

# Afya Nafuu Health Cover



Get the most out of your money  
with APA Family Health Cover



APA, *Insuring Happiness*



[www.apainsurance.org](http://www.apainsurance.org)

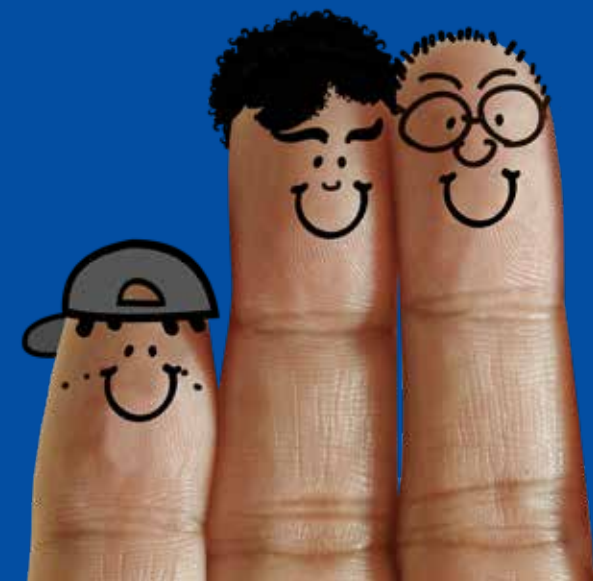


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*Insuring Happiness*

# HAPPINESS ALL YEAR ROUND



At APA, we believe that a healthy family is a happy family. Good health equates to good living, that means having every one in the family covered for all medical needs.

Our Afya Nafuu health cover, caters to everyone in your family, from a term baby born at 38 weeks to an adult 80 years of age.



## Get more flexibility with Afya Nafuu

Afya Nafuu is a flexible and affordable family health cover that offers a wide range of personalised options to give you the guaranteed peace of mind.

## Pre-existing and chronic diseases

Afya Nafuu plan covers you for pre-existing and chronic diseases including HIV/AIDS. The cover takes care of all expenses arising after 12 months of policy purchase date.

## Advice on choice of doctors

Afya Nafuu works with a panel of reputed doctors across Kenya. Once you are part of the Afya Nafuu family, you can avail yourself for free advice on the best and most affordable doctors to consult that best suit your needs.

## WHAT AFYA NAFUU CATERS FOR;



### Bed Charges

Including all accommodation expenses net of NHIF during your stay in the hospital whether in the Wards, HDU or ICU.



### Medication

All prescribed drugs and dressings through our designated partners.



### Doctor's Fees

Any doctor-related charges including those of physicians, surgeons, anesthetists and specialists for visits and consultations.



### Diagnostics

All prescribed laboratory tests, X-rays, Ultrasounds, MRI and CT Scans.

## INPATIENT CORE PLANS

CORE PLANS	SUPREME	AFFLUENT	EXECUTIVE	STANDARD	SELECT	MWANANCHI
Overall maximum benefit per year	2,000,000	1,000,000	750,000	500,000	300,000	100,000
Bed limits net of NHIF	General Ward Bed	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 30 days supply	Covered	Covered	Covered	Covered	Covered	Covered
Physicians, Specialist & Surgical fees, including anaesthetist fees subject to APA panel rates	Covered	Covered	Covered	Covered	Covered	Covered
Theatre charges, HDU & ICU	Covered	Covered	Covered	Covered	Covered	Covered
Diagnostic tests	Covered	Covered	Covered	Covered	Covered	Covered
Physiotherapy as part of treatment	Covered	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), excluding cost of obtaining the donor organ	300,000	250,000	200,000	150,000	100,000	50,000
In Patient Dental	75,000	40,000	30,000	30,000	20,000	10,000
Reconstructive surgery following an accident	Covered	Covered	Covered	Covered	Covered	Covered
Emergency dental/optical treatment following accident	Covered	Covered	Covered	Covered	Covered	Covered
Funeral expenses	50,000	30,000	25,000	25,000	20,000	20,000
Post Hospitalization Treatment reimbursement only limited to the first 2 weeks after discharge	25,000	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	Covered
Day Care Surgery under General anaesthesia	Covered	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	Up to a maximum of 30 days
Local ambulance to hospital for emergency cases	Covered	Covered	Covered	Covered	Covered	Covered
CT & MRI scans subject to pre authorisation	Covered	Covered	Covered	Covered	Covered	Covered
1st ever emergency C- section Maternity related complications after being on cover for 12 months	75,000	50,000	40,000	30,000	30,000	30,000
In Patient Ophthalmology: includes cost of cataract removal (1 year waiting period)	75,000	40,000	30,000	30,000	20,000	10,000

