



# FAQs

## Inbound Travel Insurance 2024-



- **What are the significant features and benefits of Inbound Travel insurance?**

Inbound Travel insurance covers unexpected medical illnesses or any other uncertainties while travelers are in Tanzania. The basic covers provided are emergency medical expenses and repatriation expenses (body and medical), personal accident, baggage delay, theft and lost, legal expenses, personal liabilities, etc.

- **Who qualifies for compulsory travel insurance?**

All foreigners and visitors entering the beautiful Zanzibar through the seaport or airport are required to have travel insurance, except the following:

- i. Individuals who possess residence or work permit.
- ii. Cabin crew members staying below 72 hours
- iii. Transit passengers transferring between terminals during a flight change.
- iv. Anyone entered before the effective date which is 1<sup>st</sup> October 2024.

- **Is there a special insurance rate for East African community and diaspora members?**

Our beautiful Islands welcome and value members of the Diaspora and East African Community who come whether for leisure or business. However, the primary intention of needing travel insurance is to protect our visitors from unforeseen emergencies that may occur and disrupt their trip, guaranteeing their well-being and tranquility.

- **What will be the duration of my contract?**

The policy provides coverage for up to 92 days and multi-entries within Tanzania. The coverage period is based on the dates specified on the policy certificate.

- **Why do I need travel insurance while traveling to Zanzibar when I already have medical insurance?**

Travel insurance is essential for any traveler as it provides comprehensive protection against a range of travel-related risks and emergencies, even if you already have medical insurance.

In addition to medical expenses, this plan includes coverage for other benefits such as costs related to the loss of baggage, repatriation of remains, and legal liability.

- **Why do I need travel insurance while traveling to Zanzibar when I already have international travel insurance?**

The organization fully acknowledges the presence of international insurance options from visitors' home countries, which may appear as an additional expense. Nevertheless, there are several important rationales behind implementing this policy:

- **Comprehensive Local Coverage:** The mandatory insurance guarantees that all visitors have access to local and international healthcare facilities without disruptions, providing peace of mind in emergencies.
- **Quick Response in Emergencies:** A dedicated local insurance policy can expedite the process of receiving prompt medical and other assistance for travelers in case of unforeseen circumstances.
- **Supporting Local Infrastructure:** The insurance fees directly contribute to maintaining and enhancing the quality of healthcare and emergency services available to tourists and other travelers, ensuring a high standard of care and safety in Zanzibar.
- **Consistency for All Visitors:** Implementing a standard policy for all tourists helps prevent confusion or gaps in coverage, ensuring that everyone is safeguarded under the same conditions.



- **Addressing Legal and Practical Issues:** Mandatory insurance also helps safeguard tourists from potential legal complications or unexpected expenses that might not be covered by international insurance, especially in specific local contexts.

The primary objective of the services is to enhance the safety and well-being of all visitors to Zanzibar, ensuring that their experience here is as secure and enjoyable as possible.

- **When should I buy Inbound Travel insurance?**

After you've paid the initial deposit for your trip, it's recommended to buy travel insurance right away well in advance. The coverage to protect your trip becomes available sooner the earlier you make the purchase.

- **Do I have to purchase mandatory travel insurance for my trip to Zanzibar from September 21st to October 5th, 2024?**

If you arrive in Zanzibar in September and stay in until October 2024, you won't be required to purchase the mandatory travel insurance plan.

- **I will be in Zanzibar on September 21st and then heading to Arusha/Tanzania mainland for 9 days before going back to Zanzibar on October 2nd, 2024, do I need to get compulsory travel insurance?**

Arriving in Zanzibar before October 1, 2024, and then traveling to Arusha/Tanzania mainland for a few days before returning to Zanzibar means that there is no need to purchase the mandatory travel insurance plan.

- **Does Inbound Travel insurance cover terrorism?**

Our basic plan does not provide terrorism coverage.

- **What is the maximum number of travel days an Inbound Travel insurance policy covers?**

Our Inbound Travel insurance policy covers individual trips for up to **92 days**. Unlimited trips can be taken during the policy period, up to the maximum number of days purchased per trip.

- **Is my Inbound Travel insurance policy renewable?**

It's non-renewable and if you are still in Zanzibar after 92 days you must purchase a new insurance policy.

- **Is there any exclusion under my insurance?**

Yes, however, it is challenging to list all exclusions here. but, the following exclusions are generally not covered under the policy:

1. Circumstances provoked intentionally by the Beneficiary.
2. Foreign or civil war whether declared or not, riot and popular.
3. Effects of pollution, natural disasters, and their consequences.
4. Uprising, act of terrorism or sabotage.
5. Surgical treatments and interventions of an aesthetic nature not resulting from an accident.
6. Involvement in fights, except in case of self-defense, and in bets, dares, duels, or crimes
7. Pregnancy conditions and their consequences, such as miscarriages.
8. The consequences of alcohol abuse.
9. The medical expenses relating to check-ups, medical examinations, scheduled or preventative.
10. Pre-existing Medical Condition / Illness/convalescence.
11. Failure to respect the recognized safety rules for the practice of any.

