



# HEPSTAR™

Travel Insurance



INTERNATIONAL TRAVEL INSURANCE

KEY INFORMATION

## IMPORTANT PRODUCT INFORMATION

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This document is for informational purposes only and is subject to change. It is not a valid insurance policy. Please refer to or request the Policy Wording for full terms, conditions and exclusions. You are ultimately responsible for ensuring the policy you purchase is suitable for your needs. The products displayed herein are underwritten by GUARDRISK INSURANCE COMPANY LTD, a licensed short-term insurer and financial services provider. Your intermediary services provider is HEPSTAR FINANCIAL SERVICES (PTY) LTD, a licensed financial services provider.

### Eligibility For Cover

To be covered under this Policy, throughout the Period of Insurance:

- Residents of South Africa (main home in RSA) are eligible for the Comprehensive, Visa/Budget, Senior, Business, Credit Card /Medical Aid Top up and Annual Multi-Trip plans.
- Non-residents travelling to RSA are eligible for the Inbound plan.
- You must be named in the certificate of insurance;
- You must be under the age of 71 years, unless you have cover under the Senior Travel Insurance plan which covers persons under the age of 80 years.
- You may not travel more than 180 consecutive days (or no more than 60 days if you have purchased Senior or Credit Card Top Up plans);
- Your Policy must have been purchased prior to the date of departure from South Africa or to South Africa, but no more than 120 days prior to the date of departure from South Africa or to South Africa;
- You must be healthy and fit to travel and not travel against the advice of a medical practitioner;
- One Way Comprehensive cover is limited to 10, 20 or 30 days depending on the plan purchased and you must intend to return, i.e. not for emigration purposes;
- We will not cover travel to or within countries with a sanction, prohibition or restriction under United Nations resolutions or the trade and economic sanctions, laws or regulations or the European Union, United Kingdom or United States of America. This includes travel to or within the following sanctioned countries: Cuba, North Korea, Iran, Syria, Sudan and Ukraine.

It is important to note that the policy contains conditions and exclusions in relation to non-insured travel companions or close relatives in the event of any need to cancel, or curtail a Trip as a result of changes in their health.

### Excess Payment

- An excess payment contribution as specified in the Schedule of Benefits per insured per claimed benefit applies and will be deducted from any claim pay-out made.

### Accumulation Limit

- This is the maximum amount shown in the schedule of benefits that we will pay for any one Insured Event or all Insured Events occurring during any one period of insurance.

## Overview of Policy Benefits:

### • Emergency Medical Expenses

- For inpatient and outpatient emergency medical treatment that cost over **R10,000** You, Your travel companion or someone designated by You must phone **+27 (0)11 991 8731** prior to receiving any treatment or else our liability for expenses incurred will be limited to R10,000.
- Please ensure that You and Your travel companion(s) store the abovementioned emergency assistance contact number on your phones so that they can phone the number in the event you are unable to do so due to the nature of your condition. Should You or Your travel companion for whatever reason fail to contact the assistance number prior to treatment, You or Your travel companion must contact the assistance number immediately when Your condition has been stabilised.

### • Pre-Existing Medical Conditions

- The product only provides cover for emergency medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered unless You are under the age of 71 and have purchased a plan offering this benefit. This includes any Medical condition that You are on a waiting list for treatment, are receiving treatment for or has been recommended to commence or continue with treatment.
- Pre-existing cover is only valid for expenses incurred where You are hospitalised for more than 48 hours and cover is limited to the expenses incurred in respect of hospitalisation or treatment for the same condition over a period of 30 days from initial hospitalisation, whether or not hospitalisation or treatment was interrupted for any period of time.

### • Vascular, cardiovascular and cerebrovascular conditions

- Treatment for vascular, cardiovascular and cerebrovascular conditions are only covered if You are under the age of 71 and have purchased a plan offering this benefit. Benefit limits relating to these causes may differ from that provided in respect of other medical conditions and are stipulated on Your Schedule of Benefits if applicable.

