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website: www.uapinsurance.co.ug

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Mobile +256 477103923, +256 477104067
Email: info@uapsudan.com
Why Afyaimara?

• No Excess for inpatient cover
• Cover for Pre-Existing Conditions
• Cover for Chronic Conditions & HIV/AIDS
• Installment Premium Payments for inpatient cover and full payment if a claim is reported
• Countrywide Provider Network
• No Accommodation Business Required
• Wide Geographical Coverage: (Treatment in Kenya, Uganda, South Sudan and India)
• Overseas treatment on credit under listed hospitals
• Road Evacuation
• Air Evacuation by AMREF for cover limits of 1 million and above.
• Flexible Package applicable to Individuals, Families, Groups; SMEs, etc
• Volume Discount applicable to package with over 10 Persons
• Countrywide & Regional UAP Offices: All Major Towns in Kenya; Uganda & Southern Sudan
• No claim discount (NCD)
• Overseas emergency treatment for cover limit above KShs 3 million for the first 42 days of Travel
**BENEFITS SCHEDULE in Kshs.**

**General benefits in patient**
- Hospitalization expenses including surgeon, physician, theatre, ICU & HDU fees
- Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances
- Accommodation costs for parent/guardian accompanying child of 6 years and below

**Main benefits inpatient**

<table>
<thead>
<tr>
<th>Inpatient Overall Cover</th>
<th>500,000</th>
<th>1,000,000</th>
<th>3,000,000</th>
<th>5,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funeral expenses per member (as a separate limit)</td>
<td>50,000</td>
<td>50,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Pre-existing chronic conditions on full disclosure at the time of joining after (one year waiting period)</td>
<td>150,000</td>
<td>250,000</td>
<td>300,000</td>
<td>300,000</td>
</tr>
<tr>
<td>Newly diagnosed chronic conditions (after one year of claiming to the full limit.)</td>
<td>150,000</td>
<td>250,000</td>
<td>500,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Post-hospitalization treatment related to reason admission (reimbursement only, limited to the first 3 weeks after discharge.)</td>
<td>15,000</td>
<td>20,000</td>
<td>20,000</td>
<td>30,000</td>
</tr>
<tr>
<td>In patient non-accident related eye treatments excluding surgery for refractive errors and laser treatment (one year waiting period)</td>
<td>75,000</td>
<td>75,000</td>
<td>100,000</td>
<td>100,000</td>
</tr>
<tr>
<td>In patient non-accident related dental surgery/treatment (after six months of cover and subject to approval before admission)</td>
<td>20,000</td>
<td>30,000</td>
<td>40,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Gynecological surgery (one year waiting period)</td>
<td>200,000</td>
<td>300,000</td>
<td>350,000</td>
<td>350,000</td>
</tr>
<tr>
<td>Organ transplant after two years of cover (cost of donor or securing the organ is excluded)</td>
<td>250,000</td>
<td>300,000</td>
<td>500,000</td>
<td>500,000</td>
</tr>
<tr>
<td>Internal and external surgical implants, appliances, joint replacements and prostheses (excluding dental fixtures)</td>
<td>300,000</td>
<td>300,000</td>
<td>400,000</td>
<td>600,000</td>
</tr>
<tr>
<td>Psychiatry and psychotherapy</td>
<td>150,000</td>
<td>250,000</td>
<td>300,000</td>
<td>300,000</td>
</tr>
<tr>
<td>Cancer treatment after one year of cover.</td>
<td>250,000</td>
<td>350,000</td>
<td>500,000</td>
<td>500,000</td>
</tr>
<tr>
<td>Illness related reconstructive/plastic surgery from the third year of cover (excludes cosmetic, obstetric and gynecology related)</td>
<td>150,000</td>
<td>150,000</td>
<td>150,000</td>
<td>150,000</td>
</tr>
<tr>
<td>Non accident related maxillofacial surgery. (Excluding routine dental surgery and dental fixtures)</td>
<td>150,000</td>
<td>200,000</td>
<td>300,000</td>
<td>300,000</td>
</tr>
<tr>
<td>Congenital defects and genetic disorders after one year of cover.</td>
<td>150,000</td>
<td>200,000</td>
<td>250,000</td>
<td>250,000</td>
</tr>
<tr>
<td>HIV / AIDS and related conditions after one year of cover.</td>
<td>200,000</td>
<td>200,000</td>
<td>300,000</td>
<td>500,000</td>
</tr>
<tr>
<td>Optional Maternity after one year of cover</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All benefits are subject to the overall cover limits per annum.
How do I sign up for the cover?
Please contact UAP Insurance or your insurance intermediary and fill the application form. Ensure you complete the application form in full and as accurately as possible to facilitate quick processing of your cover. Submit the duly filled form and the premium cheque to UAP Insurance. All members as proposed will be issued with an Afyaimara membership card and a policy document will be issued for every proposal.

