempted or actual, will be treated very seriously. Any detected fraud will render the subscriber liable to pay in full any costs incurred by AMREF Flying Doctors, who reserve the right to take legal action if necessary. Outside of this scheme it may be possible to offer evacuations on a fee for service basis to the member.

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