### • Baggage and Personal Possessions

- Single item limits stipulated on your Schedule of Benefits apply to Baggage and Personal Possessions. Consumable items are excluded from cover.
- Loss, theft or damage to Baggage and Personal Possessions while in the custody of a Travel Supplier must be reported to them before you leave the terminal, station or harbour (as the case may be). You must be furnished with an irregularity report and first attempt to claim from the Travel Supplier.
- Theft: Within 24 hours of the discovery of the incident, You must report theft of Baggage and Personal Possessions, Cash or Passport to the local Police or to Your hotel or accommodation management.
- Damage: Aesthetic damage (e.g. scratches, dents or cracks) to Baggage and Personal Possessions that does not render the Baggage or Personal Possessions unusable is not covered.
- Baggage delays: We will only reimburse essential expenses incurred if your Baggage is delayed by 4 hours or more.
- Valuables: If You are planning to take expensive or valuable items with You then You should check that You have adequate all risk cover, under a home contents insurance policy.

### • Cancellation, Curtailment and Postponement

- We will reimburse you irrecoverable expenses which you have paid or are contracted to pay and cannot be recovered from any source up to the maximum amount in the Schedule of Benefits if you cannot travel, need to return early or Your trip is postponed due to:
    - Your Visa being denied (specified conditions)
    - Unexpected illness, injury or death to yourself, close relative or travel companion
    - Terrorist incident in your destination city less than 14 days prior to departure date
    - You or Your travel companion being retrenched / being made redundant
    - You or Your travel companion being placed under compulsory quarantine
    - Damage or burglary affecting your home (theft loss exceeds R10 000)
  - **IMPORTANT:** Losses as a result of cancellation, curtailment or postponement of your insured journey for reasons relating to Pre-Existing Medical Conditions are excluded.
- **Cancellation for REASONS NOT LISTED**
    - We will reimburse You a portion of the irrecoverable expenses which You have paid or are contracted to pay and cannot recover from any other source up to the maximum amount in the Schedule of Benefits if You cannot travel for reason other than those listed under Cancellation, Curtailment and Postponement, subject to the following conditions:
      - Your Policy must have been purchased **within 24 hours** of Your airline ticket to qualify for this benefit.
      - Your ticket or trip must be **cancelled 48 hours or more before departure**.
      - You must not have been aware of the reason for eventually cancelling or wanting to cancel your Insured Journey at the time You bought Your policy.
    - **IMPORTANT:** Losses as a result of cancellation, curtailment or postponement of your insured journey for reasons relating to Pre-Existing Medical Conditions or travel to an area in respect of which the World Health Organisation or the government has issued a travel warning or in respect of which a travel ban has been issued by the either government of the departing or the destination country.
  - **Travel Delay**
    - Covers essential expenses incurred for food, beverages (excluding alcoholic beverages) and accommodation due to scheduled public transport delayed for 4 hours or more due to bad weather, mechanical breakdown, security alert or terrorist incident up to the amount shown in the Schedule of Benefits.
  - **Missed connection**
    - If you miss a connecting flight due to the delay of your incoming flight, we will pay for you to continue your original itinerary up to the amount shown in the Schedule of Benefits.
  - **Natural disaster cover**
    - If your prepaid accommodation is destroyed due to a natural disaster, we will pay for the unused accommodation and the additional accommodation expenses for new alternative accommodation up to the amount shown in the Schedule of Benefits.
  - **Other Limits and General Exclusions**

You will not be covered for an event in terms of this policy if:

    - You travel against the advice of a Medical Practitioner;
    - You travel with the intention of obtaining medical treatment or consultation abroad;

- The loss is caused by or as the result of a Pre-Existing Medical Condition, unless You are under the age of 71 and have purchased a plan offering this benefit.
  - You are Travelling to any country which is, or whose armed forces are, engaged in War;
  - You travel to countries with any sanction, prohibition or restriction under United Nations resolutions or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America; or
  - It is due to any Epidemic and Pandemic events.
- **Other Important Specific Exclusions:**
    - **Medical Expenses**
      - Excludes vascular, cardiovascular and cerebrovascular conditions unless You are under the age of 71 and have purchased a plan offering this benefit.
      - Excludes cover for Adventure Sports and/or Hazardous Activities that are not on the approved sports list.
      - Excludes cover for accidents while driving a motor cycle or scooter if you do not hold a valid motor cycle license, do not wear a helmet and the engine capacity of the motor cycle or scooter exceeds 125cc.
      - Excludes cover for a medical condition which You choose not to take medication or other recommended treatment as prescribed by a Medical Practitioner.
      - Excludes cover for any event caused by You being under the influence of alcohol or ingesting drugs except for drugs which are properly prescribed for a Medical Practitioner.
      - Excludes cover for **pregnancy**, childbirth and related conditions **after the 26<sup>th</sup> week** of pregnancy.
      - Excludes cover for a tropical disease where You have not had the vaccinations or taken the medication recommended or required by the authorities in the country being visited, unless they have written confirmation from a Medical Practitioner that You should not be vaccinated or take the medication, on medical grounds.
      - Pre-existing medical conditions:
        - Outpatient treatment; or
        - Treatment and medicines in connection with the stabilisation and regulation of a pre-existing, chronic or recurring illness.
        - Any Medical Condition that any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required within 6 months of the commencement of Your Trip.
    - **Personal Accident**
      - Cover excluded if you are 71 years of age or older.
      - Bodily Injury excluded while participating in Hazardous Activities or Adventure Sports or Manual Work.
    - **Baggage and Personal Possessions**
      - Damage to the screens of mobile phones and computers (including PDAs, personal organisers, laptops, notebooks, iPads, netbooks and the like).

