



HEPSTAR™

Travel Insurance



INTERNATIONAL TRAVEL INSURANCE

POLICY WORDING

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SUMMARY OF IMPORTANT INFORMATION

This section is for ease of reference only. Please refer to the Policy Wording (T&Cs) section to follow for full terms, conditions and exclusions. Products are sold on a non-advice basis. You are ultimately responsible for ensuring that the policy you purchase is suitable for your needs. This product is underwritten by Guardrisk Insurance Company Ltd, a registered short-term insurer and your intermediary services provider is Hepstar Financial Services (Pty) Ltd, both authorised financial services providers.

- **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 26th 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).

YOUR SERVICE PROVIDERS

GENERAL QUERIES, CLAIMS AND POLICY ADMINISTRATION

Provided by



Authorised financial services provider

E-mail: info@hepstar.com /

claims@hepstar.com

Tel number: +27 (0)11 929 3185

INTERNATIONAL ASSISTANCE AND MEDICAL EMERGENCY ASSISTANCE SERVICES

Provided by



Authorised financial services provider

Emergency number: +27 (0)11 991 8731

THE INSURER / UNDERWRITER



Authorised financial services provider

POLICY WORDING (TERMS AND CONDITIONS)

SECTION A: UNDERSTANDING YOUR POLICY

1. GENERAL

- 1.1. Your policy is underwritten by Guardrisk Insurance Company Ltd (the Insurer), a registered short-term insurer and an authorised financial services provider. Your intermediary services provider is Hepstar Financial Services (Pty) Ltd, an authorised financial services provider.
- 1.2. If you have any questions or are in any doubt about the cover provided, please call the Hepstar helpline:
+27 (0)86 144 45 48 (RSA)
+27 (0)11 929 3185 (Outside RSA)
E-mail: info@hepstar.com
- 1.3. For claims and emergency assistance, please see “How to contact us” further below.
- 1.4. The Summary of Important Information section is for ease of reference only. Please refer to the Policy Wording Section (T&Cs) for full terms, conditions and exclusions.
- 1.5. This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency.
- 1.6. Products are sold on a **non-advice basis**. You are ultimately responsible for ensuring the policy you purchase is suitable for your needs.
- 1.7. Interpretation: The proposal of insurance, this Policy, Schedule of Benefits and the Certificate together with any endorsement thereto shall read as one document. If any word or expression has been given a specific meaning it shall have the same meaning wherever it appears. Headings have been inserted to help You find the information You need. They must not be taken to affect the interpretation of the Policy. Should there be any conflict in interpretation between the contents of the Policy and the contents of the Certificate, the Policy shall be given precedence.
- 1.8. The Policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Please refer to Your Certificate and the Schedule of Benefits for the cover applicable to You.
- 1.9. The Certificate states:
 - 1.9.1. How much You have paid;
 - 1.9.2. How much Your excess is;
 - 1.9.3. What level of cover You have chosen;
- 1.10. Specific conditions and exclusions will apply to individual Sections of Your policy while general exclusions and conditions will apply to the whole of Your policy.

1.11. Premium Payments: The premium is due and payable on or before the inception date. We shall not be obliged to accept any premium that is tendered to Us after the due date.

2. HOW TO CONTACT US

2.1. GENERAL ENQUIRIES:

E-mail: info@hepstar.com

Tel number: +27 (0)11 929 3185

2.2. EMERGENCY ASSISTANCE:

Tel: +27 (0)11 991 8731

2.3. CLAIMS ADMINISTRATION

E-mail: claims@hepstar.com

Tel number: +27 (0)11 929 3185

3. IMPORTANT NOTICE

We would like to draw Your attention to important features of Your Policy:

3.1. This is a legal contract between You and Us.

3.2. Terms and conditions are the rules You have to comply with in order for the policy to be valid – for example, that all jewelry must be kept locked away in a safe.

3.3. You can only claim for items in which you have an insurable interest, i.e. items which, if lost or damaged, cause You to be worse off financially. Example: You cannot claim for the loss of items that don't belong to You.

3.4. Emergency Medical Expenses: This policy is NOT a Medical Aid. The policy does not provide cover for procedures that can be carried out in Your country of residence after repatriation.

3.5. Depending on the Travel Supplier used, you are entitled to claim compensation from Your Travel Supplier if any of the following happens contact Your Travel Supplier to obtain details: Denied boarding, Cancelled flights, Long delays, Loss/Theft/Damage of Baggage and Baggage delay.

3.6. Third Party Liability: If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, or scooter), no liability cover will apply under this policy.

SECTION B: OPERATIVE CLAUSE (How the policy operates)

If You pay the Insurer the premium as stated on Your Certificate of insurance the Insurer agrees subject to the terms, conditions, exceptions and limits to pay the Benefits or reimburse You for insured event occurring during the Period of Insurance.

1. WHO QUALIFIES FOR THE COVER

- 1.1. To be covered under this Policy throughout the Period of Insurance You must be a named as the Insured on the Certificate.
- 1.2. Outbound Trip: We will provide the services and benefits described in this policy to persons who continually reside in South Africa (i.e. have their main home in South Africa and have not spent more than 6 months abroad in the year prior to purchasing the policy).
- 1.3. Inbound Trip: We will provide the services and benefits described in this policy to persons who continually reside outside the borders South Africa (i.e. have their main home outside the borders of South Africa and have not spent more than 6 months in South Africa in the year prior to purchasing the policy) travelling to South Africa.
- 1.4. Age Limits:
 - 1.4.1. Standard range of products: Persons under the age of 71 years;
 - 1.4.2. Senior products: Persons between the ages of 71 and 80 years;
 - 1.4.3. Personal Accident Benefit: Only apply to persons under the age of 71 years.
- 1.5. Trip Limits:
 - 1.5.1. The period of any one Trip is specified on Your Certificate and is limited to a maximum of 180 consecutive days or 60 days if you have purchased Senior or Credit Card Top Up plans.
 - 1.5.2. One Way Comprehensive cover is limited to 10, 20 or 30 days depending on the plan purchased and You must intend to return to Your Home Country.
 - 1.5.3. Outbound Trip: Cover must be purchased no more than 120 days prior to Your departure from Your Home Country and You must be a resident of South Africa.
 - 1.5.4. Inbound Trip: Cover must be purchased prior to Your departure from Your Home Country to South Africa and neighbouring countries (Namibia, Lesotho, Swaziland, Botswana, Zimbabwe and Mozambique) with a stop-over of at least 24 hours in South Africa. Only available to persons under the age of 71 years.

2. WHEN COVER WILL START

- 2.1. Cover will start in respect of Trip Cancellation & Interruption at the latest of either the date on which the Trip was booked or the inception date stated on Your Certificate.
- 2.2. Cover will start in respect of all other Sections when a You pass through passport control from within Your Home Country to commence a Trip.

3. WHEN COVER WILL END

- 3.1. Cover under Trip Cancellation & Interruption will end when a You pass through passport control from within Your Home Country to begin Your Trip.
- 3.2. Under all the sections of the Policy, cover for You will end on:
 - 3.2.1. the Termination Date indicated on Your Certificate;
 - 3.2.2. the moment that You or Your travel companion pass back through passport control in Your Home Country to end a Trip;
 - 3.2.3. You or Your travel companion's 71st birthday (Applicable to standard range of products).
 - 3.2.4. You or Your travel companion's 80th birthday (Applicable to the Seniors product).
- 3.3. Automatic Extension: The period of insurance shall automatically be extended due to the occurrence of an event giving rise to a legitimate claim under Section 1 (Medical expenses and Repatriation) occurring after the commencement of Your Trip.

4. MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

- 4.1. Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.
- 4.2. Accumulation Limit: 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.
- 4.3. Adventure Sports and/or Hazardous Activities: Recreational activities associated with a high degree of risk often involving speed, height, a high level of physical exertion or highly specialised gear.
- 4.4. Children/Child: Your natural or adopted child (son/daughter) not in full-time employment, under the age of 18 years, unmarried, not pregnant, without children and primarily dependent on Your maintenance and support.
- 4.5. Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following unexpected events occurring more than 15 weeks prior to the expected delivery date: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections and any premature births.
- 4.6. Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person under the age of 71 years, and resident of South Africa.

