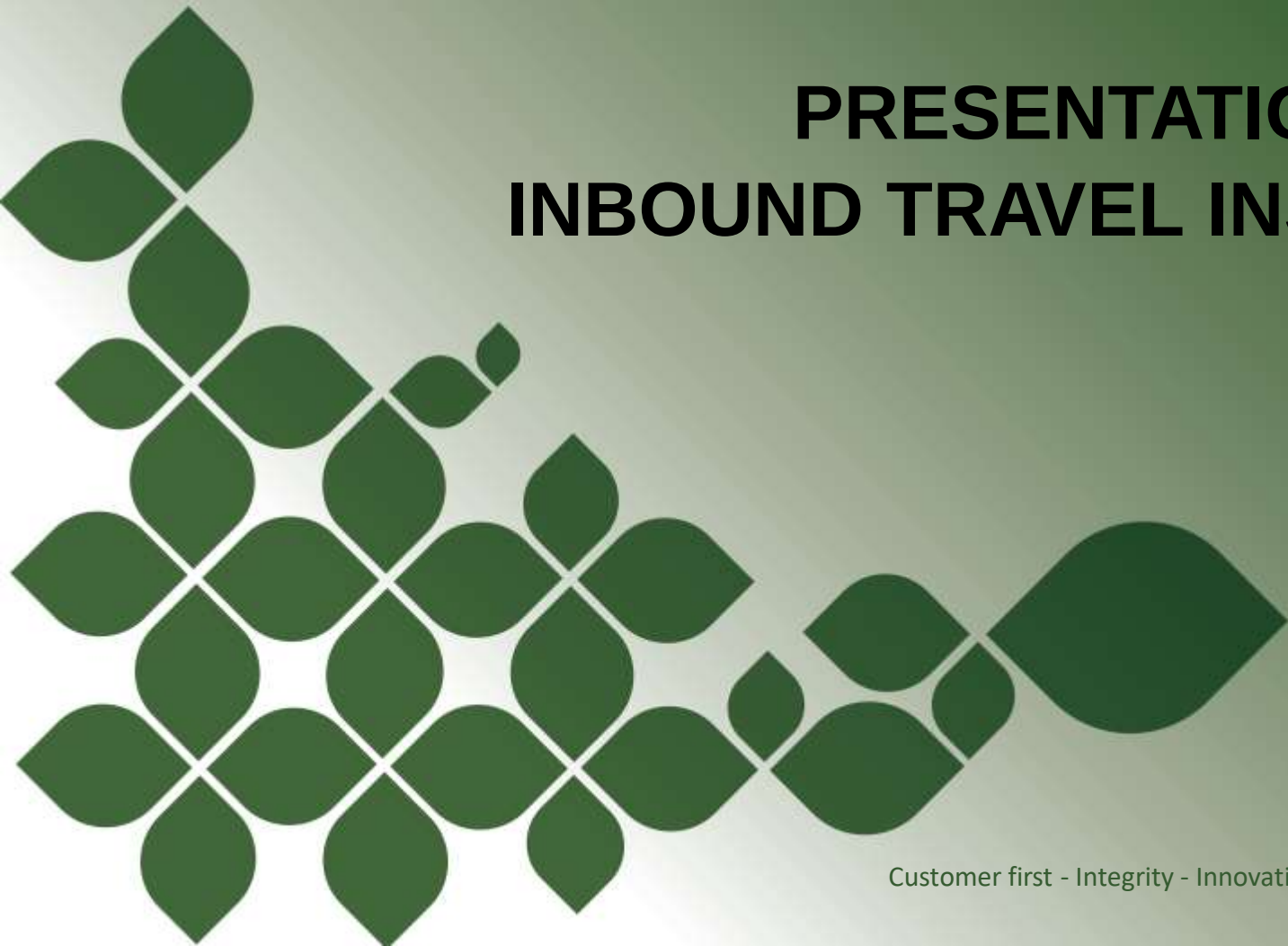




PRESENTATION INBOUND TRAVEL INSURANCE

Customer first - Integrity - Innovation - Team work



What is Inbound Travel Insurance?