General Conditions

- Waiting Periods of 28 days for illness claims and 60 days for non-accident surgical claims.
- Persons over 60 years will be required to submit a medical report in the prescribed manner for eligibility.
- A member has to present their UAP medical cards at the health service provider. Inform the attending provider that they are covered by UAP.
- Eligibility is all persons and their legal dependants from age of zero (0) months to the age of sixty five (65) years. Existing members can continue renewing in the scheme up to age seventy (70) years.
- Eligible dependants include one spouse, own children from age of 0 months to 18 years of age. Children above 19 years will be covered as principal persons.

Outpatient:

- Co-pay payable at the provider Kshs 300 per visit.
- Caters for routine outpatient care and treatment.
- Pre-existing and chronic conditions have a waiting period of 1 year and subject to a sub-

### Premium table - Inpatient (annual cover limit per family)

<table>
<thead>
<tr>
<th>Annual Cover limits</th>
<th>500,000</th>
<th>1,000,000</th>
<th>3,000,000</th>
<th>5,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 yrs - 29 yrs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Member</td>
<td>15,980</td>
<td>17,970</td>
<td>28,330</td>
<td>32,330</td>
</tr>
<tr>
<td></td>
<td>13,380</td>
<td>14,960</td>
<td>23,940</td>
<td>27,250</td>
</tr>
<tr>
<td>Child (0 months to 18 yrs)</td>
<td>7,430</td>
<td>9,530</td>
<td>16,210</td>
<td>18,150</td>
</tr>
<tr>
<td>30 yrs - 40 yrs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Member</td>
<td>16,810</td>
<td>18,920</td>
<td>29,870</td>
<td>34,110</td>
</tr>
<tr>
<td></td>
<td>14,050</td>
<td>15,730</td>
<td>25,220</td>
<td>28,720</td>
</tr>
<tr>
<td>Child (0 months to 18 yrs)</td>
<td>7,430</td>
<td>9,530</td>
<td>16,210</td>
<td>18,150</td>
</tr>
<tr>
<td>41 yrs - 50 yrs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Member</td>
<td>17,730</td>
<td>19,930</td>
<td>34,930</td>
<td>36,270</td>
</tr>
<tr>
<td></td>
<td>14,710</td>
<td>16,460</td>
<td>29,170</td>
<td>30,270</td>
</tr>
<tr>
<td>Child (0 months to 18 yrs)</td>
<td>7,430</td>
<td>9,530</td>
<td>16,210</td>
<td>18,150</td>
</tr>
<tr>
<td>51 yrs - 65 yrs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Member</td>
<td>21,980</td>
<td>25,130</td>
<td>37,880</td>
<td>43,220</td>
</tr>
<tr>
<td></td>
<td>17,960</td>
<td>20,660</td>
<td>31,620</td>
<td>35,960</td>
</tr>
<tr>
<td>Child (0 months to 18 yrs)</td>
<td>7,430</td>
<td>9,530</td>
<td>16,210</td>
<td>18,150</td>
</tr>
</tbody>
</table>

### Maternity cover option (annual cover limit per family)

<table>
<thead>
<tr>
<th>Option</th>
<th>Limit</th>
<th>Premium per family</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>100,000</td>
<td>22,500</td>
</tr>
<tr>
<td>2</td>
<td>75,000</td>
<td>15,000</td>
</tr>
<tr>
<td>3</td>
<td>40,000</td>
<td>9,500</td>
</tr>
</tbody>
</table>

### Out Patient cover option (annual cover limit per person)

<table>
<thead>
<tr>
<th>Option</th>
<th>Limit</th>
<th>Premium per life</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>150,000</td>
<td>26,000</td>
</tr>
<tr>
<td>2</td>
<td>100,000</td>
<td>23,640</td>
</tr>
<tr>
<td>3</td>
<td>60,000</td>
<td>20,190</td>
</tr>
</tbody>
</table>
limit of 30,000.
• Excludes routine medical check ups.
• Strictly providers on our standard panel; no reimbursements for providers outside the standard panel.
• Excludes dental and optical benefits.
• Private vaccines excluded.
• Standard cover exclusions apply.
• Outpatient cancer treatment. (Radiotherapy and Chemotherapy) after one year of cover.