- 4.7. Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six (6) consecutive months at the commencement of the Period of Insurance.
- 4.8. Epidemic: An outbreak of disease contracted by many people within a single or multiple communities around the same time.
- 4.9. Family: The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 18 years of age.
- 4.10. Home/Home Country: Your principal place of residence, used for domestic purposes in South Africa.
- 4.11. Inpatient: An Insured Person that has gone through the full admission procedure, in respect of whom a clinical case record has been opened and a Medical Practitioner has deemed the person's condition a Medical Emergency requiring admission of the person to a hospital for urgent medical care and treatment.
- 4.12. Insured Event: an event stated in the Schedule of Benefits.
- 4.13. Insured Person or You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than the specified age limit.
- 4.14. Injury: A bodily injury or physical trauma resulting from an Accidental Bodily Injury.
- 4.15. Illness: Any fortuitous sickness, illness or disease originating, contracted, commencing or manifesting itself during Your Trip. Pregnancy is not considered to be an illness.
- 4.16. Limit of Liability: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per Insured Person up to the Accumulation Limit.
- 4.17. Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry).
- 4.18. Medical Emergency: An acute Injury or Illness that poses an immediate risk to a person's life or long-term health.
- 4.19. Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.
- 4.20. Outpatient: A person who goes to a doctor's office or hospital for treatment, but who does not spend the night there.
- 4.21. Pandemic: An Epidemic that has spread throughout a large part of the world.

- 4.22. Period of Insurance: The period shown on the Certificate, subject to the Effective Date and Termination Date.
- 4.23. Policy: This document, the Certificate, the Schedule of Benefits and any subsequent endorsements to the aforesaid documents.
- 4.24. Policy Excess: The first amount, per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies.
- 4.25. Pre-existing Medical Condition:
- 4.25.1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required;
 - 4.25.2. Any undiagnosed symptoms present at the time of purchase of this Policy that require attention or investigation (that is symptoms for which You are awaiting investigations / consultations, or awaiting results of investigations, where the underlying cause has not been established); and
 - 4.25.3. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.
- 4.26. Terrorism: An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 4.27. Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driver licence and passport.
- 4.28. Travel Supplier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft) or cruise ship, licensed to carry passengers for hire and in (or on) which You are travelling as a fare paying passenger.
- 4.29. Travel Supplier Accumulation limit: The maximum amount we will pay in the aggregate under this policy in respect of insured persons travelling in the same Travel Supplier at any one time.
- 4.30. Trip: When travelling in a direct and uninterrupted manner on an international Trip, outside the borders of Your Home Country as detailed in the Certificate, commencing when You pass through passport control from Your Home Country and ending when You pass back through passport control into Your Home Country (including local connecting flights).
- 4.31. We, Our or Us: Guardrisk Insurance Company Limited, a registered short-term insurer and licensed financial services provider.

5. YOUR RESPONSIBILITIES

- 5.1. Your duty of disclosure: You have a duty of disclosure of all relevant information to Us that may influence Our decision whether to insure You, and, if We do, on what terms whenever You apply for, or change an insurance policy.

- 5.2. Avoid fraudulent acts. All dealings concerning this policy must be conducted with honesty and in good faith. If You are found to have engaged in a fraudulent or dishonest manner, You will lose all rights to any claim from this Policy.
- 5.3. Examples of fraudulent behaviours are:
- 5.3.1. Providing false information (claim or risk profile);
 - 5.3.2. Making a claim that You know to be false, fraudulent or exaggerated;
 - 5.3.3. Obstructing the outcome of a legal matter.
- 5.4. No admission, statement, offer, promise, payment or indemnity may be made by You without Our prior consent in writing.
- 5.5. You must give all information, documentation and assistance required by Us to obtain indemnity from other parties.
- 5.6. You must provide receipts and proof of payment when you are claiming for reimbursement of expenses.
- 5.7. Observe all terms and conditions, which are the rules You have to stick to in order for the policy to be valid. If You don't it may result in Us refusing to pay You out for a claim.
- 5.8. Communication of Material Changes: Any changes in Your circumstances must be communicated to Us in writing immediately and if possible before such changes occur to ensure continuous cover. Provided that the changes are acceptable to Us, they will be effective from the date agreed upon, subject to Our terms and conditions being complied with. We will confirm these changes by sending You an updated Certificate of Insurance.
- 5.9. Don't dispose of damaged property, until We have agreed that You may do so.
- 5.10. Baggage and Personal Possessions stolen, lost or damaged in the custody of a Travel Supplier: You must report the loss, theft or damage immediately to the relevant Travel Supplier and be furnished with a Travel Supplier report (before you leave the baggage area).

SECTION C: CLAIMS

1. GENERAL

- 1.1. How a claim benefit is calculated: When We pay a claim, We consider a number of aspects in calculating the amount. These can include:
 - 1.1.1. The amount of financial loss;
 - 1.1.2. The excess;
 - 1.1.3. The maximum benefit limits and sub-limits;
 - 1.1.4. The terms and conditions of the policy.
- 1.2. How much we pay is always based on the value of the item up to the single item limit or maximum sum insured, and not the sentimental or other value You may hold.
- 1.3. You cannot claim more than the actual loss. For example, by claiming under two different sections of this policy. Similarly, if an insured event is covered by another insurer, airline or operator, then the amount payable by such insurer, airline or operator will become the Excess of this policy.
- 1.4. 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.
- 1.5. Third party liability claims: We may finalise the claim by paying You the limit of liability less any excess amount, or any lesser amount for which the third-party claim may be settled. This will release Us from any further liability for the claim.
- 1.6. You cannot claim more than the sum insured, even if Your financial loss was greater.
- 1.7. Other insurance:
 - 1.7.1. Section F (Emergency Medical And Related Expenses): If the loss, damage or liability is covered by any other insurance We will not pay more than Our rateable proportion.
 - 1.7.2. Section J (Cancellation and Trip Interruption), Section K (Inconvenience Cover) and Section L (Personal Liability): If any claim is covered by an airline or service provider, then Our liability will be in excess of the airline or service provider's payment.
- 1.8. If You have more than one policy underwritten by Us, the greatest limit shall apply overall and the maximum amount payable hereunder shall not exceed 100% of the total reflected in the Schedule of Benefits.
- 1.9. In approving Your claim, We may decide to repair, replace or pay in cash, subject always to the Sum Insured or Limit of Indemnity stated in the Schedule and subject to deduction of the First Amount Payable.
- 1.10. We do not pay interest unless ordered to do so by a South African court of law.

- 1.11. You have to sign a release in Our favour before We will settle a claim.
- 1.12. The amount we pay is always reduced by the excess. For every valid claim, You will always have to pay the first amount, also known as the excess. For example, if there is an excess of R500 on a R10 000 claim, then You will receive an amount of R9 500.00 from us. The excess is listed in the Certificate. The excess applies per person to any claim from a separate event.
- 1.13. Submit your claim immediately or as soon as reasonably possible, but no later than 30 days after Your date of return.
- 1.14. Do not admit liability or make misleading promises to anyone, such as:
 - 1.14.1. Make any statements (unless required by law);
 - 1.14.2. Offer payments to anyone;
 - 1.14.3. Negotiate with anyone claiming from You.
- 1.15. You must send Us all documents required or which would assist to substantiate your claim.
- 1.16. You must help Us with any legal proceedings against a party responsible for the loss. Note that any such legal action may be taken in Your name.
- 1.17. The entire claims procedure is at Your own expense, including the cost to obtain all reports We may require, or if You are required to submit to a medical examination.

