

# APA AFYA NAFUU

We know you work hard for your family.  
That is why we have made an affordable  
cover for you.



GENERAL • LIFE • HEALTH

Life is full of uncertainties. It is better to be protected than to allow them to threaten our happiness and peace of mind. With APA Afya Nafuu's affordable health insurance cover, it is now much easier to safeguard ourselves and our families against such unforeseen risks.

## WHY APA NAFUU

### Affordable:

Whatever your family's needs and circumstances may be, Afya Nafuu will suit your budget. Simply choose from a range of options and design your personalised Afya Nafuu cover to guarantee the peace of mind you need.

### Cashless treatment:

With In-patient expenses covered in cases of hospitalisation due to accident or illness, and with access to multiple hospitals across Kenya, Afya Nafuu is indeed, a friend in time of need.

### Pre-existing and chronic diseases:

Afya Nafuu also offers cover against pre-existing and chronic diseases including HIV/AIDS. With Afya Nafuu's superior protection, you don't have to worry about any expenses arising after 12-months from the policy purchase date.

### Widest age group covered:

Afya Nafuu is a comprehensive health insurance plan for your entire family. With the widest age-group bracket (1 month to 75 years), you can now provide the same protection for your elders as you would for everyone else in the family.

### Complete protection:

Afya Nafuu's comprehensive health insurance takes care of:

- 1. Bed charges:**  
Accommodation expenses during your stay in the hospital, whether in the ward, HDU or ICU.
- 2. Doctors fees:**  
All doctor-related charges, including those for physicians, surgeons, anaesthetists and specialists for visits and consultations.
- 3. Drugs:**  
All medicines prescribed for your speedy recovery.
- 4. Diagnostics:**  
Including laboratory tests, X-rays, ultrasounds, MRI and CT Scans.

## HOW CAN I GET AFYA NAFUU COVER?

1. Complete and sign an application form and attach passport photos for each member.
2. Forward the duly filled form together with your full premium and attach a copy of your ID and KRA PIN to your agent/broker or APA office.
3. APA Insurance will then issue your medical cards and policy documents.

If interested in this cover, feel free to get in touch with our representatives through **0709 912 777** or email us at [customer.service@apollo.co.ke](mailto:customer.service@apollo.co.ke)

## INPATIENT

CORE PLANS	AFFLUENT	EXECUTIVE	STANDARD	SELECT	MWANANCHI
Overall maximum benefit per year	1,000,000	750,000	500,000	300,000	100,000
Bed limits	General Ward Bed	General Ward Bed	General Ward Bed	General Ward Bed	General Ward Bed
Prescription drugs and dressings - discharge drugs allowed up to a maximum of 14 days supply	Covered	Covered	Covered	Covered	Covered
Physicians, Specialist & Surgical fees, including anaesthetist fees subject to APA panel rates	Covered	Covered	Covered	Covered	Covered
Theatre charges, HDU & ICU	Covered	Covered	Covered	Covered	Covered
Diagnostic tests	Covered	Covered	Covered	Covered	Covered
Physiotherapy as part of treatment	Covered	Covered	Covered	Covered	Covered
Pre-existing /chronic/ Congenital conditions/HIV/ AIDS including psychiatry after 12 months of cover and on full disclosure at the time of joining. Organ transplantation (3rd year)	250,000	200,000	150,000	100,000	50,000
In Patient Dental	40,000	30,000	30,000	20,000	10,000
Reconstructive surgery following an accident	Covered	Covered	Covered	Covered	Covered
Emergency dental / optical treatment following accident	Covered	Covered	Covered	Covered	Covered

## INPATIENT

CORE PLANS	AFFLUENT	EXECUTIVE	STANDARD	SELECT	MWANANCHI
Funeral expenses	30,000	25,000	25,000	20,000	20,000
Post Hospitalization Treatment-reimbursement only limited to the first 2 weeks after discharge	20,000	15,000	10,000	10,000	7,500
Accommodation costs for 1 parent staying in hospital with insured child under 8 years	Covered	Covered	Covered	Covered	Covered
Day Care Surgery under General anaesthesia	Covered	Covered	Covered	Covered	Covered
Home Nursing (on doctor's recommendation)	Up to a maximum of 30 days	Up to a maximum of 30 days	Up to a maximum of 30 days	Up to a maximum of 30 days	Up to a maximum of 30 days
Local ambulance to hospital for emergency cases	Covered	Covered	Covered	Covered	Covered
CT & MRI scans subject to pre authorisation	Covered	Covered	Covered	Covered	Covered
1st ever emergency C- section Maternity related complications after being on cover for 10 months	50,000	40,000	30,000	30,000	30,000
In Patient Ophthalmology: includes cost of cataract removal (1 year waiting period)	40,000	30,000	30,000	20,000	10,000

