

# Maisha

## AIR AMBULANCE COVER

# **TERMS AND CONDITIONS**

AMREF Flying Doctors will make every effort and use its best endeavors to accommodate the member's requirements for patient evacuation. However, AMREF Flying Doctors retains the right to use its judgment in all cases particularly in circumstances involving the safety of people and aircraft. As such the final decision to evacuate rests with AMREF Flying Doctors. Any reasons for rejection of a request for evacuations will be given within a reasonable time.

Aero medical evacuations shall be subject to clearances from the relevant civil aviation authorities as well as operational considerations at the time of request and/ or confirmation of flight.

AMREF Flying Doctors reserve the right to direct the member for consultation with a doctor or relevant medical personnel to assess the members' medical needs before an evacuation is activated.

AMREF Flying Doctors Maisha subscription allows for unlimited air evacuations to Nairobi, Kenya in case of a medical emergency during the period of the cover.

Only registered clients are covered by this scheme. Subscription is not transferrable between persons. Identification (passport or similar) will be required to confirm subscription status before the evacuation takes place.

AMREF Flying Doctors will not pay for expenses arising from or authorize a free evacuation when requested in relation to any of the following:

- **Out of hospital treatment** - any out of hospital treatment or an evacuation that is requested for mild lesions, simple injuries like sprains or simple fractures and mild illnesses, which are able to be treated locally.
- **Acute illness or injury at the time of enrolment** - any evacuation for an acute illness or injury that a subscriber was being treated for at the time of or immediately prior to enrolment.
- **Inpatient medical cost** - any inpatient medical costs.
- **War, political violence, civil unrest** - An evacuation for injury sustained as a result of willfully taking part in war, political violence or civil unrest.
- **Search & Rescue** - search/rescue operations if a subscriber is lost in a remote area.
- **Criminal activity** - any evacuation arising from or related to injuries sustained whilst engaging in a criminal or unlawful act.
- **Contamination** - the evacuation for any conditions arising directly or indirectly from chemical or biological contamination, however caused or from contamination caused from nuclear fission, ionizing radiation or by radioactivity from nuclear fuel or waste.

**NB:**  
**Fraud, whether attempted or actual, will be treated very seriously. Any detected fraud will render the subscriber liable to pay in full any costs incurred by AMREF Flying Doctors, who reserve the right to take legal action if necessary. Outside of this scheme it may be possible to offer evacuations on a fee for service basis to the member.**