2. AUTHORISATION OF EXPENSES

- 2.1. Medical Emergency: Inpatient and outpatient treatment.
 - 2.1.1. You or someone designated by You must phone +27 (0)11 991 8731 prior to receiving any treatment where the cost is more than R10 000.
 - 2.1.2. If You are unconscious Your travel companion must contact us within 24 hours of your admission. If You are travelling alone You or someone designated by You must contact us within 24 hours of regaining consciousness.
 - 2.1.3. Our liability will be limited to R10 000 if You don't contact us for authorisation to be admitted as an inpatient.
- 2.2. The following conditions are covered whilst you are being treated in the A&E, ER or casualty department:
 - 2.2.1. Anaphylaxis (airway constricted);
 - 2.2.2. Bone fracture;
 - 2.2.3. Burns;
 - 2.2.4. Cardiac Arrest;
 - 2.2.5. Choking / blockage of the airway;
 - 2.2.6. Diving disorders or drowning;
 - 2.2.7. Heat stroke;
 - 2.2.8. Hair tourniquet (where a hair or other thread becomes tied around a toe or finger tightly enough to cut off blood flow);
 - 2.2.9. Heavy bleeding;
 - 2.2.10. Hyperglycemia (diabetic coma) and Hypoglycemia (insulin shock);
 - 2.2.11. Hypothermia, or exposure;
 - 2.2.12. Insect and animal bites and stings;

- 2.2.13. Joint dislocation;
- 2.2.14. Poisoning;
- 2.2.15. Seizures, or a malfunction in the electrical activity in the brain;
- 2.2.16. Stroke;
- 2.2.17. Wounds, including lacerations, incisions and abrasions;
- 2.2.18. Gastrointestinal bleeding, avulsions and Sucking chest wounds.

3. TIME LIMITS YOU MUST ADHERE TO

- 3.1. You MUST contact Us before incurring expenses in excess of R10 000. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours. If You don't contact us for authorisation, We may reject the claim or reduce the amount We pay.
- 3.2. Notice of death must be given immediately to Us.
- 3.3. Baggage or Personal Possession loss, theft or damage in the custody of a Travel Supplier: You must report the loss, theft or damage immediately to the relevant Travel Supplier, before leaving the baggage area.
- 3.4. 24 Hours: You must purchase Your policy within 24 hours of the date of Your initial deposit for Your Trip to qualify for the Cancellation for reasons not listed benefit.
- 3.5. 48 Hours: Inform the police immediately, but not later than 48 hours after theft/mugging/event, and take all reasonable steps to recover any stolen property.
- 3.6. Pre-existing cover is 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.
- 3.7. You must cancel Your Trip 48 hours or more before Your scheduled Trip departure date to qualify for Cancellation for reasons not listed benefit.
- 3.8. 30 Days: Send Us the following within 30 days:
 - 3.8.1. Completed claim form;
 - 3.8.2. Details of any other policy covering the claim;
 - 3.8.3. Any other documentation We think is necessary to handle the claim (such as death certificates, receipts, medical reports, invoices or a police report).
- 3.9. 90 Days:
 - 3.9.1. If We formally reject Your claim, You have 90 days to appeal this decision with Us.
 - 3.9.2. If We maintain Our rejection, You have a further 180 days to start any legal action against Us.
- 3.10. 180 days: Your claim will no longer be valid after 180 days, unless You have started legal action against Us, or the claim concerns Your legal liability towards a third party.

4. WHAT TO DO IF YOUR CLAIM IS REJECTED

- 4.1. If We reject or dispute Your claim, You have the right to appeal the decision. Send your complaint in writing to:

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Your insurer

Name: Guardrisk Insurance Company Ltd
102 Rivonia Road, Sandton, 2196
Tel: 011 669 1000
E-mail: claimsrejection@guardrisk.co.za

4.2. You may also contact the Ombudsman, an independent body that investigates insurance complaints from consumers:

Ombudsman for Short-Term Insurance

PO Box 32334
Braamfontein
2017
Tel: 0860 662 837
Fax: 011 726 5501
Website: www.osti.co.za

5. CLAIMS ASSESSMENT: REQUIRED SUPPORTING DOCUMENTATION AND/OR INFORMATION

BENEFIT SECTION	SUPPORTING DOCUMENTATION/INFORMATION
FOR ALL CLAIMS	<ul style="list-style-type: none">• A completed claim form that You have signed;• A copy of Your identification document (Passport or South African identity document);• Copies of Your public transport carrier ticket (air ticket, train ticket, bus ticket, cruise ticket, etc.);• Copies of Your travel insurance certificate of insurance;• Copies of all receipts and invoices You received from Your travel supplier (i.e. airline, online travel agent, tour operator etc.);• Confirmation of Your bank account details;• Proof of Your other insurance (if any);
EMERGENCY MEDICAL AND RELATED EXPENSES; DENTAL	<ul style="list-style-type: none">• Comprehensive medical report and diagnosis from the treating Medical Practitioner• If requested, a report of Your your medical history 6 months before the start date of the policy from Your your usual Medical Practitioner medical practitioner• Proof of costs incurred for medical expenses (copies of all invoices/receipts)• Detailed description of the event that led You you to seek medical treatment (including police incident report, if applicable)• Details of Your your medical aid or other insurance (if any)
PERSONAL ACCIDENT	Accidental Death Claim: <ul style="list-style-type: none">• A copy of the death certificate indicating the cause of death and all medical reports;• Inquest and post-mortem reports when they become available;• Police report if death is due to an accident. The police station and reference number if death is being criminally investigated;• Blood alcohol results if the insured was the driver in a motor vehicle;
	Disability Claim: <ul style="list-style-type: none">• Certificate from Medical Practitioner confirming extent of disability;• Blood alcohol results if the insured was the driver in a motor vehicle;

MEDICAL ASSISTANCE	<ul style="list-style-type: none"> • Copies of receipts for expenses incurred; • In the case of death, a copy of the death certificate indicating the cause of death and all medical reports;
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JOURNEY CANCELLATION AND INTERRUPTION	<ul style="list-style-type: none"> • Public transport carrier and/or accommodation invoice • Proof of deposits or payments that You cannot recover • Proof of ticket change fees in case of a postponement claim 										
	<table border="1"> <tr> <td>Illness or Compulsory Quarantine of yourself, close relative or travel companion</td> <td> <ul style="list-style-type: none"> • Medical history provided by the usual Medical Practitioner of the individual whose condition has led to the submission of the claim. • Medical certificate or report confirming the diagnosis and certifying why you are unfit to travel or continue with your original trip. </td> </tr> <tr> <td>Injury to Yourself, close relative or travel companion</td> <td> <ul style="list-style-type: none"> • Full description of the incident leading to the injury. Details of the third party that was involved (if applicable).). • Medical certificate or report confirming the injury and certifying why you are unfit to travel or continue with your original trip. </td> </tr> <tr> <td>Death of Yourself, close relative or travel companion</td> <td>Certified copy of the death certificate.</td> </tr> <tr> <td>You or Your travel companion being retrenched / being made redundant</td> <td>Letter from employer confirming insured has been made redundant, the position held and length of service.</td> </tr> <tr> <td>Damage or burglary affecting Your home</td> <td>Proof of damage to and/or loss from Your home.</td> </tr> </table>	Illness or Compulsory Quarantine of yourself, close relative or travel companion	<ul style="list-style-type: none"> • Medical history provided by the usual Medical Practitioner of the individual whose condition has led to the submission of the claim. • Medical certificate or report confirming the diagnosis and certifying why you are unfit to travel or continue with your original trip. 	Injury to Yourself, close relative or travel companion	<ul style="list-style-type: none"> • Full description of the incident leading to the injury. Details of the third party that was involved (if applicable).). • Medical certificate or report confirming the injury and certifying why you are unfit to travel or continue with your original trip. 	Death of Yourself, close relative or travel companion	Certified copy of the death certificate.	You or Your travel companion being retrenched / being made redundant	Letter from employer confirming insured has been made redundant, the position held and length of service.	Damage or burglary affecting Your home	Proof of damage to and/or loss from Your home.
	Illness or Compulsory Quarantine of yourself, close relative or travel companion	<ul style="list-style-type: none"> • Medical history provided by the usual Medical Practitioner of the individual whose condition has led to the submission of the claim. • Medical certificate or report confirming the diagnosis and certifying why you are unfit to travel or continue with your original trip. 									
	Injury to Yourself, close relative or travel companion	<ul style="list-style-type: none"> • Full description of the incident leading to the injury. Details of the third party that was involved (if applicable).). • Medical certificate or report confirming the injury and certifying why you are unfit to travel or continue with your original trip. 									
	Death of Yourself, close relative or travel companion	Certified copy of the death certificate.									
	You or Your travel companion being retrenched / being made redundant	Letter from employer confirming insured has been made redundant, the position held and length of service.									
Damage or burglary affecting Your home	Proof of damage to and/or loss from Your home.										
VISA APPLICATION DENIAL	<ul style="list-style-type: none"> • Written confirmation from the consulate or embassy that Your visa application was rejected; • Proof of deposits and payments that You cannot recover; • Written confirmation from the consulate or embassy that the processing of Your visa was delayed; • Proof of flight and accommodation penalties; • A copy of Your and/or Your travel companion's passport; • A copy of Your and/or Your travel companion's visa application and supporting documentation; 										
TRAVEL DELAY	<ul style="list-style-type: none"> • Letter from the public transport carrier giving the reason and length of delay; • Receipt for the extra accommodation and travel costs incurred; • Any written settlement offers or compensation from the public transport carrier; • Receipts for essential expenses (i.e. food and beverage expenses); • Receipts for lounge usage; 										
MISSED CONNECTIONS	<ul style="list-style-type: none"> • Letter from public transport carrier detailing reason and length for the missed connection at transfer point; • Receipts for alternative economy flight ticket; 										
BAGGAGE AND PERSONAL POSSESSION DAMAGE, LOSS OR THEFT BY TRAVEL SUPPLIER	<ul style="list-style-type: none"> • Copy of the airline report or property irregularity report (this is the written acknowledgement of legal responsibility by airlines) • Any written settlement offers from the public transport carrier • Any pre-loss evidence of ownership and existence of the items claimed (e.g. bank statements, proof of invoices, packaging, photos) • Receipts for new items and quotes for replacement items 										