Exclusions
• Illness claims incurred within the first 28 days of cover.
• Surgical claims incurred within the first 60 days of cover.
• Amounts recoverable from other insurances such as NHIF, GPA
• Expenses where material information is withheld or misstated.
• Benefits not specified in the brochure and policy.
• Treatment by any other than a certified medical practitioner.
• Expenses incurred in connection with active participation in riots, civil unrest etc
• Self inflicted injury and attempted suicide
• Homeopathy, chiropractic treatment, acupuncture, herbal medicine and treatment
• Medical costs due to experimental treatment.
• Professional and hazardous sports activities.
• Cosmetic Surgery
• Infertility
• Hospitalization Bills incurred by a member at a non appointed provider.
• Alcoholism & conditions related to alcohol intoxication

SERVICE PROVIDERS - INPATIENT
A. Cover limits: 3,000,000 and 5,000,000

NAIROBI
• The Aga Khan Hospital
• Mater Misericordiae Hospital
• Gertrude's Garden Children's Hospital
• Nairobi Hospital
• Karen Hospital
• Nairobi Equator Hospital
• Metropolitan Hospital
• Sinai Hospital
• Jamaa Hospital
• St. Francis Community Hospital
• Kasarani
• Melchizedek Hospital
• M. P. Shah Hospital
• Nairobi West Hospital Ltd
• Coptic Nursing Home
• Nairobi Womens Hospital
• Menelik Hospital
• Chiromo Lane Medical Centre
• Lions Sightfirsteye hospital

KISUMU
• The Aga Khan Hospital
• St. Lukes Medical Services
• The Port Florence Community Hospital
• Acacia Medical Centre.

BUSIA
• Tanaka Nursing Home

BUNGOMA
• Elgonview Cottage Hospital

ELDORER
• Moi Teaching & Referral Hospital
• Elgon View Hospital
• Mediheal Hospital
• Uasin Gishu Memorial
KITALE
- Mt. Elgon Hospital
- Cherangany Nursing Home

KISII
- Hema Hospital
- Agakhan Kisii
- Nyangena Hospital

WEBUYE
- Lugulu Mission Hospital

KERICHIO
- Siloam Hospital

MIGORI
- St Joseph's Hospital

HOMABAY
- St Jude - ICIPE

SIAYA
- Bama Nursing Home

LWAK
- St Elizabeth Lwak
- Aluor health Centre.

KAKAMEGA
- St. Elizabeth Hospital Mukumu
- Central Nursing Home
- Friends Hospital - Kaimosi

MUMIAS
- St. Mary's Mumias Hospital

KENDU BAY
- Kendu Mission Hospital

LUANDA
- Equator Medical Services - Luanda

MOMBASA
- The Aga Khan, Hospital
- Pandya Hospital
- Mombasa Hospital
- Mainland Health C
- Bomu Medical C

VOI
- Voi Medical Centre

KILIFI
- Pwani Medical Centre

DIANI
- Palm Beach Hospital
- Ukunda Medical Centre

MALINDI
- Tawfiq Hospital
- Star Hospital

LAMU
- Langoni Hospital

NANYUKI
- Nanyuki Cottage Hospital

NAKURU
- Valley Hospital
- Nakuru War Memorial Hosp

THIKA
- Central Memorial Hospital
- Naidu Hospital
- Meridian Medical Centre
- Sher Hospital

NAIVASHA
- Mt. Longonot Medical Services

MURANGA
- Marie Stopes(Muranga Nursing Home)