## INPATIENT AND OUTPATIENT CORE PLANS

OPTIONAL OUTPATIENT COVER PER PERSON					
	Affluent	Executive	Standard	Select	Mwananchi
Annual Limits Per Person	30,000	40,000	50,000	75,000	100,000
Maximum consultation limit per visit	1,000	1,000	1,500	1,500	1,500
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
OPTIONAL MATERNITY COVER PER PERSON (FEMALE PRINCIPAL OR SPOUSE)					
Annual Limits Per Person	50,000		75,000		100,000
Normal delivery & complications	Covered after 12 months		Covered after 12 months		Covered after 12 months
Elective C- Section	Covered after 12 months		Covered after 12 months		Covered after 12 months

Co-Pay @ Kshs.500/- at The Nairobi Women's and their satellite clinics only

### Special Conditions

- Cover will commence upon receipt of full premium payment. All payments should be made directly to APA Insurance Limited via Cash or cheque deposits into our APA Bank Account at CBA (Commercial Bank of Africa) Account No. 6447560039 or M-pesa Paybill No.511600.
- All in-patient bills will be paid net 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 a prior notice of at least 48 hours. Member must await pre-authorisation from APA Insurance 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.
- Offers 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 Hemorrhoids shall be subject to a waiting period of 12 months.
- Members must produce their Medical Cards to access treatment at the accredited panel of providers.
- Premiums are calculated based on the members' age on his/her next birthday.
- In the event of illness, waiting period is 30 days & 90 days for surgical procedures. This can only be waived in case of an accident.
- Age Limits: Day 1 (Full term baby at 38 weeks) to 80 years. All renewals are subject to claims experience and underwriting guidelines.
- Full disclosure of any material facts must be given to help in our assessment and acceptance of any application to enjoy all benefits. Failure of this will lead to non-payment.
- For members joining from age 55 and above, medical reports will be required.
- In the event one needs to travel outside Kenya, the cover offers up to 6 weeks for business or leisure travel on reimbursement basis. APA should be notified when member is traveling.
- It covers any area within Kenya.

Terms & conditions apply

Disclaimer:

Rates are as at July 2019 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

- No return premiums will be given out for deleted individuals after six (6) months of cover or where claims have been incurred.
- Either party can cancel the cover with a prior notice of 14 days.
- APA Insurance reserves the right to decline any application or renewal.

### 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 related conditions occurring within the first 12 months of cover and subject to cover having been purchased.
- 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 Air Force operations.
- Hearing Aids.
- Eye Glasses/Lenses, Eye Testing except for In-patient Ophthalmology as specified above or where Optical Cover is applicable.
- Dental Treatment unless for In-patient Cases as specified above or where Dental Cover is applicable.
- Expenses recoverable under any other insurance.
- Beauty treatment in nature cure clinics or health hydros, e.g. N.H.I.F, WIBA, GPA
- Contamination by radio activity from nuclear fuel, waste or fission.
- Treatment outside Kenya and at non-approved providers.
- Sexually Transmitted Diseases.
- Pain Management.
- Weight Management.
- Experimental treatment

