

AIICO Plaza

Plot PC 12, Churchgate Street, Victoria Island, P.O. Box 2577, Lagos, Nigeria  
0700 AIIContact (0700 2442 6682 28)  
www.aiicopl.com  
travelinsuraceteam@aiicopl.com



## TRAVEL INSURANCE CERTIFICATE

**CERTIFICATE NO.** TRA-9B1212 **Date of Issue** 03/Apr/2024  
**POLICY NO.** 160189312401 **iAT-00162**  
**NAICOM ID.** Pending  
**SURNAME** Balogun  
**OTHER NAMES** Joshua  
**DATE OF BIRTH** 01/Sep/1991  
**PASSPORT NO.** B01082223  
**DUR. OF COVER** 29/May/2024 To 29/Jul/2024  
**DESTINATION** Austria & OTHER SCHENGEN STATES  
**REPATRIATION FOR MEDICAL REASONS, EMERGENCY MEDICAL INTERVENTION AND HOSPITAL BILLS UP TO:** €35,500.00  
**EXCESS:** €50



Authorized Signature

Authorized Signature

**In the event of Emergency/Medical Evacuation, please contact our 24 hrs. Medical Assistance Helplines:**

AAM Medical Assist  
Tel. No: +33170890531  
(24 Hours)

medical-service@axa-assistance.ma  
reclamations.mea@axa-assistance.ma

**Emergency Medical Expenses Procedures/Documents::**

- (a) Travel Insurance Certificate
- (b) If illness is possibly pre-existing then the Insured Person is to supply his/her normal Medical Practitioner's report stating what treatment was received prior to the commencement of the Insured Journey.
- (c) Name of the Medical Practitioner as well as his/her address and telephone number.

**SUBJECT TO TERMS, EXCEPTIONS AND CONDITIONS OF THE POLICY.**

*AIICO Travel Insurance Policy in conjunction with AAM*

**"This is an Online Generated Certificate"**

Visit '<https://ebusiness.aiicopl.com>' to check if the document is valid.

Visit '<https://bit.ly/AIICOTNC>' to download policy Terms & Conditions.

.....Stability assured



Authorized and Regulated by the National Insurance Commission. RIC No. 004



Keep Nigeria Clean - Recycle

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**TERM LIFE POLICY DOCUMENT****POLICY NUMBER: 160189312401**

POLICY SPECIFICATION SCHEDULE			
Effective Date:	29/May/2024	Term:	3 Year
Maturity Date:	28/May/2027	Sum Assured:	NGN 50,000
The Life Assured:	Balogun Joshua		
Beneficiary:	Life Assured's Estate		
Plan Name:	AIICO Level Term Assurance		
Premium Frequency:	Annual	Date of Birth	01/Sep/1991

The Life Assured should contact AIICO Insurance with the beneficiary details (name and phone number); otherwise, you consent to AIICO getting your Next of Kin details from a third party, and updating as your beneficiary or allowing the proceeds of your policy go to your estate, on demise.

**GENERAL TERMS & CONDITIONS**

**PURPOSE OF CONTRACT:** By the present contract, AIICO Insurance Plc (herein-after referred to as "The Company") undertakes to pay NGN 50,000, to Balogun Joshua 's next of kin as contained in our records, on the demise of the Life Assured.

**EXCLUSIONS:**

- o The policy does not cover death as a result of war (declared or undeclared) or warlike operations including mutiny, civil war, riot or insurrection.
- o Benefit will also not be payable if the Life assured above is either below 18 years of age, or above 65 years of age.

**RENEWAL:** This policy is not renewable. It expires on the maturity date as stated above or on death of the life assured stated above, whichever is earlier

**FREEDOM FROM RESTRICTIONS:** This policy is free from restriction as to foreign residence, travel or occupation

**CLAIM PROCESS:** In case of claim, the next of kin should notify the company in writing, of the happening of the insured event. Proof of death (i.e. death certificate and/or medical certificate of cause of death) will be required for further processing. You can contact us via the information on the top left corner of this document.