## Medical Claims Authorisation

For inpatient and outpatient emergency medical treatment expenses exceeding **R10 000** you, your travel companion or someone designated by you must phone **+27 (0)11 991 8731** prior to receiving any treatment or else our liability for expenses incurred will be **limited to R10 000**.

## How To Contact Us

### General Enquiries

- \* ✉ [info@hepstar.com](mailto:info@hepstar.com)
- \* ☎ +27 (0)11 929 3185

### Claims Administration

- \* ✉ [claims@hepstar.com](mailto:claims@hepstar.com)
- \* ☎ +27 (0)11 929 3185

## PRODUCT BENEFITS

### INTERNATIONAL TRAVEL PRODUCTS

PRODUCT NAME	COMPREHENSIVE	VISA /BUDGET	SENIOR
AGE LIMIT (Inclusive)	70	70	80
INSURED EVENTS	BENEFIT LIMIT	BENEFIT LIMIT	BENEFIT LIMIT
<b>EMERGENCY MEDICAL &amp; RELATED EXPENSES</b>			
<b>Emergency Medical Expenses</b>	R 100,000,000	R 2,000,000	R 2,000,000
▪ Limit: Adventure Sports/Hazardous Activities	R 2,000,000	Excluded	Excluded
▪ Limit: Terrorism	R 500,000	Excluded	Excluded
▪ Limit: Physiotherapy or manipulative therapy	R 2,000	R 2,000	R 2,000
Excess	R 500	R 500	R 500
<b>Pre-existing Medical Conditions</b>	R 500,000	Excluded	Excluded
▪ Minimum 48 hours hospitalisation			
▪ Only if under the age of 71 years			
▪ Covers a maximum of 30 days from initial hospitalization			
▪ Limit: Vascular, cardiovascular and cerebrovascular conditions	R 150,000	Excluded	Excluded
Excess	R 2,500	R 2,500	R 2,500
<b>Medical evacuation, repatriation or transportation to a medical centre</b>	Actual Expense if arranged by Us	Actual Expense if arranged by Us	Actual Expense if arranged by Us
<b>Optical expenses</b>	R 10,000	R 5,000	R 10,000
<b>Provisional pain-stilling dental treatment</b>	R 10,000	R 5,000	R 10,000
<b>Repatriation of mortal remains and coffin expenses</b>	Actual Expense if arranged by Us	Actual Expense if arranged by Us	Actual Expense if arranged by Us
<b>Repatriation of accompanying family member</b>	Actual Expense if arranged by Us	Excluded	Actual Expense if arranged by Us
<b>Compassionate emergency visit by any one person</b>	R 15,000	Excluded	R 15,000
<b>Hospital cash benefit - R 500 per day for max 6 days</b>	R 3,000	R 3,000	R 3,000
<b>PERSONAL ACCIDENT</b>			
<b>Death</b>	R 500,000	R 100,000	Excluded
▪ Exclusion: Hazardous Activities / Adventure Sports unless on the approved sports/activities list in the policy wording	Excluded	Excluded	Excluded
▪ Exclusion: Manual Labour	Excluded	Excluded	Excluded
<b>Permanent Disability</b>	Up to R 500,000	Up to R 100,000	Excluded
▪ Exclusion: Hazardous Activities / Adventure Sports unless on the approved sports/activities list in the policy wording.	Excluded	Excluded	Excluded
▪ Exclusion: Manual Labour	Excluded	Excluded	Excluded
<b>ASSISTANCE SERVICES</b>			
<b>Cash advances</b>	Assistance	Assistance	Assistance
<b>Emergency travel &amp; accommodation arrangements</b>	Assistance	Assistance	Assistance

