



NIMO INSURANCE SERVICES

✈ TRAVEL INSURANCE PLANS

Smart Protection for Every Journey with **Strategis Insurance**

1. AFRICA TRAVEL PLAN

Premium in US Dollar

Duration	Individual	Family
Up to 7 Days	\$13.37	\$33.44
Up to 15 Days	\$14.53	\$36.33
Up to 21 Days	\$16.28	\$40.71
Up to 30 Days	\$23.25	\$58.13
Up to 60 Days	\$38.76	\$96.89
Up to 90 Days	\$46.11	\$115.28
Up to 180 Days	\$63.95	\$159.87
1 Year Multi-trip	\$114.33	\$285.83

A Family should only eligibly compose; Father, Mother & 2 Children

Benefits

- Medical expenses up to **\$15,000**
- Emergency evacuation & repatriation
- Basic travel assistance services
- Loss of baggage compensation
- Personal accident cover
- Passport replacement support

👉 **Best for:** Regional travel within Africa (business & short trips)

TABLE: AFRICA TRAVEL INSURANCE PLAN BENEFITS & LIMITS

CODE	COVER / BENEFIT	AMOUNT LIMIT	EXCESS
B0000	PERSONAL ASSISTANCE		
B0340S	RELAY OF URGENT MESSAGES	INCLUDED - SERVICE ONLY	\$0
B0440S	DISPATCH OF MEDICATION	INCLUDED - SERVICE ONLY	\$0
B0490S	GENERAL INFORMATION	INCLUDED - SERVICE ONLY	\$0
B3180I	HIJACK	NIL	\$0
B0010	MEDICAL TRANSPORTATION AND REPATRIATION		
B0090I	MEDICAL TRANSPORTATION OR REPATRIATION	\$15,000	\$0
B0130I	TRANSPORT OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	NIL	-
B0140I	STAY OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	NIL	-
B0190I	TRANSPORTATION OR REPATRIATION OF THE ACCOMPANYING INSURED	\$1,500	\$0
B0030	MEDICAL EXPENSES		
B0030I	MEDICAL EXPENSES ABROAD	\$15,000	\$30
B0035I	FIRST MEDICAL ASSISTANCE ABROAD	INCLUDED IN GENERAL LIMIT	\$30
B0060I	DENTAL EXPENSES	\$100	\$25
B0070I	PHARMACEUTICAL EXPENSES	INCLUDED IN GENERAL LIMIT	\$0
B0270	REPATRIATION OF MORTAL REMAINS		
B0270I	TRANSPORT OR REPATRIATION OF THE DECEASED INSURED	\$10,000	\$0
C0000	LUGGAGE		
C0030I	INDEMNITY DUE TO PROBLEMS WITH THE CHECKED - IN LUGGAGE (ACCIDENTAL DAMAGE, LOSS, ROBBERY)	\$1,500	\$50
C0040I	COMPENSATION FOR BAGGAGE DELAY	\$250	4 HOURS
D0000	CANCELLATION		
D0010I	REIMBURSEMENT OF THE CANCELLATION EXPENSES OF THE TRIP	NIL	-
D0010	DELAYS		
D0020I	INDEMNITY DUE TO THE TRANSPORT DEPARTURE DELAY	NIL	-
D0030	CURTAILMENT		
D0031I	CURTAILMENT EXPENSES	NIL	\$100
B0210I	EARLY RETURN DUE TO SERIOUS FAMILY MATTER	NIL	\$0
F0000	PERSONAL ACCIDENTS		
F0020I	ACCIDENTAL DEATH MEANS OF TRANSPORT	NIL	-
F0040I	PERMANENT ACCIDENTAL DISABILITY (MEANS OF TRANSPORT)	NIL	-
G0000	PERSONAL LIABILITY		
G0020I	PERSONAL LIABILITY DUE TO PHYSICAL DAMAGES TO THIRD-PARTIES	NIL	-
G0030I	LEGAL DEFENSE (NOT TRAFFIC)	NIL	-
G0040I	DEPOSIT FOR LEGAL COSTS AND EXPENSES	NIL	-
G0010I	PERSONAL LIABILITY DUE TO MATERIAL DAMAGES TO THIRD-PARTIES	NIL	-
I0000	COMPLEMENTARY MEDICAL COVERS		
I0110I	HOSPITAL COMPENSATION	NIL	-
J0000	COMPLEMENTARY CARD COVERS		
J0070I	REPLACEMENT OF THE PASSPORT AND THE DRIVING LICENCE BY EMERGENCY DOCUMENTS	\$500	\$0



