

# *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 purpose of interpreting **Emergency Medical Evacuation Coverage**, 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 prospects.

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 geographic location and the availability of adequate medical treatment or facilities in the area.

This policy does not cover any transportation expenses incurred by the insured 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 shall not apply to any medical expenses arising from an injury sustained by the insured during the waiting period.

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## **Maisha Tourist:**

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

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## **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 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.
  3. The transportation costs covered are from closest airstrip to Nairobi or from agreed pick-up point to hospital if using ground ambulance.
  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.
    - Member's fitness to travel.
    - Airport availability.
    - Weather conditions and travel distance.
    - Security and safety.
    - Appropriate mode of transport (AFD’s private medically equipped aircraft, chartered aircraft, regular scheduled flight, boat, rail or land vehicle).
  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:**
  - At the time of membership application, the claimant was undergoing treatment for, and/or had been treated previously for.

## Exclusions:

- 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 further tests and 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, custodial care, or quarantine/isolation periods.
  6. Transport for pre-scheduled 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. Evacuations under Maisha are primarily to Nairobi.**
- In-country evacuations in Kenya (*destination different from Nairobi*) is also available on Ground Ambulance to the nearest hospital. Waiting time will depend on availability of ground ambulance resource within reasonable range.
  - In-country evacuations in Tanzania is available under Maisha Platinum at no extra cost, but for Maisha Silver and Maisha Gold at an extra fee.
9. Once inbound activation is activated, the patient is not eligible for another free Maisha evacuation to Nairobi for the same ailment/condition. If the condition for which the client has been evacuated for cannot be handled in Tanzania and will need to be transferred to Nairobi. The second transfer to Nairobi will not be covered under Maisha.
  10. Evacuation from very remote areas (very far from airstrips), will be conducted from the closest serviceable airstrip and transfer will be done to Nairobi.
  11. Medevac by helicopters will be available under Maisha. However, this shall be subject to availability and where it is deemed the best option.
  12. AFD will do its best to save a life in an emergency; however, there may be instances where this is not possible or delayed due to operational reasons, including, but not limited to, weather conditions, safety concerns, the security of the landing site, or the unavailability of a suitable airframe.
  13. Evacuations from Mt. Kenya and Mt. Kilimanjaro will be done from designated areas. Evacuation will be to Nanyuki (for Mt. Kenya) and Moshi (for Mt. Kilimanjaro). Medical team will review the need for further evacuation to Nairobi, and advise accordingly.
  14. Clients will be advised to descend immediately if having features of high altitude sickness
  15. Paragliding, skydiving, scuba diving, mountaineering (*involving use of specialized equipment*), motorized racing, on land or on water and any other high risk activities unless AFD expressly consents in writing.
  16. 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.

## Exclusions:

17. It is a condition precedent hereunder that a Member will take all prophylactic treatment recommended for the location in which they reside.
  18. 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.
  - 19. Evacuations in South Sudan and Ethiopia:**
    - Evacuations from Ethiopia will only be from Addis Ababa, to hospital of choice in Nairobi
    - Evacuations from South Sudan will only be Juba, Wau, Rumbek, Bor and Malakal; to hospital of choice in Nairobi
    - For evacuations from out of Juba, the aircraft must be back in Juba before their cut-off time i.e 6PM Juba time.
    - Medevac request out of Juba after 12PM EAT will have an option of the patient being picked from Juba or pick up the next day from the mentioned out of Juba airports.
    - 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.
  20. Evacuations for contagious diseases, outbreaks, epidemics and pandemics will be at discretion of AFD and subject to government authorization.
  21. Out of hospital treatment - any out of hospital treatment or an evacuation that is requested for minor illnesses, mild lesions, simple injuries like sprains or simple fractures, which are able to be treated locally.
  22. Inpatient medical costs apart from those covered by Maisha Diamond and only after the patient is received at the admitting facility in Nairobi.
  23. An evacuation for injury sustained as a result of willfully taking part in war, political violence or civil unrest.
  24. Search & Rescue operations if a subscriber is lost in a remote area.
  25. Any evacuation arising from or related to injuries sustained whilst engaging in a criminal or unlawful act.
  26. 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.
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## 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 11.59 pm 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.

# Cancellation of Membership:

## 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/feature

### 3. 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.

### 4. 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

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## 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.

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## 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

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**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.

- Membership is not transferable.

### Emergency Contacts:

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+254 709 962 811 | +255 789 133 133

#### Email:

emergency@flydoc.org

### General Contacts:

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#### Email:

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