Transmission of urgent messages	Assistance	Assistance	Assistance
24 hour nurse line and trauma line	Assistance	Assistance	Assistance
Consular referral	Assistance	Assistance	Assistance
Household assist	Assistance	Assistance	Assistance
Legal assistance	R 15,000	Excluded	R 15,000
<b>TRIP CANCELLATION &amp; INTERRUPTION</b>			
<b>Cancelling your trip for listed reasons:</b> <ul style="list-style-type: none"> <li>▪ Unexpected illness, injury or death to yourself, close relative or travel companion.</li> <li>▪ Terrorist incident in destination city less than 14 days prior to departure.</li> <li>▪ You or Your travel companion being retrenched or placed under compulsory quarantine.</li> <li>▪ Damage or burglary affecting your home (theft loss exceeds R10 000).</li> <li>▪ Exclusion: Pre-existing Medical Conditions</li> </ul>	R 20,000	Excluded	R 20,000
<b>Cancelling your trip due to visa denial:</b> <ul style="list-style-type: none"> <li>▪ Passport must be valid for 6 months after trip.</li> <li>▪ Passport has at least 2 blank adjacent pages for visa stamps.</li> <li>▪ Application is for tourism and/or business visa only.</li> <li>▪ All documents are in order as per the embassy specific requirements.</li> <li>▪ Application must be made timeously, within the minimum number of days as stipulated by the Embassy.</li> <li>▪ Policy was purchased prior to the visa application.</li> <li>▪ Exclusion: Cost of your visa application.</li> </ul>	R 15,000	Excluded	R 15,000
<b>Cancellation for reasons not specified:</b> <ul style="list-style-type: none"> <li>▪ Policy must have been purchased within 24 hours of airline ticket to qualify for this benefit.</li> <li>▪ Ticket or trip must be cancelled 48 hours or more before departure.</li> <li>▪ Must not have been aware of the reason for eventually cancelling or wanting to cancel the trip at the time of purchasing the policy or ticket.</li> <li>▪ <b>Exclusion:</b> Pre-existing Medical Conditions and travel to an area in respect of which the World Health Organisation or the government has issued a travel warning or in respect of which a travel ban has been issued by the either government of the departing or the destination country.</li> </ul>	50% of loss up to R 10,000	Excluded	Excluded
<b>Cutting your trip short after it has started for listed reasons</b> <ul style="list-style-type: none"> <li>▪ Unexpected illness, injury or death to yourself, close relative or travel companion.</li> <li>▪ Terrorist incident in destination city less than 14 days prior to departure.</li> <li>▪ You or Your travel companion being retrenched or placed under compulsory quarantine.</li> <li>▪ Damage or burglary affecting your home (theft loss exceeds R10,000).</li> </ul>	R 20,000	Excluded	R 20,000