2. ASIA TRAVEL PLAN

Premium (USD)

Duration	Individual	Family
Up to 7 Days	\$15.50	\$38.76
Up to 15 Days	\$17.30	\$43.26
Up to 21 Days	\$21.32	\$53.29
Up to 30 Days	\$27.13	\$67.82
Up to 60 Days	\$46.51	\$116.27
Up to 90 Days	\$62.29	\$155.72
Up to 180 Days	\$93.02	\$232.54
1 Year Multi-trip	\$182.16	\$455.39

Benefits

- Medical cover up to **\$15,000**
- Emergency medical evacuation
- Hospital & pharmaceutical expenses
- Trip delay compensation
- Baggage loss protection

☞ **Best for:** Business trips, trade travel & tourism in Asia

TABLE: ASIA TRAVEL INSURANCE PLAN BENEFITS & LIMITS

CODE	COVER / BENEFIT	AMOUNT LIMIT	EXCESS
B0000	PERSONAL ASSISTANCE		
B0340S	RELAY OF URGENT MESSAGES	INCLUDED - SERVICE ONLY	\$0
B0440S	DISPATCH OF MEDICATION	INCLUDED - SERVICE ONLY	\$0
B0490S	GENERAL INFORMATION	INCLUDED - SERVICE ONLY	\$0
B3180I	HIJACK	NIL	\$0
B0010	MEDICAL TRASPORATION AND REPATRIATION		
B0090I	MEDICAL TRANSPORTATION OR REPATRIATION	\$15,000	\$0
B0130I	TRANSPORT OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	NIL	-
B0140I	STAY OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	NIL	-
B0190I	TRANSPORTATION OR REPATRIATION OF THE ACCOMPANYING INSUREDS	\$1,500	\$0
B0030	MEDICAL EXPENSES		
B0030I	MEDICAL EXPENSES ABROAD	\$15,000	\$30
B0035I	FIRST MEDICAL ASSISTANCE ABROAD	INCLUDED IN GENERAL LIMIT	\$30
B0060I	DENTAL EXPENSES	\$100	\$25
B0070I	PHARMACEUTICAL EXPENSES	INCLUDED IN GENERAL LIMIT	\$0
B0270	REPATRIATION OF MORTAL REMAINS		
B0270I	TRANSPORT OR REPATRIATION OF THE DECEASED INSURED	\$10,000	\$0
C0000	LUGGAGE		
C0030I	INDEMNITY DUE TO PROBLEMS WITH THE CHECKED - IN LUGGAGE (ACCIDENTAL DAMAGE, LOSS, ROBBERY)	\$1,500	\$50
C0040I	COMPENSATION FOR BAGGAGE DELAY	\$250	4 DAYS
D0000	CANCELLATION		
D0010I	REIMBURSEMENT OF THE CANCELLATION EXPENSES OF THE TRIP	NIL	-
D0010	DELAYS		
D0020I	INDEMNITY DUE TO THE TRANSPORT DEPARTURE DELAY	NIL	-
D0030	CURTAILMENT		
D0031I	CURTAILMENT EXPENSES	NIL	-
B0210I	EARLY RETURN DUE TO SERIOUS FAMILY MATTER	NIL	\$0
F0000	PERSONAL ACCIDENTS		
F0020I	ACCIDENTAL DEATH MEANS OF TRANSPORT	NIL	\$0
F0040I	PERMANENT ACCIDENTAL DISABILITY (MEANS OF TRANSPORT)	NIL	\$0
G0000	PERSONAL LIABILITY		
G0020I	PERSONAL LIABILITY DUE TO PHYSICAL DAMAGES TO THIRD-PARTIES	NIL	-
G0030I	LEGAL DEFENSE (NOT TRAFFIC)	NIL	-
G0040I	DEPOSIT FOR LEGAL COSTS AND EXPENSES	NIL	-
G0010I	PERSONAL LIABILITY DUE TO MATERIAL DAMAGES TO THIRD-PARTIES	NIL	-
I0000	COMPLEMENTARY MEDICAL COVERS		
I0110I	HOSPITAL COMPENSATION	NIL	\$0
J0000	COMPLEMENTARY CARD COVERS		
J0070I	REPLACEMENT OF THE PASSPORT AND THE DRIVING LICENCE BY EMERGENCY DOCUMENTS	\$500	\$0