	<ul style="list-style-type: none"> • Photo evidence of damaged items • Quote for repair or replacement if damaged beyond repair
BAGGAGE AND PERSONAL POSSESSION DAMAGE OR THEFT DURING TRIP	<ul style="list-style-type: none"> • Copy of the police or relevant authority report; • A detailed description of missing personal belongings; • Proof of ownership (e.g. bank statements, proof of purchase, packaging, photos); • Receipts for new items and quotes for replacement items; • Photo evidence of damaged items; • Quote for repair or replacement if item is beyond; • For jewellery claims, original or certified copies of valuation certificates issued before the start date (or some other form of proof we agree to); • Proof from Your mobile phone service provider that Your phone has been blacklisted;
BAGGAGE DELAY	<ul style="list-style-type: none"> • Receipts for essential expenses You incurred;
LOSS OF CASH AND/OR PASSPORT	<ul style="list-style-type: none"> • Receipts for cost of replacement (for passport). • Currency exchange slips or bank statements evidencing the withdrawal or exchange of cash (for theft of cash).
PERSONAL LIABILITY	<ul style="list-style-type: none"> • Copies of any legal documents You receive, for example a lawyer's letter, a letter of demand, a summons; • A written description of the insured event; • Any written settlement offer You may get;
HIJACK OF PUBLIC TRANSPORTATION; KIDNAP AND WRONGFUL DETENTION	<ul style="list-style-type: none"> • Copy of the police or relevant authority report;

SECTION D: GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. GENERAL

- 1.1. Amendments to Cover: We may change Your Policy by giving You thirty-one (31) days' notice by fax, post or email to Your last known address. Any change that You make will be effective from the time and date agreed to with Us.
- 1.2. Cooling Off Period: Your policy carries a 15 days money back guarantee, applicable from the date of purchase, provided Your Trip has not yet commenced, no visa has been obtained using this policy and no claims have been submitted.
- 1.3. Cancellation:
 - 1.3.1. This Policy may be cancelled by You at any time You request this in writing;
 - 1.3.2. This Policy may be cancelled by Us by giving thirty-one (31) days' notice to You at Your last known address.
 - 1.3.3. If You cancel the Policy, We will be entitled to retain a portion of the premium calculated at pro-rata for the period that this policy was in force, provided no visa has been obtained using this policy, and no claims have been submitted to Us. No refund is due once a Trip has commenced, or after the expiry date of Your policy;
 - 1.3.4. If We cancel the Policy, We will retain a pro-rata premium.
- 1.4. The policy is subject to South African law.
- 1.5. All claims (except for Medical) are only payable in South Africa.
- 1.6. In the event of a valid claim, You shall allow Us the use of Your travel documents.
- 1.7. Personal Possession claims: Claims are paid based on the value of the goods at the time that they are lost, stolen or damaged up to the maximum sum insured or single item limit specified in the Schedule of Benefits.
- 1.8. Currency: Claims involving foreign currency where the loss was not immediately suffered in South African Rand (e.g. cash purchases) will be converted into the currency in which the Premium and Sums Insured are shown (i.e. South African Rand) at the selling rate of exchange published by Our bankers on the day nearest to the date of payment.
- 1.9. Interpretation: Should there be any conflict in interpretation between the contents of the Policy Wording and the contents of the Schedule of Benefits, the Policy Wording shall be given precedence.
- 1.10. We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.
- 1.11. The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control cannot be accepted by Our emergency assistance provider or Us.

1.12. Repatriation: We will use Your return ticket towards Our costs for repatriation. Repatriation is back to South Africa.

1.13. Rights of others: This policy gives rights to You only. Any extension of Our liability for the losses of any other person gives no right to that person to claim from Us.

2. CONSENT TO DISCLOSURE OF PRIVATE INFORMATION

2.1. You acknowledge that the sharing of information for underwriting and claims purposes is in the public interest, as it will enable insurers to underwrite policies and assess risks fairly and reduce the incidence of fraudulent claims with a view to limiting premiums.

2.2. On Your behalf and on behalf of anyone You represent herein, You hereby waive any right to privacy with regard to any underwriting and claims information in respect of any insurance policy or claims made or lodged by You, or on Your behalf.

2.3. You consent to such information being stored in the shared database and used as set out above.

2.4. You also consent to such information being disclosed to any insurer or its agent.

2.5. You further consent to any underwriting information being verified against legally recognised sources or databases.

2.6. You agree that this consent clause will survive the termination for whatever reason of the Policy, including its cancellation or lapsing.

2.7. Territorial limits: Cover is provided worldwide, excluding:

2.7.1. Cover within the Insured Person's Home Country;

2.7.2. Cover, payment of claims or provision of benefit that would expose Us to 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.

SECTION E: GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

1. WHAT WE DO NOT COVER

The following General Exclusions apply to the entire Policy:

- 1.1. The Policy Excess or the premium associated with this Policy.
- 1.2. Any person who has reached the age limit.
- 1.3. A person travelling specifically to obtain medical, dental or cosmetic treatment.
- 1.4. A person's intention to immigrate.
- 1.5. A Person not meeting the eligibility criteria detailed under Who Qualifies For The Cover.
- 1.6. Any Insured Event which takes place on a Trip described under What We Do Not Cover.
- 1.7. Medical expenses incurred in Your Home Country.
- 1.8. Claims arising from vascular, cardiovascular or cerebrovascular condition unless You are under the age of 71 and have purchased an applicable plan.
- 1.9. Loss, damage or expense which at the time of happening is insured by or would but for the existence of this policy, be insured by any other existing policy. This exclusion shall not apply to Personal Accident cover.
- 1.10. Any consequential loss (not listed under the headings "What is covered"). Examples of losses We will not pay for include costs of telephone calls or faxes, meals (except under the Travel Delay benefit), taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to Your Illness or Injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share fees, holiday points and any additional travel or accommodation costs (unless pre-authorized by Us or part of a valid claim).
- 1.11. Any deliberately reckless act or omission by You, as well as any claim arising or resulting from Your own illegal or criminal act.
- 1.12. Any claim arising directly or indirectly from:
 - 1.12.1. An Insured Person being under the influence of alcohol. with more than the following limits:
 - 1.12.1.1. breath alcohol content of 0.24mg per 1,000ml; or
 - 1.12.1.2. a blood alcohol limit of 0.05g per 100ml; or
 - 1.12.2. An Insured Person being under the influence of drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner or unless prescribed by and taken in accordance with the directions of a Medical Practitioner; or
 - 1.12.3. Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.