Inbound Travel Insurance

- Insurance for foreign travelers entering Tanzania Mainland.
- Cover emergencies for medical expenses, loss of luggage, repatriation and evacuation.
- The cover is valid for maximum of 92 days multiple entry.
- It was introduced in accordance with amendments of Insurance Act CAP No. 394, June 2025.

Amendments of Insurance Act CAP 394

PART XIV AMENDMENT OF THE INSURANCE ACT, (CAP. 394)

Constructi
on
Cap. 394

Addition
of section
134A

61. This Part shall be read as one with the Insurance Act hereinafter referred to as the “principal Act”.

62. The principal Act is amended by adding immediately after section 134 the following:

“Mandatory inbound
travel insurance

134A. (1) A foreigner entering Mainland Tanzania through land, seaport or airport shall, upon arrival, purchase an inbound travel insurance policy at a premium amount of Tanzania Shillings equivalent to 44 United States Dollars.

(2) The purpose of the inbound travel insurance is to provide emergency assistance to foreigners for a maximum stay of ninety two days from the date of arrival in the event of-

(a) medical emergency;

(b) loss of luggage;
(c) emergency medical evacuation or repatriation.

(3) Subject to subsection (1), insurance policy cover shall be issued by the National Insurance Corporation or any other registered insurer in partnership with the National Insurance Corporation.

(4) Notwithstanding subsection (1), the provisions of this section shall not apply to residents of the East African Community Partner States or Southern African Development Community Partner States.

(5) The Minister may make regulations for better implementation of the provisions of this section.”.

Purpose of Inbound Travel Insurance In Tanzania



- To Protects travelers coming to Tanzania.
- To Provides medical assistance and emergency support on repatriation and evacuation.
- Reduce financial risk to the government.
- To promote responsible and sustainable tourism.
- To provide covers on unexpected events during the trip.

Benefits of Inbound Travel Insurance to NIC

- Generates significant premium income and contributes directly to NIC's overall revenue growth.
- Enables NIC to access the international visitor market and expand its customer base.
- Strengthens NIC's position in the general insurance market and increase in customer base.
- Enhances NIC's digital insurance capabilities through online underwriting, payment, verification and policy issuance.
- Increases NIC's visibility among international travelers, tour operators, travel agents and other stakeholders.

Key Activities Undertaken By NIC Towards Implementation Of Inbound Travel Insurance

Activity	Description
1	Consolidation of stakeholder feedback and alignment of regulatory content.
2	Development of draft regulations in collaboration with the Ministry of Finance, TIRA and key stakeholders.
3	Product development and reinsurance arrangements.
4	System development and integration with key stakeholders – Immigration, Bank, and ZIC.
5	Human resource analysis.
6	Identification of key entry points.
7	Extension of call center services for inbound travel insurance.
8	Analysis of procured items like ICT equipment and promotional materials.
9	Public education and Advertisement .

Key Partners and Service Providers

NMB BANK	IMMIGRATION DEPARTMENT
Support in premium collection.	Support policy verification.
Underwriting support.	Policy activation.
Policy verification.	Deny entry to a foreigner entering Mainland Tanzania without a valid inbound travel insurance policy.
Policy activation.	Facilitate integration between the immigration information system and inbound travel insurance system.
Receive notifications of claims from policyholder and communicate to insurer.	Provide data and information required for implementation of inbound travel insurance.
Provide the insurer with timely and accurate reports on daily basis.	Designate a focal person to coordinate the implementation of the integrated system.

Key Partners and Service Providers

ZANZIBAR INSURANCE CORPORATION (ZIC)	MAPFRE
Develop, operate and maintain the inbound Travel Insurance information Management system.	Acts as the reinsurer.
Provide NIC with secure access for verification of inbound travel insurance policy issued by ZIC through system integration.	Claims service provider and call center.
Establish a joint website to facilitate purchase of inbound travel insurance for foreigners entering United Republic of Tanzania.	