3. EUROPE TRAVEL PLAN

Premium (USD)

Duration	Individual	Family
Up to 7 Days	\$17.49	—
Up to 15 Days	\$18.36	—
Up to 21 Days	\$22.48	—
Up to 30 Days	\$29.69	—
Up to 60 Days	\$51.82	—
Up to 90 Days	\$68.53	—
Up to 180 Days	\$111.36	—
1 Year Multi-trip	\$204.65	—

(Family package available on request depending on underwriting terms)

Benefits

- Medical cover up to **\$40,000**
- Schengen-compliant insurance
- Emergency hospitalization
- Travel delay & cancellation cover
- Personal liability protection


 **Best for:** Schengen visa applications & European travel

TABLE: EUROPE TRAVEL INSURANCE PLAN BENEFITS & LIMITS

CODE	COVER / BENEFIT	AMOUNT LIMIT	EXCESS
B0000	PERSONAL ASSISTANCE		
B0340S	RELAY OF URGENT MESSAGES	INCLUDED - SERVICE ONLY	\$0
B0440S	DISPATCH OF MEDICATION	INCLUDED - SERVICE ONLY	\$0
B0490S	GENERAL INFORMATION	INCLUDED - SERVICE ONLY	\$0
B3180I	HIJACK	NIL	\$0
B0010	MEDICAL TRANSPORTATION AND REPATRIATION		
B0090I	MEDICAL TRANSPORTATION OR REPATRIATION	\$40,000	\$0
B0130I	TRANSPORT OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	NIL	-
B0140I	STAY OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	\$100 DAY MAX. 10 DAYS	5 DAYS
B0190I	TRANSPORTATION OR REPATRIATION OF THE ACCOMPANYING INSURED	\$1,500	\$0
B0030	MEDICAL EXPENSES		
B0030I	MEDICAL EXPENSES ABROAD	\$40,000	\$30
B0035I	FIRST MEDICAL ASSISTANCE ABROAD	INCLUDED IN GENERAL LIMIT	\$30
B0060I	DENTAL EXPENSES	\$100	\$25
B0070I	PHARMACEUTICAL EXPENSES	INCLUDED IN GENERAL LIMIT	\$0
B0270	REPATRIATION OF MORTAL REMAINS		
B0270I	TRANSPORT OR REPATRIATION OF THE DECEASED INSURED	\$10,000	\$0
C0000	LUGGAGE		
C0030I	INDEMNITY DUE TO PROBLEMS WITH THE CHECKED - IN LUGGAGE (ACCIDENTAL DAMAGE, LOSS, ROBBERY)	\$1,500	\$50
C0040I	COMPENSATION FOR BAGGAGE DELAY	\$250	4 HOURS
D0000	CANCELLATION		
D0010I	REIMBURSEMENT OF THE CANCELLATION EXPENSES OF THE TRIP	NIL	-
D0010	DELAYS		
D0020I	INDEMNITY DUE TO THE TRANSPORT DEPARTURE DELAY	\$100	4 HOURS
D0030	CURTAILMENT		
D0031I	CURTAILMENT EXPENSES	NIL	-
B0210I	EARLY RETURN DUE TO SERIOUS FAMILY MATTER	SAME CLASS TICKET	\$0
F0000	PERSONAL ACCIDENTS		
F0020I	ACCIDENTAL DEATH MEANS OF TRANSPORT	\$10,000	\$0
F0040I	PERMANENT ACCIDENTAL DISABILITY (MEANS OF TRANSPORT)	% AS PER SCALE	\$0
G0000	PERSONAL LIABILITY		
G0020I	PERSONAL LIABILITY DUE TO PHYSICAL DAMAGES TO THIRD-PARTIES	NIL	\$0
G0030I	LEGAL DEFENSE (NOT TRAFFIC)	NIL	\$0
G0040I	DEPOSIT FOR LEGAL COSTS AND EXPENSES	NIL	\$0
G0010I	PERSONAL LIABILITY DUE TO MATERIAL DAMAGES TO THIRD-PARTIES	NIL	\$0
I0000	COMPLEMENTARY MEDICAL COVERS		
I0110I	HOSPITAL COMPENSATION	\$35 DAY MAX. 10 DAYS	\$0
J0000	COMPLEMENTARY CARD COVERS		
J0070I	REPLACEMENT OF THE PASSPORT AND THE DRIVING LICENCE BY EMERGENCY DOCUMENTS	\$500	\$0