Signed on behalf of AIICO Insurance PLC.

  
**HEAD RETAIL DIVISION**

  
**MANAGING DIRECTOR**



Authorized and Regulated by the National Insurance Commission: RIC No. 004



AXA ASSISTANCE  
MAROC (AAM)

## TRAVEL INSURANCE POLICY SUMMARY CONDITIONS

REF 7001699

Thank you for choosing to insure with AIICO Insurance PLC. The enclosed policy will outline everything You need to know about Your cover. Have a read and make sure You're completely happy. If You have any problems or questions, please don't hesitate to call Us on any of the numbers below:

SIGNED: 

### Useful numbers

For Emergency Medical Assistance

Call + 33 170 890 531

Email: medical-service@axa-assistance.ma

### To make a claim

Email: reclamations.mea@axa-assistance.ma

### To talk about your policy | For Customer Care

Call +234 2442 6682 28

Email : aiiccontact@aiicopl.com

### INTRODUCTION

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy. We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy.
- following payment of the appropriate premium for the level of cover selected.

Benefits under this policy are underwritten by **AIICO Insurance PLC** and administered on their behalf by **AXA Assistance Morocco**. This policy is effected in Nigeria and is subject to the Laws of Nigeria.

**AXA Assistance Morocco** is approved by ACAPS (Insurance and Social Security Supervisory Authority) public limited company governed by Moroccan law with a capital of 71,073,911 dirhams. whose registered office is located at 128, boulevard Lahcen ou Idder - Casablanca 20490 (Morocco), registered in the Casablanca trade register under number 93081.

**AIICO INSURANCE PLC** plot pc 12, Churchgate street, Victoria Island, P.O. box 2577, Lagos, Nigeria

Please read this document, the full terms and conditions has been sent to you by email or you can download it from the link that has been provided and Your Policy Certificate very carefully to ensure You understand the extent of the cover, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements. If You are unsure whether something is covered or excluded, please contact the Customer Care team on the telephone number opposite. Please keep this document in a safe place and take it with You when You travel in case You need assistance or need to make a claim.

### Changes to Your Policy:

You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes by calling the Customer Care team on +234 2442 6682 28. If You do not inform Us of any changes, Your policy may be cancelled and any claim You make may not be paid.

### Conditions and Exclusions:

There are conditions and exclusions which apply to each individual section of Your policy and there are general conditions and exclusions which apply to the whole of Your policy.

### Emergency Assistance 24 Hours A Day

In the event of a medical emergency, You must contact Us (within 5 days) or as soon as any covered event occurs before incurring any expenses. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours. Please contact + 33 170 890 531 Give Your name, insurance details, reference number and as much information as possible. Please provide a telephone, fax number or email address where we can contact You or leave messages at any time of the day or night.

This policy is NOT a Private Medical Insurance policy and does not provide cover for procedures that can be carried out in Your Home Country after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available. Only the Assistance Company has the authority to arrange the service provisions associated with the coverages below. If the Beneficiary or his/her family circle arranges for all or part of the service provisions insured by the Policy and/or, The procedures and formalities associated with visa applications, for transfers to a third country, are solely the responsibility of the Beneficiary or of any person acting instead on his/her behalf. The procedures and formalities associated with continuing, in the Country of Residence, with a treatment started Abroad are solely the responsibility of the Beneficiary or of any person acting instead on his/her behalf.

### CONDITIONS FOR APPLICATION OF COVERAGE

### VALIDITY OF THE COVERAGES

Travel assistance coverages are valid outside of Nigeria for the period of validity of the Policy; they only apply from the first (1st) day of travel Abroad to the ninety-second (92nd) consecutive travel day, even if the Policy was subscribed for a longer period.

The coverage of the Policy shall not be extended after the start of the covered trip.