- 1.13. Any claim arising or resulting directly or indirectly from You committing or attempting to commit suicide, intentionally inflicting self-injury, regardless of the state of Your mental health, or needlessly exposing Yourself to danger, except in an attempt to save human life.
- 1.14. Any claim arising or resulting directly or indirectly from sexually transmitted diseases.
- 1.15. Any claim arising or resulting directly or indirectly from or related to Myalgia.
- 1.16. Any claim arising whilst You (being the driver of a motor vehicle or motorcycle) are not in possession of a valid/legal license.
- 1.17. Any claim arising or resulting directly or indirectly whilst You are engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
- 1.18. Cover for the intention of emigrating.
- 1.19. Any claim arising or resulting directly or indirectly whilst You are engaging in or practising for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving / Cave Diving, Flying as crew, Heli-skiing, Horse Jumping, Horse Racing, Hunting / Shooting, Hunting on horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Microlighting, Motor Racing (all types), Mountaineering, Parasailing, Paraskiing, Polo, Potholing, Participating as a professional (where you receive payment for your participation), Quad Biking exceeding 125cc, Motor Biking exceeding 125cc, Rock Climbing, Rock Scrambling, Shark feeding/cage diving, Skeleton, Ski Jumping, Ski Racing, Ski Stunting, Skiing off-piste, Snowboarding off-piste, Steeplechasing, Wrestling, Yachting (racing) or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance. Please refer to the Approved Sports List for terms and conditions applicable to a covered sporting activity.
- 1.20. Any claim arising or resulting directly or indirectly from flying or sea travel of any kind, except:
- 1.20.1. On a flight arranged by Us (Repatriation and Evacuation).
 - 1.20.2. As a fare paying passenger on a Travel Supplier (not as a member of the crew).
- 1.21. Any claim arising or resulting directly from an Insured Person travelling to any country which is, or whose armed forces are, engaged in War (whether War be declared or not), hostilities, invasion or civil war where that part of a Trip commences after the outbreak of such War.
- 1.22. Any claim arising or resulting directly or indirectly from Radioactive Contamination, Epidemic and Pandemic events.
- 1.23. Any claim arising or resulting directly or indirectly whilst You are Engaging in occupational activities requiring the use of explosives.
- 1.24. Any claim arising or resulting directly or indirectly from You being a full time member of the armed forces of any nation or international authority or member of any reserve forces called out for permanent service or police force or militia or paramilitary organisation.
- 1.25. Any claim arising or resulting directly or indirectly from Trips outside the territorial limits of the policy.

- 1.26. Nuclear, Chemical and Biological Terrorism: This Policy does not cover any claim(s) in any way caused or contributed to by an act of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, unless otherwise stated by Us.
- 1.27. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on our behalf).
- 1.28. Cover for the fulfilment of any ransom demands.
- 1.29. Any claim arising or resulting directly or indirectly from Your Pregnancy or any other person where the problem arising is not defined under Complications of Pregnancy and Childbirth before the 26th week of pregnancy.
- 1.30. Any claim arising or resulting directly or indirectly from Contraceptive devices, prosthetic devices, crutches, a brace of any kind, and new/replacement dentures.
- 1.31. Any claim arising or resulting directly or indirectly from a medical condition for which You chose not to take medication or other recommended treatment as prescribed or directed by a Medical Practitioner.
- 1.32. Any claim arising or resulting directly or indirectly from 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.
- 1.33. Any claim arising whilst on a Trip undertaken against the advice of a Medical Practitioner or where the purpose of the Trip is to receive medical treatment or advice.
- 1.34. Any claim arising or resulting directly or indirectly from Strike, labour dispute, mechanical breakdown or failure of the means of transport which existed or the possibility of which existed and for which advance warning had been given before the date on which the Journey was booked.
- 1.35. Any claim arising or resulting whilst an Insured Person is engaging in aviation or air travel, other than as a fare paying passenger.
- 1.36. Any claim arising or resulting directly or indirectly from an Insured Person driving a vehicle of any kind whilst the alcohol level in their blood or breath exceeds the legal limit of the country in which they are driving.
- 1.37. Any claim arising or resulting directly or indirectly from any Pre-existing Medical Condition, unless You are under the age of 71 and have purchased an applicable plan.
- 1.38. Any claim arising or resulting directly or indirectly from Medication unless prescribed by a Medical Practitioner whilst You are on Your Trip.
- 1.39. An Insured Person travelling 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. If You are unsure please check the World Health Organisation's website (<https://www.who.int/>).

SECTION F: EMERGENCY MEDICAL AND RELATED EXPENSES

1. WHAT WE COVER

We will pay the following costs, up to the Limit of Liability in the Schedule of Benefits, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during an Outbound or Inbound Trip:

1.1. Reasonable Medical Expenses for the immediate treatment of an unforeseen Illness or Injury:

1.1.1. Medical Practitioner's fees.

1.1.2. Inpatient treatment.

1.1.3. Outpatient treatment (outpatient treatment is not provided for Pre-existing Medical Conditions);

1.1.4. Ambulance charges to the nearest hospital when you require treatment in the Accident & Emergency department (A&E) or Emergency room (ER) or casualty department.

1.1.5. Medical evacuation arranged by Us to the nearest adequate medical facility.

1.1.6. Medical Repatriation back to Your Home Country arranged by Us. We will pay for the cost of a medical escort if considered necessary. We have the right to demand that You are repatriated in order to receive treatment. If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, all expenses incurred thereafter in respect of the occurrence will be for Your own account.

1.2. Burial or cremation of a deceased Insured Person abroad; or alternatively transportation costs of returning Home an Insured Person's body or ashes.

1.3. Accompanying travel companion:

1.3.1. Flights and accommodation booked by Us: We will pay for the airline ticket (economy class) and accommodation (three-star hotel) arranged by Us for one person to stay with You and accompany You to South Africa, when the treating Medical Practitioner confirms that You must return to South Africa on a date different to Your booked flight.

1.4. Compassionate emergency visit by any one person:

1.4.1. Flights and accommodation booked by Us: We will pay for a return journey airline ticket (economy class) from South Africa plus accommodation (three star) arranged by Us for one person to visit You whilst You are being treated as an inpatient for more than 5 consecutive days and the claim for Your inpatient treatment has been approved by Us.

1.4.2. The benefit is only activated upon Your 5th day being treated as an inpatient.

1.5. Hospital Cash Benefit: In the event of a valid claim under Section 1, when You are admitted to a recognised hospital abroad as an inpatient for more than 24 continuous hours, We will pay You a daily lump sum up to the Limit of Liability in the Schedule of Benefits per Insured Person per complete day.

2. YOUR RESPONSIBILITIES

2.1. Repatriation, Evacuation and Transportation:

- 2.1.1. You must contact Us to authorise and book the transportation.
- 2.1.2. You must provide us with details of Your original return ticket to South Africa in order for us to determine whether this can be amended.

2.2. All claims exceeding R10,000: You must provide Us with a medical report stating:

- 2.2.1. Diagnosis
- 2.2.2. Date of first consultation
- 2.2.3. Treatment provided
- 2.2.4. Cause of medical problem

2.3. All claims relating to an Illness: You must provide us with

- 2.3.1. Your Medical Practitioner's contact details in South Africa
- 2.3.2. Your medical history
- 2.3.3. Medical reason if You are unfit to fly

2.4. Flights and accommodation: under benefit 1.3 and 1.4 You must contact Us to authorise and book the flights and accommodation.