<b>Postponement of trip for listed reasons</b> <ul style="list-style-type: none"> <li>▪ Unexpected illness, injury or death to yourself, close relative or travel companion.</li> <li>▪ Terrorist incident in destination city less than 14 days prior to departure.</li> <li>▪ You or Your travel companion being retrenched or placed under compulsory quarantine.</li> <li>▪ Damage or burglary affecting your home (theft loss exceeds R10,000).</li> </ul>	R 10,000	Excluded	R 10,000
<b>Travel delay</b> <ul style="list-style-type: none"> <li>▪ Scheduled public transport delayed for 4 hours or more</li> <li>▪ Security travel delay</li> <li>▪ Exclusion: Alcoholic beverages</li> </ul>	R 1,000 R 1,000 Excluded	Excluded Excluded Excluded	R 1,000 R 1,000 Excluded
<b>Missed connection</b> <ul style="list-style-type: none"> <li>▪ Arrived more than 1 hour after scheduled time</li> </ul>	R 7,500	Excluded	R 7,500
<b>Natural disaster cover</b>	R 3,000	Excluded	R 3,000
<b>INCONVENIENCE COVER</b>			
<b>Theft and damage of baggage and personal items</b> <ul style="list-style-type: none"> <li>▪ Single item limit on theft and damage.</li> <li>▪ Single item limit on contact lenses, prescription spectacles, sunglasses.</li> <li>▪ Exclusion: Aesthetic damage (e.g. scratches, dents or cracks) to that does not render Baggage or Personal Possessions unusable.</li> <li>▪ Exclusion: Damage to screens of portable electronic items, incl. mobile phones and computers.</li> <li>▪ Exclusion: Consumable items as defined.</li> </ul>	R 20,000 R 5,000 R 500  Excluded Excluded Excluded	R 5,000 R 1,500 R 500  Excluded Excluded Excluded	R 20,000 R 5,000 R 500  Excluded Excluded Excluded
<b>Accidental loss of baggage by travel supplier</b> <ul style="list-style-type: none"> <li>▪ Single item limit on accidental loss.</li> <li>▪ Single item limit on contact lenses, spectacles and sunglasses.</li> <li>▪ Limit: Loss of cash and or travel documents.</li> <li>▪ Exclusion: Consumable items as defined.</li> </ul>	R 20,000 R 1,250 R 500 R 1,000 Excluded	R 5,000 R 1,000 R 500 R 1,000 Excluded	R 20,000 R 1,250 R 500 R 1,000 Excluded
<b>Baggage delay</b> <ul style="list-style-type: none"> <li>▪ Delayed for 4 hours or more.</li> </ul>	R 1,000	R 1,000	R 1,000
<b>PERSONAL LIABILITY</b>			
<b>Civil liability for injury or loss caused to third party</b> (Excludes mechanically propelled vehicle)	R 1,000,000	R 100,000	R 1,000,000
<b>HIJACK OF PUBLIC TRANSPORTATION</b>			
<b>R 1,000 per 24 hours during which your public transport was hijacked</b>	R 30,000	Excluded	R 30,000
<b>KIDNAPPING &amp; WRONGFUL DETENTION</b>			
<b>Kidnapping</b>	R 500,000	Excluded	Excluded
<b>Wrongful Detention</b>	R 50,000	R 20,000	Excluded
<b>CARRIER ACCUMULATION LIMIT</b>			
	R 50,000,000	R 50,000,000	R 50,000,000

## SPECIAL INTERNATIONAL TRAVEL PRODUCTS

PRODUCT NAME	BUSINESS	CREDIT CARD/ MEDICAL AID TOP- UP	ANNUAL MULTI-TRIP
AGE LIMIT (Inclusive)	70	70	70
INSURED EVENTS	BENEFIT LIMIT	BENEFIT LIMIT	BENEFIT LIMIT
EMERGENCY MEDICAL & RELATED EXPENSES			
<b>Emergency Medical Expenses</b> <ul style="list-style-type: none"> <li>▪ Limit: Adventure Sports/Hazardous Activities</li> <li>▪ Limit: Terrorism</li> <li>▪ Limit: Physiotherapy or manipulative therapy</li> </ul>	R 100,000,000 R 2,000,000 R 500,000 R 2,000	R 15,000,000 R 2,000,000 R 500,000 R 2,000	R 20,000,000 R 2,000,000 R 500,000 R 2,000
Excess	R 500	R 500	R 500
<b>Pre-existing Medical Conditions</b> <ul style="list-style-type: none"> <li>▪ Minimum 48 hours hospitalisation</li> <li>▪ Only if under the age of 71 years</li> <li>▪ Covers a maximum of 30 days from initial hospitalization</li> <li>▪ Limit: Vascular, cardiovascular and cerebrovascular conditions</li> </ul>	R 500,000  R 150,000	Excluded  Excluded	Excluded  Excluded
Excess:	R 500	R 500	R 500
<b>Medical evacuation, repatriation or transportation to a medical centre</b>	Actual Expense if arranged by Us	Actual Expense if arranged by Us	Actual Expense if arranged by Us
<b>Optical expenses</b>	R 10,000	R 10,000	R 10,000
<b>Provisional pain-stilling dental treatment</b>	R 10,000	R 10,000	R 10,000
<b>Repatriation of mortal remains and coffin expenses</b>	Actual Expense if arranged by Us	Actual Expense if arranged by Us	Actual Expense if arranged by Us
<b>Repatriation of accompanying family member</b>	Actual Expense if arranged by Us	Actual Expense if arranged by Us	Actual Expense if arranged by Us
<b>Compassionate emergency visit by any one person</b>	R 15,000	R 15,000	R 15,000
<b>Hospital cash benefit - R 500 per day for max 6 days</b>	R 3,000	R 3,000	R 3,000
PERSONAL ACCIDENT			
<b>Death</b> <ul style="list-style-type: none"> <li>▪ Exclusion: Hazardous Activities / Adventure Sports unless on the approved sports/activities list in the policy wording.</li> <li>▪ Exclusion: Manual Labour</li> </ul>	R 500,000 Excluded  Excluded	R 250,000 Excluded  Excluded	R 500,000 Excluded  Excluded
<b>Permanent Disability</b> <ul style="list-style-type: none"> <li>▪ Exclusion: Hazardous Activities / Adventure Sports unless on the approved sports/activities list in the policy wording.</li> <li>▪ Exclusion: Manual Labour</li> </ul>	R 500,000 Excluded  Excluded	R 250,000 Excluded  Excluded	R 500,000 Excluded  Excluded
ASSISTANCE SERVICES			
<b>Cash advances</b>	Assistance	Assistance	Assistance