For other applicable exclusions, please refer to your insurance policy terms and conditions.



- **Where can I buy Inbound Travel insurance?**

You can purchase Inbound Travel insurance through this link: <https://visitzanzibar.go.tz>

- **What is the cost of this insurance policy?**

This policy is priced at US \$44 for adults 18+ age, and US \$22 for children above 3-17 years old. Infants 0-2 years will be covered under their parents' or guardians' policy, the group starts with 10 people, a 10% discount will be granted, and the costs include all charges per visitor.

- **Does this insurance policy offer a family plan?**

Certainly, our mandatory travel insurance offers a customized package for families starting with 3-9 members.

- **How and when can I pay the premium?**

Insurance premiums can be easily paid online with debit or credit cards.

- **Can I purchase more than one plan to increase my benefits under the policy?**

Only one policy is permitted for each visitor on a single trip.

- **Would proof of international and other local insurance coverage be accepted as proof of coverage?**

The insurance policy must be issued by The Zanzibar Insurance Corporation, which is registered in Tanzania and owned by the revolutionary government of Zanzibar.

- **Will I receive my policy documentation or any verification, and should I carry it with me?**

The policy documents, as well as a certificate with a QR code containing the applicant's details, will be dispatched to the registered email address.

**“The certificates should be present for Scanning at the Entry point.”**

- **Is there a waiting period before my cover is active?**

There is no waiting period. Your policy coverage starts as soon as you arrive in Zanzibar.

- **What is the procedure for reporting any changes in my previously submitted information on the policy?**

The insurance offer we provided is dependent on the information you provided. Before and after making payment, applicants will be able to make changes to the information, otherwise, feel free to reach us any time and make any necessary adjustments to your policy.

- **Landline:** 0800008005.
- **WhatsApp:** +255 659 072 500
- **Email:** [inbound@zic.co.tz](mailto:inbound@zic.co.tz)

- **How can I cancel my Inbound Travel Insurance policy?**

If your trip has not started and you have not made any claim, then you can cancel your policy by contacting us at:

- **Landline:** 0800008005.
- **WhatsApp:** +255 659 072 500
- **Email:** [inbound@zic.co.tz](mailto:inbound@zic.co.tz)



- **How to claim?**

Remember to take your Inbound Travel insurance policy documents which contain the unique policy number, our emergency contact details for reporting claims are **(24/7 Helpline)**:

Phone	0800008005	+331701957025
WhatsApp	+255 659 072 500	
Email:	<a href="mailto:inbound@zic.co.tz">inbound@zic.co.tz</a>	<a href="mailto:medical-service@axa-assistance.ma">medical-service@axa-assistance.ma</a>

**Kindly, keep receipts for everything you need to support your claim.**

- **How can I file a complaint?**

Should you have a complaint about a deficiency in the services or the products offered, please contact us by phone at the following numbers **0800008005** or email us at [inbound@zic.co.tz](mailto:inbound@zic.co.tz) Or visit our office at the following postal address:

**Bima House No: 1 Mpirani St, Mlandege Rd. P.O. Box 432, 71102 Urban West, Zanzibar.**

We handle customer complaints fairly, efficiently, and with due diligence as per the complaint procedure.

#### **How is the refund process?**

Before the policy starting date, a refund can be done, and the amount will be deposited on the same credit/debit card.

#### **Does this policy cover chronic disease and pre-existing conditions?**

**No, the policy does not cover it.**

#### **Benefits Schedule**

This table shows the Limits of Coverage available under each section of the policy. It should be read in conjunction with YourPolicy Certificate which will confirm what level of cover You have taken along. All limits and excesses are per person.



Benefits		Limits
<b>Medical and Related Expenses</b>		
Emergency medical expenses (including epidemics and pandemics)		Up to \$50,000
Emergency medical evacuation and repatriation expenses (including epidemics and pandemics)		Evacuation within Zanzibar or to mainland Tanzania: Actual expenses Repatriation to the Country of Residence: Actual expenses
Extension of stay of the beneficiary due to medically not fit to fly plus one accompanying person		One-way economic ticket \$80 per day up to 10 days (for beneficiary + 1 Close relative)
Compulsory quarantine expenses because of epidemics and pandemics		\$100 per night up to 14 nights
<b>Body Repatriation</b>		
Body Repatriation in case of death		Actual expenses – Coffin up to \$1,000
<b>Personal Accident</b>		
Accidental death occurred in means of public transport		\$20,000
Permanent Total Disability		As per % scale up to \$20,000
<b>Baggage</b>		
Baggage delay		\$25 per hour up to \$200
Theft, loss or damage baggage (within the care of the airline)		Up to \$400
<b>24/7 Assistance Services</b>		
24/7 Emergency medical assistance Services		Service only
Consular referral		Service only
Emergency accommodation and travel Arrangements		Service only
Transmission of urgent message		Service only
<b>Legal Expenses</b>		
Lawyer's expenses		Up to \$2,000
Advance for bail		Up to \$2,000
<b>Personal Liability</b>		
Personal liability		Up to \$30,000



**ZIC** Zanzibar  
Insurance  
Corporation