3. WHAT WE DO NOT COVER (Specific Exceptions Applicable to this Section)

3.1. Costs in excess of R10,000 which have not been authorised by Us in advance (see Authorisation of expenses). Where no prior approval has been obtained from Us, Our liability will be limited to R10,000 for any one incident.

3.2. Evacuation not arranged by Us.

3.3. Repatriation not arranged by Us.

3.4. Burial or cremation not arranged by Us.

3.5. Flights and accommodation not arranged by Us for benefit 1.3 and 1.4 .

3.6. Medical treatment or ambulance transportation which is provided in the Insured Person's Home Country.

3.7. Motorcycle/moped riding if You are not wearing a helmet, and/or the engine capacity exceeds 125cc, and/or You are not in possession of a valid driver's license.

3.8. Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to Your Home Country.

3.9. Any treatment which is not a surgical or medical procedure received as an Inpatient or Outpatient;

3.10. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner due to Complications of Pregnancy and Childbirth and occurring 26 weeks prior to the expected delivery date.

3.11. Treatment or services provided by a health spa, convalescent home or any rehabilitation center.

- 3.12. Treatment and/or surgery for cosmetic purposes.
- 3.13. Routine optical treatment or tests.
- 3.14. Any routine treatments.
- 3.15. The Policy Excess.
- 3.16. Physiotherapy without a referral from a Medical Practitioner. Where you have been referred, Our maximum cover for physiotherapy or manipulative therapy is limited to R2,000.
- 3.17. Cancer of any kind (whether a Pre-existing Medical Condition or not).
- 3.18. Medical expenses incurred in your Home Country.
- 3.19. Any medication, which commenced prior to the commencement date of the journey, which a Insured Person has been advised to continue whilst on a journey.
- 3.20. Pre-existing Medical Conditions:
- 3.20.1. Outpatient treatment; or
 - 3.20.2. Treatment and medicines in connection with the stabilisation and regulation of a pre-existing, chronic or recurrent illness; or
 - 3.20.3. 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
- 3.21. All persons to whom a terminal prognosis have been given (whether a Pre-existing Medical Condition or not).
- 3.22. Any costs relating to search and/or rescue operations.
- 3.23. Taxi costs except for a taxi to take You to the nearest hospital when you require treatment in the Accident & Emergency department (A&E) or Emergency room (ER) or casualty department.
- 3.24. Any costs for helicopter rescue due to altitude sickness.
- 3.25. Anything mentioned in the General Exclusions.

SECTION G: DENTAL

1. WHAT WE COVER

Reasonable and necessary expenses incurred for dental treatment of natural tooth/teeth for purposes of restoring lost dental function or easing acute pain manifesting during Your Trip, that is carried out by a Dentist and is medically necessary to be carried out during Your Trip, including charges for medical supplies or services, but excluding treatment expenses that would not have been made if no insurance existed.

2. YOUR RESPONSIBILITIES

2.1. All claims exceeding R10,000: You must provide Us with a medical report stating:

- 2.1.1. Diagnosis
- 2.1.2. Date of first consultation
- 2.1.3. Treatment provided
- 2.1.4. Cause of medical problem

3. WHAT WE DO NOT COVER (Specific Exceptions Applicable to this Section)

- 3.1. A person travelling specifically to obtain medical, dental or cosmetic dental treatment or cosmetic surgery.
- 3.2. Dental treatment which is provided in the Insured Person's Home Country.
- 3.3. Elective or routine dental treatment.
- 3.4. The costs of any subsequent permanent treatment.
- 3.5. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating.
- 3.6. Any damage to or loss of dentures.
- 3.7. Any Pre-existing Medical Conditions.
- 3.8. Treatment that in the opinion of a Dentist can be delayed until the Insured returns to their Home Country.
- 3.9. Treatment required as a result of alcohol, drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner or unless prescribed by and taken in accordance with the directions of a Medical Practitioner.
- 3.10. While participating in sports.
- 3.11. Fillings or crowns made of precious metal.
- 3.12. Any procedure related to dental hygiene or oral hygiene.

SECTION H: PERSONAL ACCIDENT

1. MEANING OF WORDS

- 1.1. Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm and or above the wrist joint, or a leg at or above the ankle joint.
- 1.2. Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.
- 1.3. Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to any, and every business or occupation for the remainder of Your life.

2. WHAT WE COVER

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or Permanent Disablement, We will pay up to the Limit of Liability in the Schedule of Benefits (as per the Insured Events listed below) to You or Your legal personal representatives the following benefits: (benefits are per insured person).

INSURED EVENT	SUM INSURED Expressed as a % of the Limit of Liability
a) Death	100%
b) Total, permanent and irrecoverable loss of hearing in both ears	100%
c) Total, permanent and irrecoverable loss of hearing in one ear	50%
d) Total, permanent and irrecoverable loss of sight in both eyes	100%
e) Total, permanent and irrecoverable loss of sight in one eye	50%
f) Total, permanent and irrecoverable loss of both hands or feet	100%
g) Total, permanent and irrecoverable loss of one hand and one foot	50%
h) Permanent and total loss of speech	100%
i) Permanent and incurable paralysis	100%
j) Permanent and total loss of four fingers and thumb on both hands	100%

k) Permanent and total loss of four fingers or thumb of either hand	50%
l) Permanent Total Disablement	100%
n) Permanent Disabilities not provided for under the listed Insured Events “b to n”	15%
Note 1: Permanent total loss of use of a limb shall be treated as a loss of limb	
Note 2: In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each Insured Person, not exceeding the Accumulation Limit.	
Note 3: Where more than one Policy or Schedule of Benefits has been issued by Us, the greatest limit shall apply over all.	

3. YOUR RESPONSIBILITIES

- 3.1. You must submit to a medical examination by Our Medical Practitioner. The diagnosis and determination of Permanent Total Disablement must be continuous and permanent for at least 24 consecutive months from the onset of the disablement.
- 3.2. Notice of death must be given immediately to Us and We will have the right to have a post mortem examination of the body.

4. WHAT WE DO NOT COVER

- 4.1. Injury not caused solely by outward, violent and visible means.
- 4.2. Your disablement caused by mental or psychological trauma not involving Your bodily injury.
- 4.3. Disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip.
- 4.4. Any payment in excess of the amount legislated by law arising from death of Insured Persons under 18 years of age.
- 4.5. Injury or disablement while participating in Hazardous Activities or Adventure Sports unless on the approved sports/activities list in the Policy Wording.
- 4.6. Any claim arising directly or indirectly from any type of Illness and/or bacterial infection, except that this exclusion shall not apply to medically acquired infections or blood poisoning which may result from an accidental cut or wound.
- 4.7. Claims where the Permanent Total Disablement has not been continuous and permanent for at least 24 consecutive months from the onset of the disablement.

SECTION I: ASSISTANCE SERVICES

1. MEDICAL ASSISTANCE

- 1.1. Subject to a valid claim in respect of Hospitalisation, Medical Assistance will assist and arrange Your admission to Hospital as an In-Patient.
- 1.2. Telephonic access to the name, address, telephone number of Medical Practitioner, hospitals, clinics, dentists and dental clinics.
- 1.3. Medical Assistance will monitor Your medical condition during and after hospitalisation, subject to any and all obligations in respect of confidentiality and relevant authorisation.
- 1.4. Medical Assistance will, upon authorisation from Us, assist You by guaranteeing on Your behalf Emergency Medical Expenses incurred during Hospitalisation.
- 1.5. Where medically necessary, Medical Assistance will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move an Insured Person to their home or a Hospital in their Home Country where appropriate. Medical Assistance will arrange for the provision of appropriate communication and linguistic capabilities (where available), mobile medical equipment and a medical escort.