Emergency travel & accommodation arrangements	Assistance	Assistance	Assistance
Transmission of urgent messages	Assistance	Assistance	Assistance
24-hour nurse line and trauma line	Assistance	Assistance	Assistance
Consular referral	Assistance	Assistance	Assistance
Household assist	Assistance	Assistance	Assistance
Legal assistance	Assistance	Assistance	Assistance
<b>TRIP CANCELLATION &amp; INTERRUPTION</b>			
<b>Cancelling your trip for listed reasons:</b> <ul style="list-style-type: none"> <li>▪ Unexpected illness, injury or death to yourself, close relative or travel companion.</li> <li>▪ Terrorist incident in destination city less than 14 days prior to departure.</li> <li>▪ You or Your travel companion being retrenched or placed under compulsory quarantine.</li> <li>▪ Damage or burglary affecting your home (theft loss exceeds R10 000).</li> <li>▪ Exclusion: Pre-existing Medical Conditions.</li> </ul>	R 40,000	R 20,000	R 20,000
<b>Cancelling your trip due to visa denial:</b> <ul style="list-style-type: none"> <li>▪ Passport must be valid for 6 months after trip.</li> <li>▪ Passport has at least 2 blank adjacent pages for visa stamps.</li> <li>▪ Application is for tourism and/or business visa only.</li> <li>▪ All documents are in order as per the embassy specific requirements.</li> <li>▪ Application must be made timeously, within the minimum number of days as stipulated by the Embassy.</li> <li>▪ Policy was purchased prior to the visa application.</li> <li>▪ Exclusion: Cost of your visa application.</li> </ul>	R 20,000	R 15,000	R 15,000
<b>Cancellation for reasons not specified:</b> <ul style="list-style-type: none"> <li>▪ Policy must have been purchased within 24 hours of airline ticket to qualify for this benefit.</li> <li>▪ Ticket or trip must be cancelled 48 hours or more before departure.</li> <li>▪ Must not have been aware of the reason for eventually cancelling or wanting to cancel the trip at the time of purchasing the policy or ticket.</li> <li>▪ <b>Exclusion:</b> Pre-existing Medical Conditions and travel to an area in respect of which the World Health Organisation or the government has issued a travel warning or in respect of which a travel ban has been issued by the either government of the departing or the destination country.</li> </ul>	Excluded	Excluded	Excluded
	Excluded	Excluded	Excluded
	Excluded	Excluded	Excluded