<b>OPTIONAL OUTPATIENT COVER PER PERSON</b>					
	<b>AFFLUENT</b>	<b>EXECUTIVE</b>	<b>STANDARD</b>	<b>SELECT</b>	<b>MWANANCHI</b>
<b>Annual Limits Per Person</b>	<b>30,000</b>	<b>40,000</b>	<b>50,000</b>	<b>75,000</b>	<b>100,000</b>
Maximum consultation limit per visit	1,000	1,000	1,500	1,500	2,000
Physician's consultation fees	Covered	Covered	Covered	Covered	Covered
Prescription drugs up to a maximum of 30 days	Covered	Covered	Covered	Covered	Covered
Specialist's fees (strictly on referral by a GP)	2,000	2,000	2,000	2,000	2,000
X-Tay, MRI's, CT and other diagnostic tests	Covered	Covered	Covered	Covered	Covered
Physiotherapy prescribed by a GP	Covered	Covered	Covered	Covered	Covered
Pre-existing chronic conditions / HIV AIDS / Congenital conditions after 12 Months of cover & full disclosure at the time of joining	Covered	Covered	Covered	Covered	Covered
<b>OPTIONAL MATERNITY COVER PER PERSON (FEMALE PRINCIPAL OR SPOUSE)</b>					
<b>Annual Limits Per Person</b>			<b>50,000</b>	<b>75,000</b>	<b>100,000</b>
Normal delivery & complications			Covered after 10 months	Covered after 10 months	Covered after 10 months
Elective C- Section			Covered after 10 months	Covered after 10 months	Covered after 10 months

## SPECIAL CONDITIONS AND EXCLUSIONS

### Special Conditions

- \* All Premiums must be paid in full before commencement of cover
- \* All In Patient Bills will be paid nett of National Hospital Insurance Fund (NHIF)
- \* No Reimbursement for services sought outside the approved APA Panel
- \* All scheduled admissions must be reported to APA Insurance with at least 48 hours notice. Member must await APA preauthorisation before proceeding
- \* For emergency admissions the hospitals will contact APA within 48 hours of admission
- \* All waiting periods are subject to continuous renewal with no break in cover. Where there is a break in cover the waiting periods will apply afresh
- \* Organ transplant excluding the cost of obtaining the donor organ. It covers operation costs for Kidney, Heart, Liver, Lung and Bone Marrow transplant
- \* Treatment for Fibroids, Hernias, Adenoidectomy and Haemorrhoids shall be subject to a waiting period of 12 months
- \* Members must produce their medical cards to enable them access treatment at the accredited panel of providers
- \* Premiums are calculated based on the members age at next birthday
- \* Waiting Period 30 days for illness & 90 days for surgical procedures, waived for accident cases
- \* Age Limits: 1 months - 75 years (Maximum joining age 75 years). All renewals are subject to claims experience and underwriting guidelines.
- \* Benefits may not be payable if there is non disclosure of any material facts that could influence our assessment and acceptance of this application. APA reserves the right to decline an application or renewal
- \* Medical Report for all members joining who are 55 years and above will be required
- \* Cover outside Kenya up to 6 weeks for business or leisure travel on reimbursement basis
- \* Geographical limit - Kenya
- \* Time bar at ninety (90) days from the day of ailment for reimbursement claims.
- \* No return premium for deleted individuals after six (6) months of cover or where claims have been incurred
- \* Cancellation notice of 14 days by either party

### Main Exclusions

- \* General Health check-ups
- \* Pre-existing & chronic conditions occurring within the first 12 months
- \* War and Kindred risks
- \* HIV/AIDS and related ailments occurring within the first 12 months of cover whether newly diagnosed or not
- \* Cosmetic surgery unless caused by accident
- \* Maternity- unless the cover has been bought and subject to ten months waiting period, within the first 12 months of cover. Outpatient expenses for maternity / pregnancy related treatment
- \* Cataract operation within the first 24 months of cover Senility
- \* Congenital (present at birth) conditions
- \* Family planning or Infertility related conditions
- \* Treatment other than by registered medical practitioner
- \* Acupuncturist, Herbalists and Ayurvedic treatment,
- \* Intentional self-injury, drunkenness, drug abuse addiction
- \* Naval, Military or Airforce operations
- \* Hearing aids
- \* Eye glasses/lenses, eye testing except for Inpatient Ophthalmology as specified above
- \* Dental treatment unless for Inpatient Cases as specified above
- \* Expenses recoverable under any other insurance
- \* Beauty treatment in nature cure clinics or health spas
- \* Contamination by radio activity from nuclear fuel, waste or fission
- \* Treatment outside Kenya and at non approved providers

