

Insurance

Emergency Health / Medical Evacuation / Baggage Damage/Loss

[Please see the Disclaimer below]*

Every Discovery Safari traveler needs to give careful attention to obtaining adequate insurance coverage for the journey to Tanzania. **Emergency Medical, Medical Evacuation and Baggage Damage/Loss Insurance coverage as outlined below are automatically purchased for all travelers and are a part of your pre-paid trip costs.** Please review this coverage in the table below. If you wish to have more comprehensive coverage, it is your responsibility to obtain it at your own expense. Trip Interruption and Cancellation Insurance is not provided, but can be obtained at additional expense from A&AI or other insurance agencies. Please see additional information below.

The insurance provided for you is purchased through A&AI-Volunteer Missionary Travel Insurance. A&AI specializes in mission trips such as ours and provides Medical Emergency and Medical Evacuation insurance with no pre-existing condition exclusions. In addition, inability to reach the Medical Assistance Telephone Service for pre-approval for evacuation from remote locations does not void the contract coverage.

Go Back and click on “Coverage” to see the Benefits and Coverage Limitations for the A&AI Medical Emergency and Medical Evacuation Insurance

TRIP INTERRUPTION AND CANCELLATION INSURANCE

Additional insurance can be purchased for Trip Interruption and Cancellation from A&AI or other insurance agencies. This covers your trip investment in the event that you have to cancel your trip (for other than verifiable medical reasons). Since the airline ticket is the biggest expense and your airline ticket is refundable less a \$400 refund fee, most travelers do not get Trip Interruption and Cancellation insurance. However, we want you to know that it is available. If you are interested in obtaining this insurance, please contact A&AI or another insurance agency of your choice. For A&AI coverage information and/or to obtain this insurance, go to <http://www.aaintl.com/iTravelInsured.cfm>.

FLYING DOCTORS MEMBERSHIP

In addition to the insurance purchased for you above, every Discovery Safari traveler is provided with a complimentary membership in the Flying Doctors air ambulance service. Should a very serious problem arise which cannot be treated locally, Flying Doctors will bring an air ambulance to the nearest egress point and evacuate the patient to an excellent hospital in Nairobi, Kenya. Your Flying Doctors membership is included in the trip cost.

BRING A CREDIT CARD

Although there are limited opportunities to use credit cards in Tanzania for services and shopping, you should bring one credit card with you for use in the case of a medical evacuation emergency. The Nairobi Hospital currently accepts Visa or Mastercard (but not American Express).

IF YOU ARE UNDER 21

For those under 21 years age traveling without a parent or guardian, we require that you execute a notarized Temporary Guardianship document which allows a trip leader or other designated adult member of the group to make decisions in the stead of the parent or guardian. Please contact us for a copy of the document.

Disclaimer: Discovery Safaris and Godparents for Tanzania provide the Medical Emergency, Medical Evacuation, and Baggage Damage/Loss insurance described above. However, it is the sole responsibility of the traveler to determine if the coverage provided is adequate for his/her needs and to purchase additional insurance if the insurance provided is deemed inadequate. If the traveler chooses to purchase any insurance coverage from another vendor, no refund of trip costs for the above described insurance can be made since this is a group policy. Neither the trip organizers⁺ or the affiliated organizations^{} are responsible for insurance claims which are not covered by the insurance provided.

⁺*Trip organizers* specifically include D. J. Westermann, K. D. McFarland and M. M. Morgan.

^{*}*Affiliated organizations* specifically include Godparents for Tanzania and the Northern Diocese of the Evangelical Lutheran Church in Tanzania, and any affiliates thereof.