

ZTIP FAQs

1. How can I buy a Zenith Insurance Travel Plan (ZTIP)?

- There are three ways to purchase a ZTIP
 - i. Online via the zenith insurance website;
www.zenithinsurance.com.ng
 - ii. By visiting the Zenith Insurance office at 280A Ajoye Adeogun, Victoria Island Lagos, or any Zenith Insurance branch or calling us on 01-2783389, 01-2924333, 01-2784185, 01-4545478, 01-4545482
 - iii. Through any of our registered agents

2. What does the ZTIP worldwide annual trip cover?

- The worldwide annual trip is a medical travel insurance that covers you for up to one month per trip a year (365 days). It is suitable for frequent travelers.

3. I have a worldwide annual cover and need to go on a trip that will last longer than 30 days. What do I do?

- You can buy single trip days to cover you for the additional days above the 30 day period. Please note that the extra days cover must be purchased before your departure date

4. What is Schengen travel insurance?

- This is a compulsory travel medical insurance for travelers visiting any of the Schengen countries.
- **Single Trip Option: Cover** From 3days up to 62 days
- **Multiple Trip Option:** Cover for 90, 182, or 365 days

5. My Visa application was refused will I get the money I paid for my policy refunded?

- Yes, but this will be less a 15% administrative Fee and you will need to show evidence of the Visa refusal.

6. I would like a refund, what do I do?

- Log in online and request a policy cancellation. Your Refund is subject to your having given a 48hrs (Business Hours) notification before the policy

start date. It is also subject to presentation of the original(s) of the Visa refusal document(s).

7. My travel dates have changed

- Log in online and request a policy modification, or visit our Zenith Insurance office. Please note this request must be made before the policy effective date. After the policy effective date no modification is possible.

8. I have applied online and clicked on the “print and pay at bank”, what next?

- Go along with your reference number to any Zenith bank near you and pay in to the **Zenith Travel Account No. 1012869692**, shown on the debit note. Please make sure you quote your reference number against depositor's name. A confirmation text will be sent to your mobile number and email address. Then log back in using the user name and password given and print your certificate.

9. Must I print my certificate on special paper?

No, this is not necessary. You can use any white A4 paper; only make sure that the printing is legible. Each individual policy is unique to you and security measures have been put in place confirming you as our customer.

10. What happens if I have a medical claim or I need to visit the hospital abroad?

- Contact the BUPA Global emergency center through any of the numbers on your travel certificate.

11. Who qualifies as a travelling dependant?

- A travelling dependant is one who has the same travel dates, and travel destination as the principal insured and is also registered as a dependant under the insured's travel insurance plan.

12 What happens if I have a pre-existing medical condition?

- The ZTIP plan does not cover pre-existing medical conditions, however if you have a condition and still require cover, please download the **Pre-**

existing medical form, fill and submit to travel@zenithinsurance.com.ng or send to Zenith General Insurance, Plot 280A Ajose Adeogun, Victoria Island. We will assess it and get back to you.

13. I am a frequent traveller, and go to both Schengen countries and non-Schengen countries, will my ZTIP Worldwide Policy cover be accepted for the Schengen Visa application?

Yes, our ZTIP Worldwide Policy certificate actually states that cover is unlimited and more than 30,000 Euro required by the Schengen states as a requirement for Visa issuance.

14. I noticed I have two policy documents. Do I need to submit both to the embassy for my visa?

Your ZTIP cover gives you two certificates, one for medical insurance cover and the other for personal accident cover. You only need to submit the medical Insurance certificate along with the other necessary documents for your Visa application.

15. What does the ZTIP Personal Accident policy offer me?

This provides you with a lump sum payment in the event you have an accident that results in death, permanent total and partial disability when travelling within or outside Nigeria. Please see Policy terms and conditions for more information

16. How do I make a claim under my personal Accident plan?

There are three ways in which you can submit a claim:

- I. Visit any Zenith Insurance Office to lodge your claim
- II. Log in online to submit your claims
- III. Call Zenith Insurance on 01-2783389, 01-2924333, 01-2784185, 01-4545478, 01-4545482 for assistance