<b>PER PERSON INPATIENT RATES:</b>					
	<b>AFFLUENT</b>	<b>EXECUTIVE</b>	<b>STANDARD</b>	<b>SELECT</b>	<b>MWANANCHI</b>
<b>Annual Cover Limits</b>	<b>1,000,000</b>	<b>750,000</b>	<b>500,000</b>	<b>300,000</b>	<b>100,000</b>
1 Months - 20 Years	9,417	7,788	6,727	6,115	5,500
21 years - 40 Years	16,300	13,480	11,643	10,584	8,900
41 years - 54 Years	23,499	19,779	17,043	15,084	11,120
55 years - 65 Years	31,552	26,804	23,066	20,128	16,543
66 years - 75 Years	42,350	38,115	30,492	25,918	19,890
<b>OUT PATIENT COVER PER PERSON (OPTIONAL)</b>					
<b>Annual Cover Limits</b>	<b>100,000</b>	<b>75,000</b>	<b>50,000</b>	<b>40,000</b>	<b>30,000</b>
1 Months - 20 Years	18,200	13,950	11,100	9,000	6,700
21 years - 40 Years	20,700	16,500	12,900	11,090	9,100
41 years -60 Years	23,200	19,050	16,300	13,450	11,520
61 years - 75 Years	26,200	23,300	20,750	17,818	14,750
<b>OPTIONAL MATERNITY COVER PER PERSON (FEMALE PRINCIPAL OR SPOUSE)</b>					
<b>Annual Limits Per Person</b>			<b>50,000</b>	<b>75,000</b>	<b>100,000</b>
Annual Premiums excluding taxes			7,500	10,000	15,000

**Terms and conditions:**

*Bed charges are maximums per annual limit net of NHIF.*

*All expenses are subject to maximum insured values.*

**Disclaimer:**

*Rates are as at June 2017 and subject to change without notice.*

*The information contained in this brochure is for marketing purposes only.*

*For detailed information on the product please contact your agent/broker or any of our branches near you.*

## Head Office

### APA Insurance Kenya Limited

Apollo Centre, Ring Road Parklands, Westlands  
P.O. Box 30065 – 00100 Nairobi  
Tel: +254 (0) 20 286 2000 / 364 1000  
E-mail: info@apainsurance.org info@apalife.co.ke  
Website: www.apainsurance.org

## Branch Offices

### City Centre

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### Nakuru

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### Mombasa

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### Kisumu

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E-mail: apa.kisumu@apainsurance.org

### Naivasha

1st Floor, Eagle Centre, Mbari Kaniu Road  
P.O. Box 1819 – 20117, Naivasha  
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Fax: 050 202 0086  
E-mail: apa.naivasha@apainsurance.org

### Eldoret

1st Floor, Zion Mall, Uganda Road  
P.O. Box 3600 – 30100, Eldoret  
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E-mail: apa.eldoret@apainsurance.org

### Thika

5th Floor, Zuri Centre, Kenyatta Highway  
P.O. Box 4400 – 01002, Thika  
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Fax: 067 220197  
E-mail: apa.thika@apainsurance.org

### Meru

2nd Floor, Twin Plaza, Ghana Road  
P.O. Box 3298 – 60200, Meru  
Tel: 064 3131823 | 020 268 2312  
Fax: 064 3131821  
E-mail: apa.meru@apainsurance.org

### Nyeri

1st Floor, Peak Business Centre off Kenyatta Highway  
P.O. Box 2443 – 10100, Nyeri  
Tel: 061 203 0332 | 020 286 2307  
Fax: 061 203 0332  
E-mail: apa.nyeri@apainsurance.org

### Embu

2nd Floor, Sparko Building, Kenyatta Highway  
P.O. Box 1817 – 60100, Embu  
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Fax: 068 2230104  
E-mail: apa.embu@apainsurance.org

### Kisii

2nd Floor Mocha Place – Kisii Kisumu Highway  
P.O. Box 3479 -40200, Kisii  
Tel: 058 2031773 | 020 286 2327  
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E-mail: apa.kisii@apainsurance.org

### Machakos

ABC Imani Plaza, Ngei Road  
P.O. Box 2475-90100, Machakos  
Tel: 044 2021455 | 0202 286 2347  
E-mail: apa.machakos@apainsurance.org

## Group Companies

### APA Life Assurance Limited

Apollo Centre, Ring Road, Parklands  
P.O. Box 30389-00100, Nairobi  
Tel: +254 (0) 20 364 1000  
E-mail: info@apalife.co.ke  
Website: www.apalife.co.ke

### APA Insurance (Uganda) Limited

AHA Towers, 5th Floor, 7 Lourdel Road – Nakasero, Kampala  
P.O. Box 7561  
Tel: +256 200907003 | +256 200 907004  
Fax: +256 (414) 425 1120  
E-mail: apa.uganda@apainsurance.org

### Apollo Asset Management Company Ltd.

Apollo Centre, Ring Road, Parklands  
P.O. Box 30389-00100, Nairobi  
Tel: +254 (0) 20 364 1000  
E-mail: assetmanagement@apollo.co.ke  
Website: www.apolloassetmanagement.co.ke

### Gordon Court Limited

Apollo Centre, Ring Road, Parklands  
P.O. Box 30389 – 00100, Nairobi  
Tel: +254 020 364 1900  
E-mail: info@apollocentre.org

## Associate Company

### Reliance Insurance Company (Tanzania) Ltd.

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E-mail: insure@reliance.co.tz