GN. NO.256 (Contd.)
GOVERNMENT NOTICE NO. 256publishedon 4/9/2026

INSURANCE ACT
(CAP394)

REGULATIONS

(Made under section 134A(5))

THE INSURANCE (INBOUND TRAVEL INSURANCE) REGULATIONS, 2026

ARRANGEMENTOF REGULATIONS

Regulation *Title*

INSURANCE ACT
(CAP 394)

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(Made under section 134A (5))

THE INSURANCE (INBOUND TRAVEL INSURANCE) REGULATIONS, 2026

PART I
PRELIMINARY PROVISIONS

Citation

1. These Regulations may be cited as the Insurance (Inbound Travel Insurance) Regulations, 2026.

Application

2.These Regulations shall apply to a foreigner entering Mainland Tanzania through land, seaports or airports.

Interpretation

3. In these Regulations, unless the context otherwise requires:

Cap.394

"Act" means the Insurance Act;

"Authority" means the Tanzania Insurance Regulatory Authority, established under section 5 of the Act;

"claim" means any event whose consequences are totally or partially covered by the guarantees of the policy, where the collection of damages arising out of one event constitutes one loss or accident;

"foreigner" means a citizen other than of the United Republic of Tanzania, but excludes residents of the East African Community Partner States or Southern African Development Community Partner States;

"insured" means a foreigner **arriving in** Mainland Tanzania, identified in the specific conditions of the Policy, with respect to whom the premium has been paid and who is entitled, where fitting, to the rights derived from the Policy;

"inbound travel insurer" means the National Insurance

Corporation, or any other registered insurer in partnership with the National Insurance Corporation;

"inbound travel insurance" means the travel insurance policy issued for coverage of foreign nationals entering Mainland Tanzania;

"loss of luggage" means loss, theft, or permanent misplacement of a foreigner's personal baggage upon entry in Mainland Tanzania, for which the inbound travel insurer offers financial protection up to a specified limit;

"policy" means a contract between inbound travel insurer and insured which provides financial protection and coverage for specific risks during the coverage period; and

"premium" means the amount of money payable by the insured to an insurer in consideration under a contract of insurance.

PART II
INBOUND TRAVEL INSURANCE POLICY, PREMIUM, BENEFITS AND PRODUCT APPROVAL

Inbound travel policy

4.-(1) A foreigner entering Mainland Tanzania through land, seaport or airport shall, possess a valid inbound travel insurance policy issued by the inbound travel insurer.

(2) The policy may be purchased prior to travel or at the entry point.

(3) Upon payment of the prescribed fee, the inbound travel insurer shall issue a certificate and policy in hard copy or electronically.

(4) A foreigner entering Mainland Tanzania without a valid inbound travel insurance policy shall be denied entry.

Validity of insurance policy

5.-(1) The inbound travel insurance policy shall be valid for a maximum period of ninety-two days with effect from the date of arrival in Mainland Tanzania.

(2) Without prejudice to sub-regulation (1), the validity of ninety-two days shall include multiple entries into Mainland Tanzania.

(3) Where the insured stays in Mainland Tanzania

beyond the period specified under sub-regulation (1), he shall apply for a new policy.

Inbound travel insurance premium

6.-(1) The premium for inbound travel insurance shall be the amount of Tanzania Shillings equivalent to 44 United States Dollars.

(2) The premium shall be paid through the inbound travel insurance payment systems provided by the inbound travel insurer.

(3) The premium shall be non-refundable except upon cancellation or any other specific circumstances provided in the policy.

Inbound travel insurance provider

7.-(1) Inbound travel insurance cover shall be provided by the inbound travel insurer.

(2) The National insurance Corporation shall develop the modality for partnership with any other registered insurers in the provision of inbound travel insurance.

(3) The inbound travel insurer shall:

(a) establish verification mechanism of premium payment;

(b) ensure systems are integrated with respective authorities for verification of inbound travel insurance;

(c) provide clear procedures for claims handling;

(d) disclose policy terms, exclusions, and limits to the insured;

(e) provide contact details for assistance; and

(f) maintain records of all policies issued, claims received, and claims settled.

Inbound travel insurance benefit

8.-(1) The inbound travel insurance shall cover the following benefits:

(a) emergency medical treatment;

(b) emergency medical evacuation;

(c) emergency repatriation; and

(d) loss of luggage.

(2) The limit of cover and specific benefit shall be provided in the policy issued by the inbound travel insurer.

Product approval

9.-(1) The inbound travel insurer shall not provide inbound travel insurance without prior approval of the

Authority.

(2) The Authority shall prescribe the procedure for an application for product approval.

(3) The Authority may, where public interest exists, exempt an inbound travel insurer from seeking prior approval under this regulation.

Information related to inbound travel insurance.

10.-(1) The inbound travel insurer, shall provide information related to inbound travel insurance services, including a list of designated service providers and emergency assistant contact details.

(2) The information referred to under subregulation (1) shall be provided through official websites and social media accounts of the Authority and the inbound travel insurer.

Infrastructure development

11. The inbound travel insurer shall develop infrastructure for effective implementation of these Regulations, including:

(a) automated and robust underwriting and claims handling systems;

(b) customer care and complaints handling mechanisms;

(c) service providers mechanisms; and

(d) any other appropriate infrastructure.

Data protection Cap. 44

12. Personal data obtained in the administration of inbound travel insurance shall be handled in accordance with the Personal Data Protection Act.

Dodoma,
31th August, 2026

KHAMIS MUSSA OMAR,
Minister of Finance