2. ASSISTANCE PROVIDED BY US

We will pay the administrative and delivery costs in providing the following services in respect of Your Trip:

- 2.1. Cash advances: We will transfer emergency funds to You in case of urgent need. This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs. You must make arrangements to deposit the required funds in Our account in South Africa equal to the amount of the transfer plus a 10% administration fee.
- 2.2. Emergency travel and accommodation arrangements: We will provide You with all reasonable, practical and possible assistance in arranging emergency alternative accommodation and onward or return transportation. You will be responsible for the payment of all costs incurred, and You should make arrangements to pay Us or the service provider at the time the cost is incurred.
- 2.3. Transmission of urgent messages: We will transmit urgent messages following Your Illness, Injury or when You experience travel delay problems.
- 2.4. Alternative employee: We will pay up to the Limit of Liability in the Schedule of Benefits for a return journey air ticket (economy class) to enable a business colleague, where necessary, to replace You in Your location outside Your Home Country when we have arranged Your medical repatriation or following Your death during a Trip.
- 2.5. Legal Assist: We will provide You with an advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on legal matters. We will reimburse You, up to the Limit of Liability.

- 2.6. In the Schedule of Benefits, for bail bond costs You incurred as a result of false arrest or wrongful detention by any Government or Foreign Power.
- 2.7. 24 Hour Nurse Line: Our 24-hour helpline provides access to a professional medical assistance service to assist You with any health query.
- 2.8. Consular Referral: We will provide You with the relevant contact details of diplomatic representatives wherever possible.
- 2.9. Household assist: We will assist You or Your authorised person to arrange for a tradesperson to attend to Your house whilst You are on Your Trip following a burglary or damage to Your house.
- 2.10. Trauma Line: We will provide assistance in the case of assault, hijacking, child abuse, medical emergency and most other forms of trauma.

SECTION J: JOURNEY CANCELLATION AND INTERRUPTION

1. MEANING OF WORDS

- 1.1. Cancellation: You cancel Your travel plans before You depart from Your Home Country.
- 1.2. Cutting Your Trip Short: You return to Your Home Country earlier than your booked date.
- 1.3. Financial Default: The total cessation or complete suspension of operations of the Travel Supplier due to insolvency, in terms of the insolvency act no 24 of 1936, with or without the filing of a bankruptcy petition, or the total cessation or complete suspension of operations following the filing of a bankruptcy petition, whether voluntary or involuntary.
- 1.4. Missed Connection: Your incoming flight or cruise arrives more than 1 hour later than the scheduled arrival time as a direct result of severe Weather conditions or mechanical breakdown of the aircraft or cruise ship. The late arrival of Your flight or cruise results in You missing Your connecting flight or cruise.
- 1.5. Postponing Your Trip: You change your date of departure from Your Home Country to a date later than Your booked date.
- 1.6. Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.
- 1.7. Travel Delay: The departure of Your flight or cruise outside the borders of Your Home Country, which is reflected on Your travel itinerary, is delayed for more than 4 hours beyond its scheduled departure time as a direct result of severe Weather conditions, failure of air traffic control systems, or mechanical breakdown of a scheduled Travel Supplier. Cover under the Travel Delay benefit only applies to passengers who eventually travel.
- 1.8. Travel Security Delay: The departure of Your flight outside the borders of Your Home Country, which is reflected on Your travel itinerary, is delayed for more than 4 hours beyond its scheduled departure time as a direct result of a delay caused at the security check-point at the departure airport. Cover under the Travel Security Delay benefit only applies to passengers who eventually travel.
- 1.9. Travel Supplier Insolvency: The Financial Default of a Travel Supplier (excluding a tour operator or travel agency from whom You purchased Your travel arrangements) causing a complete cessation of travel services more than 14 days following Your Policy's Effective Date.
- 1.10. Weather: The state of the atmosphere with respect to wind, temperature, cloudiness, moisture and pressure which causes the cancellation of flights by air traffic control. Examples: rain, snow, storms, wind, fog, or undesirable temperatures.

2. WHAT WE COVER

- 2.1. Cancellation, Cutting Your Trip Short, or Postponing Your trip: We will reimburse You up to the Limit of Liability in the Schedule of Benefits per Insured Person for non-refundable, unused pre-paid flights, pre-paid accommodation, standard visa fees (unless due to visa denial), pre-paid ski school fees, pre-paid ski rental and pre-paid ski lift pass, or the published penalties to change your flights and accommodation as a direct result of a covered event listed below.
- 2.2. Illness, Injury or death affecting You, a Close Relative or Your travel companion, unless related to a Pre-existing Medical Condition.
- 2.3. When You or Your travel companion's employment has been made redundant.
- 2.4. Damage or burglary affecting Your home, where the damage is more than R10,000. The damage or burglary must occur within 7 days or less before Your departure date from South Africa.
- 2.5. Your compulsory medical quarantine.
- 2.6. A terrorist incident in a city listed in Your itinerary, occurring 14 days or less before Your departure date from your home country.
- 2.7. Your and/or Your travel companion's visa application being denied, provided the following requirements are met:
 - 2.7.1. Your and/or Your travel companion's passport is valid for 6 months after the last day of Your Trip;
 - 2.7.2. Your and/or Your travel companion's passport has at least 2 blank adjacent pages for visa stamps;
 - 2.7.3. Your and/or Your travel companion's applications is for tourism and/or business visa only;
 - 2.7.4. All Your and/or Your travel companion's documents are in order as per the embassy specific requirements.
 - 2.7.5. Your and/or Your travel companion's application must be made timeously, within the minimum number of days as stipulated by the Embassy;
 - 2.7.6. You and/or Your travel companion's have purchased Your travel insurance policy prior to Your visa
- 2.8. A natural disaster occurring within 10 days or less before Your date of arrival, which causes structural damage to the accommodation You are booked to stay in.
- 2.9. Cancellation for reasons not listed in points 1.1 to 1.7 above subject to Section 4 – What We Do Not Cover and Section 3 - Your Responsibilities.
- 2.10. Travel Delay or Travel Security Delay: We will reimburse You up to the Limit of Liability in the Schedule of Benefits per Insured Person for meals, drinks (excluding alcoholic beverages) and additional accommodation You paid for whilst Your flight or cruise was delayed.
- 2.11. Missed Connection: We will reimburse You up to the Limit of Liability in the Schedule of Benefits per Insured Person for additional flights and additional accommodation You paid for to reach Your booked destination.

Note - Section 4: The maximum amount We will pay under Section 4 in total is the Limit of Liability in the Schedule of Benefits, irrespective of the number of reasons.

3. YOUR RESPONSIBILITIES

- 3.1. Illness or Injury: You must obtain a medical certificate from the Medical Practitioner. The Medical Practitioner must provide a medical history, diagnosis and certify why You are unfit to travel or continue with Your original Trip.
- 3.2. Cancel for Any Reason: You must purchase Your policy within 24 hours of booking Your Trip.
- 3.3. You must notify the Travel Supplier or Travel Agent immediately when You know the Trip is to be cancelled, cut short or postponed.
- 3.4. Damage or a burglary affecting Your home: You must produce to Us written documentation or Affidavit from the Police confirming that the loss or damage occurred.
- 3.5. You must provide us with a letter from the provider/Travel Supplier confirming their penalties relating to Your claim.
- 3.6. If You suffer delays You must obtain written confirmation from the Travel Supplier stating the period and reason for delay.
- 3.7. You must provide receipts for the expenses paid.
- 3.8. You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight or cruise on time.

4. WHAT WE DO NOT COVER

- 4.1. If You fail to notify the Travel Supplier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had you complied with the condition of cover.
- 4.2. If satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an Illness, Injury or your death , death of a close relative or travel companion, all necessary arrangements will be at Your own cost.
- 4.3. Any claim where the transportation or accommodation was cancelled by the Travel Supplier or provider.
- 4.4. Cost of Your visa application if cancellation is due to a visa denial.
- 4.5. Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved.