4. **WORLDWIDE TRAVEL PLAN** **(Including USA & Canada)**

◆ **BASIC PLAN**

Premium

Duration	Individual	Family
Up to 7 Days	\$21.20	\$53.00
Up to 15 Days	\$22.29	\$55.71
Up to 21 Days	25.21	63.03
Up to 30 Days	\$39.40	\$98.50
Up to 60 Days	\$64.29	\$160.74
Up to 90 Days	\$77.98	\$194.94
Up to 180 Days	\$138.16	\$345.40
1 Year	\$253.92	\$634.81

Benefits

- Medical cover up to **\$40,000**
- Emergency evacuation
- Baggage loss cover
- Trip delay compensation

◆ PLUS PLAN

Premium

Duration	Individual	Family
Up to 7 Days	\$21.68	\$54.21
Up to 15 Days	\$22.79	\$56.98
Up to 21 Days	\$25.76	\$64.42
Up to 30 Days	\$40.26	\$100.65
Up to 60 Days	\$65.70	\$164.25
Up to 90 Days	\$79.68	\$199.20
Up to 180 Days	\$141.24	\$353.08
1 Year	\$259.53	\$648.83

Benefits

- Medical cover up to **\$75,000**
- Extended hospitalization
- Higher baggage protection
- Travel inconvenience cover

◆ EXTRA PLAN (Premium Protection)

Premium

Duration	Individual	Family
Up to 7 Days	\$40.43	\$101.10
Up to 15 Days	\$42.49	\$106.23
Up to 21 Days	\$48.08	\$120.20
Up to 30 Days	\$75.09	\$187.73
Up to 60 Days	\$122.5	\$306.37
Up to 90 Days	\$148.61	\$371.53
Up to 180 Days	\$263.39	\$658.46
1 Year	\$484.02	\$1,210.05

Benefits

- Medical cover up to **\$150,000**
- Full emergency evacuation & repatriation
- Personal liability up to **\$150,000**
- Accidental death & disability cover
- Legal assistance
- Premium travel protection

☞ Worldwide Travel Plan is **Best for:** USA, Canada, Europe high-risk/high-cost travel