<b>Cutting your trip short after it has started for listed reasons</b> <ul style="list-style-type: none"> <li>▪ Unexpected illness, injury or death to yourself, close relative or travel companion.</li> <li>▪ Terrorist incident in destination city less than 14 days prior to departure.</li> <li>▪ You or Your travel companion being retrenched or placed under compulsory quarantine.</li> <li>▪ Damage or burglary affecting your home (theft loss exceeds R10,000).</li> </ul>	R 40,000	R 20,000	R 20,000
<b>Postponement of trip for listed reasons</b> <ul style="list-style-type: none"> <li>▪ Unexpected illness, injury or death to yourself, close relative or travel companion.</li> <li>▪ Terrorist incident in destination city less than 14 days prior to departure.</li> <li>▪ You or Your travel companion being retrenched or placed under compulsory quarantine.</li> <li>▪ Damage or burglary affecting your home (theft loss exceeds R10,000).</li> </ul>	R 10,000	R 10,000	R 10,000
<b>Travel delay</b> <ul style="list-style-type: none"> <li>▪ Scheduled public transport delayed for 4 hours or more</li> <li>▪ Security travel delay</li> <li>▪ Exclusion: Alcoholic beverages</li> </ul>	R 1,000 R 1,000 Excluded	R 1,000 R 1,000 Excluded	R 1,000 R 1,000 Excluded
<b>Missed connection</b> <ul style="list-style-type: none"> <li>▪ Arrived more than 1 hour after scheduled time</li> </ul>	R 7,500	R 7,500	R 7,500
<b>Natural disaster cover</b>	R 3,000	R 3,000	R 3,000
<b>INCONVENIENCE COVER</b>			
<b>Theft and damage of baggage and personal items</b> <ul style="list-style-type: none"> <li>▪ Single item limit on theft and damage.</li> <li>▪ Single item limit on contact lenses, prescription spectacles, sunglasses.</li> <li>▪ Exclusion: Aesthetic damage (e.g. scratches, dents or cracks) to that does not render Baggage or Personal Possessions unusable.</li> <li>▪ Exclusion: Damage to screens of portable electronic items, incl. mobile phones and computers.</li> <li>▪ Exclusion: Consumable items as defined.</li> </ul>	R 20,000 R 5,000 R 500 Excluded Excluded Excluded	R 20,000 R 5,000 R 500 Excluded Excluded Excluded	R 20,000 R 5,000 R 500 Excluded Excluded Excluded
<ul style="list-style-type: none"> <li>▪ Accidental loss of baggage by travel supplier</li> <li>▪ Single item limit on accidental loss.</li> <li>▪ Single item limit on contact lenses, spectacles and sunglasses.</li> <li>▪ Limit: Loss of cash and or travel documents.</li> <li>▪ Exclusion: Consumable items as defined</li> </ul>	R 20,000 R 1,250 R 500 R 1,000 Excluded	R 20,000 R 1,250 R 500 R 1,000 Excluded	R 20,000 R 1,250 R 500 R 1,000 Excluded
<b>Baggage delay</b> <ul style="list-style-type: none"> <li>▪ Delayed for 4 hours or more.</li> </ul>	R 1,000	R 1,000	R 1,000
<b>PERSONAL LIABILITY</b>			
<b>Civil liability for injury or loss caused to third party</b> (Excludes mechanically propelled vehicle)	R 1,000,000	R 1,000,000	R 1,000,000
<b>HIJACK OF PUBLIC TRANSPORTATION</b>			
<b>R 1,000 per 24 hours during which your public transport was hijacked</b>	R 30,000	R 30,000	R 30,000

KIDNAPPING & WRONGFUL DETENTION			
Kidnapping	R 500,000	R 500,000	R 500,000
Wrongful Detention	R 50,000	R 50,000	R 50,000
<b>CARRIER ACCUMULATION LIMIT</b>	<b>R 100,000,000</b>	<b>R 50,000,000</b>	<b>R 50,000,000</b>

**Important:** Credit Card or Medical Aid Top-up cover: Our cover is conditional upon You qualifying for automatic travel cover on Your credit card or from Your medical aid provider. This means our cover is in addition to your automatic cover and You have to claim from the automatic cover first or provide proof that You do not enjoy cover for the specific claim event under such cover. Cover on the Credit Card or Medical Aid Top-up cover will only be activated once the automatic cover offered to You by Your credit card or medical aid provider has been exhausted. The maximum We will pay shall not exceed the sum insured of Our Policy and shall be secondary to any indemnity provided by the credit card or medical aid provider. For example, if the credit card or medical aid policy covers medical expenses up to R50,000, the Top-Up will cover the expenses in excess thereof of up to the sum insured shown on the Schedule of Benefits issued by Us. Medical expenses incurred in your Home Country will not be covered.