## OUR PRESENCE

### Head Office

APA Insurance (Kenya) Limited,  
Apollo Centre, Ring Road, Parklands,  
P.O. Box 30065-00100, Nairobi.  
Tel: +254 (0) 20 286 2000  
E-mail: [info@apainsurance.org](mailto:info@apainsurance.org)  
Website: [www.apainsurance.org](http://www.apainsurance.org)

### Branch Offices

#### City Centre

3rd Floor, Barclays Plaza, Loita Street,  
Tel: +254 (0) 20 286 2000  
E-mail: [info@apainsurance.org](mailto:info@apainsurance.org)

#### Nakuru

Ground Floor, Giddo Plaza, George Morara Road.  
Tel: +254 (0) 51 221 3412/6  
E-mail: [apa.nakuru@apainsurance.org](mailto:apa.nakuru@apainsurance.org)

#### Mombasa

Ground Floor, Apollo House, Moi Avenue,  
Tel: +254 (0) 20 286 2400  
E-mail: [apa.mombasa@apainsurance.org](mailto:apa.mombasa@apainsurance.org)

#### Kisumu

Ground Floor, Tuff Foam Mall,  
Jomo Kenyatta Highway.  
Tel: +254 (0) 20 216 2908  
E-mail: [apa.kisumu@apainsurance.org](mailto:apa.kisumu@apainsurance.org)

#### Naivasha

1st Floor, Eagle Centre, Mbaria Kaniu Road,  
Tel: +254 (0) 50 202 0086  
E-mail: [apa.naivasha@apainsurance.org](mailto:apa.naivasha@apainsurance.org)

#### Eldoret

1st Floor, Zion Mall, Uganda Road,  
Tel: +254 (0) 53 203 0937  
E-mail: [apa.eldoret@apainsurance.org](mailto:apa.eldoret@apainsurance.org)

#### Thika

5th Floor, Zuri Centre, Kenyatta Highway,  
Tel: +254 (0) 67 222 197  
E-mail: [apa.thika@apainsurance.org](mailto:apa.thika@apainsurance.org)

#### Meru

2nd Floor, Hart Towers, Off Meru Highway,  
Tel: +254 (0) 64 313 1821/3  
E-mail: [apa.meru@apainsurance.org](mailto:apa.meru@apainsurance.org)

#### Nyeri

1st Floor, Peak Business Centre,  
off Kenyatta Highway,  
Tel: +254 (0) 61 203 0332  
E-mail: [apa.nyeri@apainsurance.org](mailto:apa.nyeri@apainsurance.org)

### Embu

1st Floor, Ganga Building, Kenyatta Highway,  
Tel: +254 (0) 68 223 0103  
E-mail: [apa.embu@apainsurance.org](mailto:apa.embu@apainsurance.org)

### Kisii

2nd Floor, Mocha Place, Kisii-Kisumu Road,  
Tel: +254 (0) 58 203 1773, (0) 58 31 773  
E-mail: [apa.kisii@apainsurance.org](mailto:apa.kisii@apainsurance.org)

### Machakos

1st Floor ABC Imani Plaza, Ngei Road,  
Tel: +254 (0) 44 21455  
E-mail: [apa.machakos@apainsurance.org](mailto: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](mailto:info@apalife.co.ke)  
Website: [www.apalife.co.ke](http://www.apalife.co.ke)

#### APA Insurance (Uganda) Limited

AHA Towers, 5<sup>th</sup> Floor, 7 Lourdel Road  
Nakasero, Kampala  
P.O. Box 7561  
Tel: +256 200 907 003 | +256 200 907 004  
E-mail: [apa.uganda@apainsurance.org](mailto:apa.uganda@apainsurance.org)

#### Apollo Asset Management Company Limited

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

### Associate Company

Reliance Insurance Company (Tanzania) Limited  
3<sup>rd</sup> & 4<sup>th</sup> Floor, Reliance House  
Plot No. 356, United Nations Road, Upanga  
P.O. Box 9826, Dar es Salaam  
Tel: +255 (22) 212 0088-90  
E-mail: [insure@reliance.co.tz](mailto:insure@reliance.co.tz)