### TERRITORY

Covers are granted outside Nigeria for Beneficiaries holding a Policy depending on the option and the plan purchased by the Beneficiaries:

- Premium: Worldwide
- Gold: Worldwide
- Africa: Africa
- Schengen: All Schengen Countries
- Student: Worldwide
- Pilgrimage Extra: Saudi Arabia and Vatican

### OBLIGATION OF THE BENEFICIARY

As soon as a covered event occurs and before taking any initiative or incurring any expense, the Beneficiary or any person acting on his behalf should contact the Assistance alarm centre, which is operational 24/7, within five (5) days of knowledge of the event.

He must provide the following information:

- his name and surname.
- the number and the validity of his insurance policy.
- the number of the travel agreement: 7001699
- the date of entrance in the inbound country.
- the telephone number on which the Beneficiary can be reached.
- the name, address and telephone number of the admission hospital.
- brief description of the event.

Under no circumstances the Assistance Company be held liable for refunding any expense incurred without prior agreement that shall be validated by the Assistance Company threw a file number.

### The Assistance alarm centre can be reached:

By phone: + 33 170 890 531

By mail: medical-service@axa-assistance.ma

### GENERAL EXCLUSIONS

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In addition to the exclusions specified under the terms of the Policy, all consequences of and/or events resulting from the following are also excluded:

- circumstances provoked intentionally by the Beneficiary.
- foreign or civil war whether declared or not, riot and popular uprising, act of terrorism or sabotage.
- involvement in fights, except in case of self-defence, and in bets, dares, duels or crimes.
- the professional practice of any sport and the amateur practice of any aerial, self-defence or combat sport.
- participation in endurance or speed competitions or events and trials in preparation therefore on any form of land, water or air locomotive means.
- failure to respect the recognised safety rules for the practice of any sporting or other leisure activity.
- the consequence of practising the following sports or activities: mountaineering requiring or not the use of equipment, trekking, rock climbing, bobsleigh, skeleton, potholing, parachuting, acrobatic ski jumping, undersea diving involving the use or not of autonomous equipment, aerial sports such as gliding, hang-gliding, flying wing (motorised and non-motorised) and all similar machines (notably micro-lights and ULM), flying air navigation craft, air navigation control device, aerial sports ;
- official bans, injunctions and restrictions imposed by the forces of law and order.
- epidemics, pandemics declared by the World Health Organisation and their consequences.
- effects of pollution, natural disasters and their consequences.
- any intervention initiated and/or organised at government or intergovernmental level by any governmental or non-governmental authority or organisation.
- benign affections or lesions which can be treated on the spot.
- non-urgent affections which do not require immediate medical care.
- pre-existing illness predating the first subscription of the Policy and having given rise to a consultation, hospitalisation or other medical treatment within the 6 months prior to the request for assistance.
- convalescence.
- affections under treatment at the first subscription of the Policy and not yet stabilised and/or requiring subsequent scheduled treatment and possible follow-up measures (examination, additional treatment, foreseeable and recurrent complications);
- surgical treatments and interventions of an aesthetic nature not resulting from an Accident.
- pregnancy conditions and their consequences, miscarriages and ectopic pregnancies and their consequences, deliveries and their consequences concerning the newborn babies.
- voluntary interruptions of pregnancy, amniocenteses.
- mental illnesses and their consequences, including depressive syndromes.
- the consequences of a suicide and attempted suicide.
- the consequences of the use of medicines or drugs not medically prescribed.
- the consequences of the alcohol abuse (blood-alcohol level greater than that set by the regulations in force in the country of location, deficiency syndromes as well as any pathology directly resulting from alcohol abuse);
- the consequences of the failure or inability to obtain vaccination or treatment required or made compulsory by a trip or travel or the repercussions of such vaccination or treatment.
- repetitive transportation required because of the Beneficiary's follow up examinations, outpatient care sessions.
- any cost or expense covered by another insurance policy.
- cost or expense incurred without the prior agreement of the Assistance Company.
- the medical expenses relating to check-ups, medical examinations, scheduled or preventative.