PRODUCT NAME	INBOUND
GEOGRAPHICAL SCOPE	INTERNATIONAL
AGE LIMIT (Inclusive)	70
INSURED EVENTS	BENEFIT LIMIT
<b>EMERGENCY MEDICAL &amp; RELATED EXPENSES</b>	
<b>Emergency Medical Expenses</b>	R 20,000,000
▪ Limit: Adventure Sports/Hazardous Activities	R 2,000,000
▪ Limit: Terrorism	R 500,000
▪ Limit: Physiotherapy or manipulative therapy	R 2,000
Excess	R 500
<b>Pre-existing Medical Conditions</b>	Excluded
▪ Minimum 48 hours hospitalisation	
▪ Only if under the age of 71 years	
▪ Covers a maximum of 30 days from initial hospitalization	
▪ Limit: Vascular, cardiovascular and cerebrovascular conditions	Excluded
Excess:	R 500
<b>Medical evacuation, repatriation or transportation to a medical centre</b>	Actual Expense if arranged by Us
<b>Optical expenses</b>	R 10,000
<b>Provisional pain-stilling dental treatment</b>	R 10,000
<b>Repatriation of mortal remains and coffin expenses</b>	Actual Expense if arranged by Us
<b>Repatriation of accompanying family member</b>	Actual Expense if arranged by Us
<b>Compassionate emergency visit by any one person</b>	R 15,000
<b>Hospital cash benefit - R 500 per day for max 6 days</b>	R 3,000
<b>PERSONAL ACCIDENT</b>	
<b>Death</b>	R 100,000
▪ Exclusion: Hazardous Activities / Adventure Sports unless on the approved sports/activities list in the policy wording and Manual Labour.	Excluded

<b>Permanent Disability</b> <ul style="list-style-type: none"> <li>Exclusion: Hazardous Activities / Adventure Sports unless on the approved sports/activities list in the policy wording and Manual Labour.</li> </ul>	R 100,000 Excluded
<b>ASSISTANCE SERVICES</b>	
Cash advances	Assistance
Emergency travel & accommodation arrangements	Assistance
Transmission of urgent messages	Assistance
24-hour nurse line and trauma line	Assistance
Consular referral	Assistance
Household assist	Assistance
Legal assistance	Assistance
<b>INCONVENIENCE COVER</b>	
<b>Theft and damage of baggage and personal items</b> <ul style="list-style-type: none"> <li>Single item limit on theft and damage.</li> <li>Single item limit on contact lenses, prescription spectacles, sunglasses.</li> <li>Exclusion: Aesthetic damage (e.g. scratches, dents or cracks) to that does not render Baggage or Personal Possessions unusable.</li> <li>Exclusion: Damage to screens of portable electronic items, incl. mobile phones and computers.</li> <li>Exclusion: Consumable items as defined.</li> </ul>	R 20,000 R 5,000 R 500 Excluded Excluded Excluded
<ul style="list-style-type: none"> <li>Accidental loss of baggage by travel supplier</li> <li>Single item limit on accidental loss.</li> <li>Single item limit on contact lenses, spectacles and sunglasses.</li> <li>Limit: Loss of cash and or travel documents.</li> <li>Exclusion: Consumable items as defined.</li> </ul>	R 20,000 R 1,250 R 500 R 1,000 Excluded
<b>Baggage delay</b> <ul style="list-style-type: none"> <li>Delayed for 4 hours or more.</li> </ul>	R 1,000
<b>PERSONAL LIABILITY</b>	
<b>Civil liability for injury or loss caused to third party</b> (Excludes mechanically propelled vehicle)	R 1,000,000
<b>HIJACK OF PUBLIC TRANSPORTATION</b>	
R 1,000 per 24 hours during which your public transport was hijacked	R 30,000
<b>KIDNAPPING &amp; WRONGFUL DETENTION</b>	
Kidnapping	R 500,000
Wrongful Detention	R 50,000
<b>CARRIER ACCUMULATION LIMIT</b>	<b>R 50,000,000</b>

## SERVICE PROVIDERS

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### GENERAL QUERIES, CLAIMS AND POLICY ADMINISTRATION



Authorised financial services provider

E-mail: [info@hepstar.com](mailto:info@hepstar.com)

Claims E-mail: [claims@hepstar.com](mailto:claims@hepstar.com)

Tel number: +27 (0)11 929 3185

### INTERNATIONAL ASSISTANCE SERVICES



Authorised financial services provider

Emergency number: +27 (0)11 991 8731

### THE INSURER / UNDERWRITER



Authorised financial services provider

Tel number: +27 (11) 669 1000