NYAHURURU
- Nyahururu Private Hospital

NYERI
- Outspan Hospital
- Consolata Hospital
- Karen Outreach Clinic
<table>
<thead>
<tr>
<th>Location</th>
<th>Hospitals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Karatina</td>
<td>• Jamii Hospital</td>
</tr>
<tr>
<td>Kiambu</td>
<td>• Good Samaritan Medical Centre</td>
</tr>
<tr>
<td></td>
<td>• Aga Khan Hospital</td>
</tr>
<tr>
<td>Githunguri</td>
<td>• Beta Healthcare</td>
</tr>
<tr>
<td>Kijabe</td>
<td>• AIC Kijabe Hospital</td>
</tr>
<tr>
<td>Machakos</td>
<td>• Shalom Hospital - Dr. Onyango</td>
</tr>
<tr>
<td></td>
<td>• Bishop Urbanus Kioko hospital</td>
</tr>
<tr>
<td>Mwingi</td>
<td>• Mwingi Baraka Nursing Home</td>
</tr>
<tr>
<td>Athi River</td>
<td>• Athi River N. Home</td>
</tr>
<tr>
<td>Kitengela</td>
<td>• Aga Khan Hospital</td>
</tr>
<tr>
<td></td>
<td>• Meridian Medical Centre</td>
</tr>
<tr>
<td>Kibwezi</td>
<td>• Tumaini Hospital</td>
</tr>
<tr>
<td>Meru</td>
<td>• Milimani Maternity &amp; Nursing Home</td>
</tr>
<tr>
<td></td>
<td>• Woodlands Hospital – Dr. Wangai</td>
</tr>
<tr>
<td></td>
<td>• Consolata Hospital</td>
</tr>
<tr>
<td>Maua</td>
<td>• Precuos Life Health care</td>
</tr>
<tr>
<td>Chogoria</td>
<td>• PCEA Chogoria Hospital</td>
</tr>
<tr>
<td>Chuka</td>
<td>• St Lucie’s Hospital</td>
</tr>
<tr>
<td>Kitui</td>
<td>• Jordan Hospital</td>
</tr>
<tr>
<td>Kakuma</td>
<td>• Kakuma Mission Hospital</td>
</tr>
<tr>
<td>Embu</td>
<td>• Joykim Nursing Home</td>
</tr>
<tr>
<td>Kerugoya</td>
<td>• ACK Mt Kenya Hospital</td>
</tr>
<tr>
<td>Narok</td>
<td>• Maasai Nursing Home</td>
</tr>
<tr>
<td>Garissa</td>
<td>• Islamic Relief Medical services</td>
</tr>
<tr>
<td></td>
<td>• Medina Diagnostics</td>
</tr>
<tr>
<td>Dadaab</td>
<td>• Medina Diagnostics</td>
</tr>
<tr>
<td>Lokichoggio</td>
<td>• AIC Health Ministries</td>
</tr>
<tr>
<td>Narok</td>
<td>• Maasai Nursing Home</td>
</tr>
<tr>
<td>Garissa</td>
<td>• Islamic Relief Medical services</td>
</tr>
<tr>
<td></td>
<td>• Medina Diagnostics</td>
</tr>
<tr>
<td>Manda</td>
<td>• Blue Light Nursing Home</td>
</tr>
<tr>
<td></td>
<td>• Elwak Nursing Home</td>
</tr>
<tr>
<td>Marsabit</td>
<td>• Tumaini Medical Centre</td>
</tr>
<tr>
<td></td>
<td>• Marsabit Modern Medical Services</td>
</tr>
</tbody>
</table>
B. Cover Limits; 500,000 and 1,000,000
As per the service provider list in (A) excluding the following Hospitals.
- Nairobi Hospital
- Karen Hospital
- Mater Hospital
- MP Shah Hospital

C. Regional and Overseas List

UGANDA
- International Hospital Kampala
- St. Raphael Hospital Nsambya
- Rubaga Hospital
- Kololo Hospital
- Mulago Hospital Private wing.
- Nakasero Hospital
- Mengo Hospital
- Case Hospital

SUDAN
- International Hospital Juba
- St. Luke International Medical Centre
- Da Genesis Health Services
- Victorious Medical Centre
- Munuki Maternity
- Yei Medical Centre
- Sunset

INDIA
7 major hospitals

SERVICE PROVIDERS - OUTPATIENT

NAIROBI
- The Aga Khan Hospital
- Meridian Medical Centre
- Gertrudes Garden Childrens Hospital
- Metropolitan Hospital
- Equator Hospital

MOMBASA
- The Aga Khan, Hospital
- Mainland Health C
- Bomu Medical C
- Tudor N. Home
- Jocham Hospital
- Nyali Chidren's Hospital

Outside Nairobi and Mombasa
(refer inpatient provider list)

The provider list is reviewed regularly and will be posted to our website.