

You're in control



Insurance



AAR Professional Cover

Medical Treatment for Illnesses and Covid-19 Disease
Hospitalization to All Professionals and their Families.

V05/2022

You're in control



Insurance

Freedom to...

Have 24hr assistance from your sales agent or a personal relationship manager.

Experience Freedom



AAR_insurance



www.aar-insurance.ke

Regulated by the Insurance Regulatory Authority



WHAT ARE THE BENEFITS?

- ◇ COVID-19 hospitalization.
- ◇ Inpatient treatment.
- ◇ Outpatient treatment.
- ◇ Maternity.
- ◇ Dental and optical treatment.
- ◇ Other cover enhancements.
- ◇ Emergency road and air evacuation subject to an overall cover limit.
- ◇ Adult vaccines including Hepatitis B and C, Flu and COVID-19 within annual medical examination limit.
- ◇ Annual medical examination for principal members and spouses to a maximum of Kshs. 30,000/- annually.
- ◇ Consultation & medication for symptomatic patients.
- ◇ Subsequent testing for positive cases undergoing self-isolation at home after a period of 10 days.
- ◇ Follow up by our case management team to ensure patients whose conditions deteriorated are promptly assisted.



COVER LIMITS

This cover has been carefully priced with affordable rates taking into account an individual's level of income.

Option	Inpatient	Outpatient	Maternity	Dental	Optical	Covid (Inbuilt)
Benefit 1	10,000,000	300,000	300,000	100,000	100,000	2,000,000
Benefit 2	5,000,000	150,000	150,000	50,000	50,000	2,000,000
Benefit 3	3,000,000	150,000	150,000	50,000	50,000	2,000,000
Benefit 4	2,000,000	150,000	150,000	50,000	50,000	2,000,000
Benefit 5	1,000,000	150,000	150,000	50,000	50,000	1,000,000

*All figures in Kshs and are inclusive of taxes and levies

COVER COSTS

This cover has been carefully priced with affordable rates taking into account an individual's level of income.

Benefit	Limit	M+0	M+1	M+2	M+3	M+4	M+5	M+6
Option 1	10,000,000	164,188	241,602	304,064	344,800	388,307	436,615	488,197
Option 2	5,000,000	113,880	173,971	219,926	245,356	274,024	307,657	343,041
Option 3	3,000,000	108,241	166,338	211,582	231,566	259,566	292,044	326,272
Option 4	2,000,000	106,288	163,221	207,950	227,573	255,290	287,538	321,535
Option 5	1,000,000	95,441	142,884	178,914	211,628	226,207	253,478	282,499

*All figures in Kshs and are inclusive of taxes and levies

ENHANCED BENEFITS UNDER INPATIENT COVER

Overall Annual Limit (OAL)	1M	2M/3M	5M	10M
Bed Limit	10,000	12,000	20,000	25,000
Pre-Existing / Chronic conditions	1,000,000	2,000,000	2,500,000	5,000,000
Congenital conditions / defects	1,000,000	2,000,000	2,000,000	2,000,000
Rehabilitation	100,000	100,000	150,000	150,000
Non-accidental dental inpatient	100,000	100,000	150,000	200,000
Non-accidental optical inpatient	100,000	100,000	150,000	200,000
Psychiatric Treatment	250,000	250,000	750,000	1,000,000
Last Expenses	75,000	75,000	75,000	150,000

COVID-19 BENEFITS

We will cater for COVID-19 as per the benefits table per family within the pre-existing limit and full outpatient limit as indicated.

Eligibility

- Any person listed in the registered professional bodies between birth to sixty-five (65) years can join the scheme.
- Dependents include spouse, own children, legally adopted and foster children aged from birth to 22 years.
- Children over the age of 22 but below 25 years will be covered under their families if proof of schooling is provided.

COVID-19 BENEFITS

Exclusions

- Mass testing/Voluntary testing/Initial Covid-19 test
- COVID-19 treatment of asymptomatic members
- Outbreak/Infection due to gross breach of Ministry of Health Guidelines

Special Causes

- The cover allows access to all major hospitals for services within the AAR Provider Panel.
- Waiting periods are applicable as below;
 - All waiting periods are waived for members who will join within the first three months of inception.
 - A 6 month waiting period will apply on Pre-existing/Chronic, Covid-19, Psychiatry and Congenital benefits for all members who join after the first three months of inception.
 - A 9 month waiting period will apply on maternity benefit for all members who join after the first three months of inception.
- For members who cannot undergo home-based care for valid reasons, alternative arrangements will be provided. These members have to declare this at the start of the policy. This benefit will be offered under the full discretion of AAR Insurance Kenya.



HOW TO APPLY

The Cover shall be applied online using USSD, through Mobile App or through the Website. Member will be required to provide the following details:

- Name of main member and Dependent.
- Date of Birth.
- Phone No (collected at registration).
- Email address.
- Next of Kin – Name and Phone No.
- Cover Option and period Selected.

An invoice will be generated from cover selected with unique invoice number then member can pay the premium.

*Terms and Conditions apply



KENYA

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REGIONAL OFFICE

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