List of entry points in Mainland Tanzania-AIRPORTS

SN	AIRPORT NAME	NUMBER OF ASSISTANT CORDINATORS (STAFF FROM NIC)	NUMBER OF NMB STAFF
1	Julius Nyerere International Airport (JNIA), Terminal 1,2,3	Justine Bandoma Anthonia Mmbando Leah Kiteshuo Herman Mushi Elizabeth Matondo Zuhura Bashiri	24
2	Kilimanjaro International Airport (KIA).	Henry Mwankenja Florance Moshi	14
3	Songwe Airport	Catherine Ngamila	2
4	Mwanza Airport	Hakeem Mwaruka Rafat Hussein	2
5	Arusha Airport	Ezekia Nkoko Zuhura Mussa	6

List of entry points in Mainland Tanzania- LAND BOARDERS

SN	ENTRY POINT NAME	NUMBER OF ASSISTANT CORDINATOR(STAFF FROM NIC)	NUMBER OF NMB STAFF
1	Sirari Boarder	Pili Salum and Honest Valence	12
2	Tarakea Boarder	Martin Mfinanga	2
3	Horohoro Boarder	Nicodemus Dionise	2
4	Tunduma Boarder	Michael Msati	4
5	Rusumo Boarder	Pendo Lumwe	2
6	Namanga Boarder	Benjamin Mahumbali Boniface Meela	12
7	Holili Boarder	Kiriwe Mohamed	4
8	Mtukula Boarder	Alfred Bwojo	2

Features for Inbound Travel Insurance



- The cover is mandatory to all foreigners traveling to Tanzania.
- Is intended for foreigners entering through land borders, seaports and airports.
- Coverage effective upon arrival.
- The cover is valid for 92 days.

Features for Inbound Travel Insurance

- Financial protection in case of emergency medical expenses, loss of baggage, repatriation and Evacuation.
- The cover excludes all foreigners who are residents of the East African Community (EAC) Partner States or Southern African Development Community (SADC) Partner States.
- The premium for the cover is USD 44 subject to eligible discounts.
- The cover is eligible for multiple entry.

Who is not covered ?

Exempt!

- Residents of Tanzania.
- Foreigner with working permit/residential permit.
- Diaspora.
- Diplomats.
- Transit Passengers.
- All foreigners who are residents of the EAC Partner States or (SADC) Partner States.

Package of Inbound Travel Insurance



There are three package.

- Individual Package
- Family Package
- Group Package

Package of Inbound Travel Insurance



Individual Package

- Consist of 1 -2 people
- Pricing is as follows:
 - ❖ Infants (Aged 0-2): Free of charge.
 - ❖ Children (Aged 3-17): 50% discount on the standard price.
 - ❖ Adults (Aged 18 and above): Pay the full price

Package of Inbound Travel Insurance

Family Package



- Consist of 3-9 people
- Pricing is as follows
 - ❖ Infants (Aged 0-2): Free of charge.
 - ❖ Children (Aged 3-17): 50% discount on the standard price.
 - ❖ Adults (Aged 18 and above): Pay the full price.

Package of Inbound Travel Insurance



Group Package

- Consist of 10 or more people
- Pricing is as follows;
 - ❖ Infants (Aged 0-2): Free of charge.
 - ❖ Children (Aged 3-17): 50% discount on the standard price.
 - ❖ Adults (Aged 18 and above): 10% discount on the standard price.

