



Jubilee
HEALTH INSURANCE

COVERBORA MEDICAL COVER
AFFORDABLE HOSPITALIZATION MEDICAL INSURANCE FOR YOU AND YOUR FAMILY

Welcome to Jubilee Health Insurance

Jubilee Health Insurance is the Number 1 health insurer in East Africa and the largest multi-line insurer in the region and we offer comprehensive, tailored, and cost-effective health insurance options to individuals, families, small business and corporate clients.

Our Mission

Everything we do is driven by our mission to provide solutions to protect the future of our customers.

Our Brand Promise

We serve with empathy and deliver meaningful and memorable experiences.

Why Choose CoverBora Medical Cover?

CoverBora is a hospitalization medical insurance solution tailored to meet the unique needs of individuals and families, offering a comprehensive range of inpatient benefits at an affordable price point. With CoverBora, you can secure your family's well-being while keeping financial worries at bay.

Plan Summary

INPATIENT BENEFITS (CORE PRODUCT - COMPULSORY) - PER FAMILY			
ALL INPATIENT TREATMENT IS SUBJECT TO PRE AUTHORIZATION			
ALL BENEFITS ARE SUBJECT TO OVERALL ANNUAL BENEFIT UNLESS OTHERWISE SPECIFIED			
PLANS			
	250,000	350,000	500,000
Overall benefits limit in KES per insured family per annum	250,000	350,000	500,000
COVID-19 hospitalization benefit per family	100,000	150,000	200,000
Pre-existing, chronic and HIV (including ARVs) conditions will be covered within inpatient limit subject to 12 months waiting period	100,000	150,000	250,000
Bed limits per day net of NHIF	General Ward Bed	General Ward Bed	General Ward Bed
Last Expense Benefit per family (within inpatient limit))	20,000	30,000	50,000
Psychiatric illness	Covered	Covered	Covered
Post hospitalization up to 3 weeks after discharge	10,000	10,000	10,000
Lodger Fee for children below 10 years	Covered	Covered	Covered
Doctor's (Physician, Surgeon & Anesthetist) fees.	Covered	Covered	Covered
ICU/HDU and Theatre charges	Covered	Covered	Covered
Drugs/Medicines, Dressings and Internal Surgical appliances.	Covered	Covered	Covered
Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans (Authorization required)	Covered	Covered	Covered
"Inpatient optical hospitalization resulting from an illness (apart from Laser eye Surgery) Covered within inpatient"	30,000	50,000	100,000
"Inpatient dental hospitalization resulting from an illness covered within inpatient"	30,000	50,000	100,000
"Normal Deliveries and All Caesarean section deliveries and related complications is covered within the inpatient limit (9 months waiting period)"	40,000	50,000	75,000
Pre-terms and Congenital	50,000	50,000	50,000
Accidental related dental and optical treatment	Covered	Covered	Covered
In-patient Physiotherapy	Covered	Covered	Covered
Day care surgery	Covered	Covered	Covered
Local Emergency Road Evacuation	Covered	Covered	Covered

Premium Rates

	A	B	C
Annual Inpatient Limit	250,000	350,000	500,000
Individual Rate/ Annual	6,200	8,100	11,400
Family Rate/Annual (upto M+4)	12,600	15,100	19,600
Premium for an additional child/ dependant	1,250	1,275	1,340

Live Free!

General Conditions:

1. Pre-Existing/ Chronic conditions, Gynaecological conditions & Cancer Treatment within inpatient limit subject to 12 months waiting period.
2. Maternity and related complications shall be subject to 9 months waiting period.
3. All scheduled surgical cases shall be subject to 6 months waiting period.
4. Inpatient Premium will be based on family size and cover category selected.
5. Eligibility of main member and spouse is from 18 years to 60 years. Members of the scheme will continue to be covered up to the age of 65 years.
6. Eligibility of dependent children is from 0 month (a term baby of 38 weeks) up to 18 years or to the age of 25 years if residing with the parents and enrolled in full-time post-secondary institution.
7. Cover must be confirmed in writing and premiums paid in advance and in full to Jubilee Health Insurance for the benefits to be effective.
8. All scheduled admissions must be preauthorized at least 48 hours prior to admission.
9. All inpatient hospital bills shall be paid net of all National Hospital Insurance Fund (NHIF) rebates.
10. Verification will be done at the accredited panel of providers and identification provided for access to service. Each member will also be required to complete and sign a claim form. Members must confirm access to correct services by signing the provider's invoice.
11. Specialized consultation, lab tests, ultrasounds, X-rays and minor procedures will be subject to pre-authorization.

Exclusions

(These are some of the exclusions. For more details please refer to the policy document)

1. Peri-Menopause Menopause, andropause, hormone replacement therapy, age and puberty related treatment.
2. Genetic disorders, genetic testing and related conditions.
3. Cosmetic or plastic surgery unless necessitated by an accidental injury that occurs while the insured is covered under this contract.
4. Beauty treatment or massage, stays in sanatoria, old age homes, places of rest etc.
5. Transportation other than a licensed ambulance, as provided for under the inpatient coverage of this contract.
6. Nutritional food supplements or replacements and vitamins whether prescribed by a physician or not.
7. Navel, Military or air force operations, injury or illness resulting from insurrection, war, civil commotion or an act of terrorism, whether declared or undeclared or as a result of participation in riot and/or strikes.
8. Alternative treatment such as herbal, acupuncture treatment, chiropractors etc.
9. Expenses resulting from the insured participating in extreme/hazardous sports and activities and/or riding or driving in any kind of race.
10. Expenses recoverable under any other insurance such as NHIF, Workmen's Compensation, Personal Accident among others.
11. Treatment required as a result of non-compliance, failure or refusal to comply with medical advice.
12. Fertility treatment e.g. costs of treatment related to infertility and impotence, any injury, illness or disease specified as an exclusion and complications caused by a condition that is excluded.
13. Services primarily for weight reduction or treatment of obesity and slimming operations or any care which involves weight reduction as a main method of treatment.
14. Epidemics, pandemics or unknown diseases except for COVID-19 up to the indicated limits.
15. Treatment for consumption of alcohol, drugs, intoxication, dependency on or abuse of alcohol, drugs or any other substance abuse, complications, injury or illness arising directly or indirectly thereof.

Supporting documents required in addition to a fully completed and signed application form are:

- National ID and KRA pin certificate of all adult applicants, dependents and beneficiaries.
- Birth Certificate/ birth notification (duly stamped by issuing facility) copies of all child dependents (under 18 years).

To find out more about our other products you can:

Give us a call on our 24hr Call Center **0709949000**

Speak to your **Jubilee Health Sales Agent** or **intermediary** today.

WhatsApp our Chat Bot, Julie, on **+254709949000**

Email Us at Talk2UsHealth@jubileekeny.com or visit our website www.jubileekeny.com

At Jubilee Health Insurance, we prioritize your data protection and privacy. We adhere to top industry standards to secure and maintain the confidentiality of your personal information throughout your healthcare journey. For more details on how we safeguard your data, refer to our comprehensive privacy notice at www.jubileekeny.com/ke/privacy/. For any privacy inquiries or concerns, email us at privacy@jubileekeny.com.

Jubilee

HEALTH INSURANCE

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Jubilee Health Insurance Limited is regulated by Insurance Regulatory Authority (IRA).