TABLE: WORLDWIDE TRAVEL INSURANCE PLAN BENEFITS & LIMITS

CODE	COVER / BENEFIT	AMOUNT LIMIT			EXCESS
		WORLDWIDE BASIC	WORLDWIDE PLUS	WORLDWIDE EXTRA	
B0000	PERSONAL ASSISTANCE				
B0340S	RELAY OF URGENT MESSAGES	INCLUDED - SERVICE ONLY			\$0
B0440S	DISPATCH OF MEDICATION	INCLUDED - SERVICE ONLY			\$0
B0490S	GENERAL INFORMATION	INCLUDED - SERVICE ONLY			\$0
B3180I	HIJACK	\$50 HOUR MAX. 100 HOURS	\$100 HOUR MAX. 100 HOURS	\$100 HOUR MAX. 100 HOURS	\$0
B0010	MEDICAL TRASPORTATION AND REPATRIATION				
B0090I	MEDICAL TRANSPORTATION OR REPATRIATION	\$40,000	\$75,000	\$150,000	\$0
B0130I	TRANSPORT OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	NIL	RETURN TICKETS ECONOMY CLASS	RETURN TICKETS ECONOMY CLASS	5 DAYS
B0140I	STAY OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	\$100 DAY MAX. 10 DAYS	\$200 DAY MAX. 10 DAYS	\$200 DAY MAX. 10 DAYS	5 DAYS
B0190I	TRANSPORTATION OR REPATRIATION OF THE ACCOMPANYING INSUREDS	\$1,500	\$3,000	\$3,000	\$0
B0030	MEDICAL EXPENSES				
B0030I	MEDICAL EXPENSES ABROAD	\$40,000	\$75,000	\$150,000	\$30
B0035I	FIRST MEDICAL ASSISTANCE ABROAD	INCLUDED IN GENERAL LIMIT			\$30
B0060I	DENTAL EXPENSES	\$550	\$650	\$650	\$25
B0070I	PHARMACEUTICAL EXPENSES	INCLUDED IN GENERAL LIMIT			\$0
B0270	REPATRIATION OF MORTAL REMAINS				
B0270I	TRANSPORT OR REPATRIATION OF THE DECEASED INSURED	\$10,000	\$15,000	\$15,000	\$0
C0000	LUGGAGE				
C0030I	INDEMNITY DUE TO PROBLEMS WITH THE CHECKED - IN LUGGAGE (ACCIDENTAL DAMAGE, LOSS, ROBBERY)	\$1,500	\$2,000	\$2,000	\$50
C0040I	COMPENSATION FOR BAGGAGE DELAY	\$250	\$350	\$350	4 HOURS
D0000	CANCELLATION				
D0010I	REIMBURSEMENT OF THE CANCELLATION EXPENSES OF THE TRIP	\$2,000	\$3,000	\$3,000	\$100
D0010	DELAYS				
D0020I	INDEMNITY DUE TO THE TRANSPORT DEPARTURE DELAY	\$300	\$1,000	\$1,000	4 HOURS
D0030	CURTAILMENT				
D0031I	CURTAILMENT EXPENSES	\$ 2,000	\$ 2,500	\$2,500	\$100
B0210I	EARLY RETURN DUE TO SERIOUS FAMILY MATTER	SAME CLASS TICKET	SAME CLASS TICKET	SAME CLASS TICKET	\$ 0
F0000	PERSONAL ACCIDENTS				
F0020I	ACCIDENTAL DEATH MEANS OF TRANSPORT	\$20,000	\$20,000	\$50,000	\$0
F0040I	PERMANENT ACCIDENTAL DISABILITY (MEANS OF TRANSPORT)	% AS PER SCALE	% AS PER SCALE	% AS PER SCALE	\$0

G0000	PERSONAL LIABILITY				
G0020I	PERSONAL LIABILITY DUE TO PHYSICAL DAMAGES TO THIRD-PARTIES	\$100,000	\$150,000	\$150,000	\$0
G0030I	LEGAL DEFENSE (NOT TRAFFIC)	\$3,500	\$5,000	\$5,000	\$0
G0040I	DEPOSIT FOR LEGAL COSTS AND EXPENSES	\$3,000	\$10,000	\$10,000	\$0
G0010I	PERSONAL LIABILITY DUE TO MATERIAL DAMAGES TO THIRD-PARTIES	\$100,000	\$150,000	\$150,000	\$0
I0000	COMPLEMENTARY MEDICAL COVERS				
I0110I	HOSPITAL COMPENSATION	\$35 DAY MAX. 10 DAYS	\$50 DAY MAX. 10 DAYS	\$50 DAY MAX. 10 DAYS	\$0
J0000	COMPLEMENTARY CARD COVERS				
J0070I	REPLACEMENT OF THE PASSPORT AND THE DRIVING LICENCE BY EMERGENCY DOCUMENTS	\$500	\$500	\$500	\$0

5. CORPORATE TRAVEL PLAN

Annual Premium

Travel Days	Excess Days	Annual Premium
200 Days	7.19	\$2,105.85
400 Days	6.11	\$3,585.63
600 Days	5.48	\$4,814.97
800 Days	5.17	\$6,055.72
1000 Days	4.58	\$6,715.93
1500 Days	4.46	\$9,817.77

Benefits

- Covers **unlimited employees**
- Flexible usage (shared travel days)
- Full medical & travel protection
- Ideal for **companies with frequent travel**

6. STUDENT PLAN

Premium

Duration	Classic	Premium
6 Months (Max. 180 consecutive days)	\$474.08	\$612.49
9 months (Max 270 consecutive days)	\$527.71	\$697.27
1 Year (Max 365 consecutive days)	\$590.00	\$792.43

Benefits

- Medical coverage abroad
 - Emergency evacuation
 - Study interruption protection
 - Long-term stay coverage
- ❖ Travel Policy will be provided upon payment.

At **NIMO Insurance Services** we don't just sell insurance —
We provide **Confidence, Protection, and Peace of mind wherever you go.**

Travel while Protected. Travel Smart. Travel with NIMO.