Benefits of Inbound Travel Insurance

TABLE OF BENEFITS



COVER / BENEFIT	INBOUND TRAVEL INSURANCE	EXCESS
PERSONAL ASSISTANCE		
DISPATCH OF MEDICATION	INCLUDED - SERVICE ONLY	NIL
GENERAL INFORMATION	INCLUDED - SERVICE ONLY	NIL
RELAY OF URGENT MESSAGES	INCLUDED - SERVICE ONLY	NIL
MEDICAL TRANSPORTATION AND REPATRIATION		
MEDICAL TRANSPORTATION OR REPATRIATION	\$50,000.00	NIL
TRANSPORT OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	RETURN TICKETS, ECONOMY CLASS	5 DAYS
STAY OF A PERSON DUE TO THE HOSPITALISATION OF THE INSURED	\$85 DAY MAX. 10 DAYS	5 DAYS
TRANSPORTATION OR REPATRIATION OF THE ACCOMPANYING INSURED	\$1,500.00	NIL
MEDICAL EXPENSES		
MEDICAL EXPENSES ABROAD (including Covid-19)	\$50,000.00	NIL
FIRST MEDICAL ASSISTANCE ABROAD	INCLUDED IN GENERAL LIMIT	NIL
DENTAL EXPENSES	\$450.00	NIL
PHARMACEUTICAL EXPENSES	INCLUDED IN GENERAL LIMIT	NIL
REPATRIATION OF MORTAL REMAINS		
TRANSPORT OR REPATRIATION OF THE DECEASED INSURED	\$50,000.00	NIL

Benefits of Inbound Travel Insurance

LUGGAGE		
INDEMNITY DUE TO PROBLEMS WITH THE CHECKED - IN LUGGAGE (ACCIDENTAL DAMAGE, LOSS, ROBBERY)	\$1000.00	\$0.00
PERSONAL LIABILITY		
LEGAL DEFENCE (NOT TRAFFIC)	\$3.000	\$0
DEPOSIT FOR LEGAL COSTS AND EXPENSES	\$3.000	\$0
PERSONAL LIABILITY	\$35.000	\$0
PERSONAL ACCIDENTS		
ACCIDENTAL DEATH MEANS OF TRANSPORT	\$25.000	NIL
PERMANENT ACCIDENTAL DISABILITY (MEANS OF TRANSPORT)	% AS PER SCALE	NIL
COMPLEMENTARY CARD COVERS		
REPLACEMENT OF THE PASSPORT AND THE DRIVING LICENCE BY EMERGENCY DOCUMENTS	\$500	\$0

What is not covered/ exclusions

- Losses arising from criminal acts, fraud, gross negligence, or reckless conduct.
- Extraordinary natural phenomena such as tsunamis, earthquakes, landslides, volcanic eruptions, floods atypical cyclonic storms.
- Events arising from terrorism, mutiny or crowd disturbances.
- Claims arising from natural catastrophes, epidemics, or pandemics are excluded unless specifically covered under the policy.

What is not covered/exclusions

- Losses arising from war, whether declared or undeclared, and from armed conflicts or international interventions.
- Work-related or manual labour accidents arising from hazardous or high risk occupational activities.
- Treatment of pre-existing medical conditions.
- use of alcohol, drugs, toxic substances, narcotics, or non-prescribed medication.

Underwriting details required –Inbound Travel Insurance

Underwriting can be done through online through link <https://inbound.nicinsurance.co.tz> and upon arrival at NIC and NMB counter.

Required Details are;

- Passport Number .
- Travelers full names and birth date.
- Nationality and country of residence.
- Arrival date and departure date.
- Purpose of travel.
- Insured contract details and emergence contracts(phone and email address).
- First entry point into Tanzania.
- Premium payment confirmation.

Payment Methods

After completion of underwriting process and confirmation of premium summary, the customer will have two payment options;

- Online payment-payment can be made online using visa or master card.
- Payment upon arrival- the customer may pay upon arrival at designated NIC and NMB counter at entry points.

How should the insured apply for claim assistance?

- In the event of a claim the policyholder or any person acting in his place shall communicate with insurer through;
- Emergency Telephone number International: +255 0736100800
- Emergency Telephone number Local: +255 0800110041
- Email address: wecare.inbound@nicinsurance.co.tz
- He/she will be prompted to provide: Passport or Identity card number or Policy number, full name of the injured and the principal insured, and the cause of the call and the place he/she is located (Hotel/City/Address/Phone number).

Reference documents for Inbound Travel Insurance

- Insurance Act CAP 394, Amendments of June 2025.
- The Insurance(Inbound Travel Insurance)Regulations,2026.
- Inbound Travel Insurance Policy wordings .
- Inbound Travel Insurance Certificate.
- FAQ,s, MOU's.
- Marketing Materials.

Questions and Answers

- Discussion.
- Question and Answers.

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