



**Cornerstone**

The future. Assured

**DOMESTIC  
TRAVEL INSURANCE**



## Domestic Travel Insurance

---

<b>Emergency Medical Expenses</b>	<b>NGN 200,000</b>
<b>Death or Permanent Disablement due to Personal Accident</b>	<b>NGN 1,500,000</b>
<b>Personal Civil Liability</b>	<b>NGN 500,000</b>
<b>Theft of, damage or accidental loss of baggage</b> - Excess 4,500 <b>Single Item Limits:</b> - Theft or Damage Single Item Limit NGN 20,000 - Accidental Loss of Baggage Single Item Limit NGN 13,000 - Contact lenses, prescription spectacles or sunglasses NGN 4,500 - Cellular phones, fittings, accessories NGN 6500	<b>NGN 50,000</b>
<b>Travel Delay</b> - Minimum delay of 8 Hours	<b>NGN 15,000</b>

## Your Policy Documents

---

Once you have purchased your travel insurance we will send you an email with links to the following documents for printing.

1. Travel Insurance Policy Schedule
2. Policy Terms and Conditions

## Important Exclusions

---

1. Pre-existing medical conditions
2. Pregnancy related conditions
3. When the **age limit of 85** is exceeded

## Important Conditions

---

Baggage theft and damage claims – You need to obtain an irregularity report from the airline immediately. Theft must be reported to the police as soon as possible.

Travel delay claims - You need to obtain an irregularity report from the airline immediately. Keep receipts of all your necessary purchases.

## Policy Cancellations

---

You may only cancel your purchase if you are no longer travelling and do not intend to claim.

## The Insurer

---

This product is underwritten by Cornerstone Insurance Plc, a licensed insurer in the Federal Republic of Nigeria (Reg. No: RC 163170).

Tel: 01 280 6500, 0700 CORNERSTONE / Email: [enquiries@cornerstone.com.ng](mailto:enquiries@cornerstone.com.ng)