

Maisha

AIR & GROUND AMBULANCE PLAN

TERMS AND CONDITIONS

AMREF Flying Doctors (AFD) will make every effort and use its best endeavors to accommodate the members' 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 rejecting an evacuation request will be provided within a reasonable time.

The AMREF Flying Doctors Maisha subscription allows for unlimited air evacuations to Nairobi, Kenya, in case of a medical emergency during the period of coverage. In-country evacuations in Kenya (to destinations other than Nairobi) are also available via ground ambulance to the nearest hospital. In-country evacuations in Tanzania are available under Maisha Platinum at no extra cost, while Maisha Silver and Maisha Gold members may access this service at an additional fee.

Only registered clients are covered under this scheme. The subscription is not transferable between individuals. Identification (passport or similar) will be required to confirm subscription status before an evacuation takes place.

AFD will arrange and cover the ordinary and necessary costs of transportation, medical care during transportation, communications, and all customary ancillary charges incurred in moving 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 if the client requests transportation to a destination other than Nairobi. Ground ambulance transfers to nearby medical facilities will be covered only within Kenya and are subject to the availability of ambulances.

AFD reserves the sole discretion to determine:

- Whether the member's medical condition warrants emergency medical evacuation.
- The pick-up point and evacuation destination.
- The appropriate method of evacuation.

For the purposes of this cover, a **"Medical Emergency"** is defined as a serious or life-threatening medical situation which, in the opinion of AFD, requires immediate evacuation to receive urgent remedial treatment, in order to avoid death or serious impairment to the member's immediate or long-term health.

A “**Medical Emergency**” also implies that the patient cannot be transported without medical attention during transit. The severity of the medical condition will be assessed based on the member’s location and the availability of adequate medical treatment in the area.

This policy does not cover any transportation expenses incurred within the first 7 days following the effective date of coverage. This waiting period is intended to prevent abuse by individuals already aware of a medical condition at the time of enrollment. However, this waiting period does not apply to injuries sustained during that time.

Maisha Tourist:

Requests for cover under Maisha Tourist must be submitted at least one day prior to the intended trip start date.

Emergency Medical Evacuation:

1. AMREF Flying Doctors will only accept liability for evacuation arrangements that are pre-approved and authorized by staff at our 24-hour operations and emergency center.
 2. We will fully cover the reasonable transportation costs for inpatient treatment, provided the treatment is covered under the policy, medically recommended, and unavailable at a nearby facility.
 3. Costs covered include transportation from the nearest airstrip to Nairobi or, if by road ambulance, from the agreed pick-up point to the hospital.
 4. Costs incurred before the patient is received by AMREF Flying Doctors or their appointed agents are not covered.
 5. **When arranging transport, AFD may consider:**
 - The member’s medical condition.
 - Degree of urgency.
 - Fitness to travel.
 - Airport availability.
 - Weather and distance.
 - Security and safety.
 - Appropriate mode of transport (air, road, boat, etc.).
 6. All transportation will be under constant medical supervision unless otherwise approved by an AFD physician.
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Exclusions:

This membership does not cover claims caused or contributed to by:

1. Congenital defects and deformities.
2. **Pre-existing conditions, defined as:**
 - o Ongoing or past treatment before the membership started.
 - o Awareness of the condition prior to registration due to symptoms a prudent individual would have sought treatment for.

Exclusions:

3. Repeated evacuation for the same chronic condition. Only the first episode is covered.
4. Self-inflicted injuries, and treatment for alcoholism, drug addiction, or psychiatric disorders.
5. Rest cures, custodial care, or quarantine/isolation periods.
6. Transport for pre-scheduled medical appointments.
7. Transport for routine checkups or general health tests.
8. Evacuations under Maisha are primarily to Nairobi.
 - In-country evacuations in Kenya are available via ground ambulance.
 - In-country evacuations in Tanzania are available for Platinum members (free) and at a fee for Silver and Gold members.
9. A second evacuation for the same condition after an inbound activation is not covered.
10. Evacuations from very remote areas will only begin from the nearest serviceable airstrip.
11. Helicopter evacuations are available but subject to availability and suitability.
12. AFD will prioritize life-saving emergencies but cannot guarantee availability due to weather, safety, or operational limitations.
13. Evacuations from Mt. Kenya (to Nanyuki) and Mt. Kilimanjaro (to Moshi). Further transfer to Nairobi will be based on medical review.
14. Members showing signs of altitude sickness will be advised to descend immediately.
15. High-risk activities (e.g., skydiving, mountaineering) unless approved by AFD in writing.
16. Emergencies during the last 2 months of pregnancy are excluded. Life-threatening pregnancy complications may be covered.
17. Members must take all recommended prophylactic treatments for their location.
18. COVID-19 emergencies are only covered for clients fully vaccinated (minimum 2 doses) at least 14 days prior to the request.
19. **Evacuations in South Sudan and Ethiopia:**
 - Only from Addis Ababa (Ethiopia) or specific locations in South Sudan (Juba, Wau, Rumbek, Bor, Malakal).
 - Medevac requests out of Juba after 12 PM EAT will be picked from Juba or the next day from out-of-Juba airports.
 - Transfers from remote regions may be available on a fee-for-service basis and are subject to operational/security conditions.
20. Contagious disease evacuations are at AFD's discretion and subject to government clearance.
21. Minor illnesses/injuries that can be treated locally.
22. Inpatient medical costs (except under Maisha Diamond) unless the patient is already admitted in Nairobi.
23. Injuries sustained from war, political violence, or civil unrest.
24. Search & Rescue operations in remote areas.
25. Injuries from criminal or unlawful acts.
26. Conditions caused by nuclear, chemical, or biological contamination.

Cancellation of Membership:

1. By Member:

- Members may cancel anytime in writing. No refund will be given.
- Non-payment results in automatic cancellation at 11:59 PM on the expiry date.

2. By AFD:

- AFD may cancel with 15 days' notice and will refund the fee (pro-rata).
- Reasons include fraud, violation of terms, change in risk, or product features.

3. Refunds:

- If AFD cancels, refunds will be processed within 30 working days, on a pro-rata basis.

4. Notice of Cancellation:

- Delivered in person or via email.
- Considered received:**
 - On delivery (in-person)
 - On the 5th day after sending (email, unless delivery failure occurs)

Right to Decline New Business

AFD reserves the right to decline any application at its discretion. Submitting an application does not guarantee acceptance.

Non-Renewal of Membership

AFD is not obligated to renew membership. Non-renewal may result from:

- Poor claims history
- Change in risk profile
- Policy violations
- Internal policy changes

NB: Any form of fraud will lead to the member being liable for full costs incurred and possible legal action. Fee-for-service evacuations may be arranged outside this scheme.

Emergency Contacts:

TEL: +254 20 699 2222 | +254 730 811 811
+254 709 962 811 | +255 789 133 133

Email:

emergency@flydoc.org

General Contacts:

TEL: +254 20 699 2000 | +254 730 811 000
+254 709 962 000 | +255 745 716 581

Email:

info@flydoc.org

Headquartered In Nairobi, Kenya
Wilson Airport, off Langata Road
P.O BOX 18617 – 00500