- 4.6. Any compensation ordinarily provided by airline a chartered aircraft, sea vessel, on-land conveyance or accommodation provider to fulfil any part of their obligation to You.
- 4.7. Illness or Injury for reasons relating to Pre-existing Medical Conditions.
- 4.8. Failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise) unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved.
- 4.9. Any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You to Your Home Country.
- 4.10. Any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your Travel Supplier for such charges.
- 4.11. Any claim will be deemed to be in excess of the cover provided by any other policy/policies of insurance or credit card or statutory insurance.
- 4.12. Travel Supplier default, financial failure or insolvency.
- 4.13. The Cancellation for reasons not listed benefit will not apply if:
 - 4.13.1. You purchased Your policy more than 24 hours after Your final payment for Your Trip;
 - 4.13.2. It is directly or indirectly related to a Travel Delay, Travel Security Delay or Missed Connection.
 - 4.13.3. It is directly or indirectly related to a Pre-existing Medical Condition, a planned Strike or Industrial Action which you knew about or was common knowledge at the time of booking Your Trip.
- 4.14. Claims without receipts as proof of expenses.
- 4.15. Delay claims arising from planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip.
- 4.16. Additional costs where the Travel Supplier has offered alternative travel arrangements.

SECTION K: INCONVENIENCE COVER

1. MEANING OF WORDS

- 1.1. **Baggage:** The luggage or bag used to carry Personal Possessions during your Trip.
- 1.2. **Consumables:** A Personal Possession that is intended to be used up after single or recurring use, including without limitation, any drinkable and edible goods, as well as makeup, perfume and other cosmetic items.
- 1.3. **Personal Possessions:** Personal articles other than business equipment, Valuables and cash, which are your property and which are taken on or acquired during a Trip.
- 1.4. **Secure Baggage Area:** Any of the following, as and where appropriate:
 - 1.4.1. The locked dashboard or boot of a car, or a locked baggage compartment of a hatchback car fitted with a lid, tray or roller blind cover behind the rear seats closing off the baggage area.
 - 1.4.2. The fixed storage units of a motorised or towed caravan.
 - 1.4.3. A locked baggage box, locked to a roof rack which is itself locked to the vehicle's roof.
- 1.5. **Unattended:** When You cannot see and are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.
- 1.6. **Valuables:** Cameras and other photographic equipment, telescopes and binoculars, audio/video equipment (including radios, cassette/compact disc players, iPod, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), mobile phones, satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, iPads, netbooks and the like), computer games equipment (including consoles, games and peripherals), wallets, jewellery, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals.
- 1.7. **Pair or Set:** A number of items of Personal Possessions considered as being similar or complementary to one another or used together. Liability in respect of a Pair or Set of articles: We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;

2. BAGGAGE AND PERSONAL POSSESSION DAMAGE, LOSS OR THEFT BY TRAVEL SUPPLIER – WHAT WE COVER

If during transit, Your Baggage or Personal Possessions are damaged, stolen or lost in the custody of the Travel Supplier (and not recovered), We will cover You up to the Limit of Liability in the Schedule of Benefits per Insured Person for the repair or replacement costs (as applicable), whichever is the lesser.

3. BAGGAGE AND PERSONAL POSSESSION DAMAGE OR THEFT DURING TRIP – WHAT WE COVER

If during Your Trip, Your Baggage or Personal Possessions are damaged or stolen (and not recovered), We will cover You up to the Limit of Liability in the Schedule of Benefits per Insured Person for the repair or replacement costs (as applicable), whichever is the lesser.

4. BAGGAGE DELAY – WHAT WE COVER

If Your Baggage is certified by the Travel Supplier to have been misplaced on Your arrival outside the borders of Your Home Country for a period in excess of 4 hours, then You can claim an amount up to the Limit of Liability in the Schedule of Benefits per Insured Person for the purchase of clothing and toiletries.

5. LOSS OF CASH AND/OR PASSPORT

If, in the course of Your Trip, Your Cash You are carrying on Your person or locked in a safety deposit box and/or Your Passport is damaged or stolen (and not recovered), We will cover You up to the Limit of Liability in the Schedule of Benefits per Insured Person for the replacement costs.

6. YOUR RESPONSIBILITIES

6.1. Baggage or Personal Possession damage, loss or theft by Travel Supplier: You must report damage, loss or theft to the Travel Supplier before you leave the baggage area and obtain a Property Irregularity Report from the Travel Supplier. When damage, loss or theft occurs in the custody of a Travel Supplier, We act as a secondary compensation to that of the Travel Supplier. The primary coverage is provided by the Travel Supplier. A claim must be filed with the Travel Supplier. The amount not reimbursed by the Travel Supplier may then be directed to Us up to the limit of liability in the Schedule of Benefits.

6.2. You must take suitable precautions to secure the safety of Your Baggage and Personal Possessions, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

6.3. If claiming for Your goods that were stolen or lost by the Travel Supplier You must produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

6.4. 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.

6.5. You must provide to Us written documentation from the appropriate parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

6.6. You must provide to Us evidence of the withdrawal of bank notes or foreign exchange purchase - otherwise no payment will be made.

6.7. Cash and Valuables must be carried on Your person, or lodged in a safety deposit box at the time of loss.

7. WHAT WE DO NOT COVER

7.1. We shall not be liable for payment of any loss, claim, indemnity or benefit for more than the amount stated in the Schedule of Benefits.

7.2. Aesthetic damage (e.g. scratches, dents or cracks) to Baggage and Personal Possessions that does not render the Baggage or Personal Possessions unusable.

- 7.3. Loss, theft of or damage to Consumables.
- 7.4. Damage to the screens of mobile phones and computers (including PDAs, personal organisers, laptops, notebooks, iPads, netbooks and the like).
- 7.5. Any item not defined as Baggage or Personal Possessions under the Meaning of Word.
- 7.6. Loss, theft of or damage to cash and Valuables (even if Valuables cannot be carried as check-in luggage) from checked-in Baggage left in the custody of a Travel Supplier and/or cash and Valuables packed in Baggage left in the baggage hold or storage area of a Travel Supplier.
- 7.7. Loss, theft of or damage to Cash and Valuables not on Your person, or not locked in a safety deposit box at the time of loss.
- 7.8. Items hired by You, and all items loaned or entrusted to You are excluded.
- 7.9. Items purchased whilst on the Trip are excluded.
- 7.10. If the Travel Supplier denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, We will also deny your claim since We are secondary to the Travel Supplier.
- 7.11. Any loss, theft of or damage to Baggage and Personal Possessions if left Unattended unless:
- 7.11.1. contained in and there is evidence of forced entry to:
 - 7.11.2. a locked room;
 - 7.11.3. a locked safe or safety deposit box; or
 - 7.11.4. the locked glove box or boot of a vehicle, i.e. the luggage storage space located at the front or rear of a locked estate car or hatchback, under a top cover and out of view; or
- 7.12. Loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any consequential loss arising there-from.
- 7.13. Theft of cash and Valuables from an Unattended motor vehicle.
- 7.14. Electrical or mechanical breakdown of the article insured.
- 7.15. Wear and tear, damage caused by water, moth or vermin or any process of dyeing or cleaning.
- 7.16. Loss, damage, cost or expense directly or indirectly arising from permanent or temporary dispossession resulting from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities.
- 7.17. Dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or

accessories; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments.

7.18. Damage to fragile, perishable or brittle items.

7.19. Forgotten or mislaid items.

7.20. Sports gear whilst in use.

7.21. Losses from a roof or Baggage rack.

7.22. Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Loading.

7.23. Loss, theft or damage to Baggage and Personal Possessions not accompanying You on the same flight.

7.24. Medication.

SECTION L: PERSONAL LIABILITY

1. WHAT WE COVER

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- 1.1. All sums which You shall become legally liable to pay as compensation; and
- 1.2. All legal costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to the Limit of Liability in the Schedule of Benefits under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

2. WHAT WE DO NOT COVER

- 2.1. Injury to, or the death of, any member of Your family or household, or any person in Your service.
- 2.2. Property belonging to, or held in trust by You or Your family, household or servant.
- 2.3. Loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip).
- 2.4. Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement.
- 2.5. Claims for injury, loss or damage arising directly or indirectly from ownership or use of: airborne craft; horsedrawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats or canoes); animals and firearms.
- 2.6. Pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You.
- 2.7. The ownership or occupation of any land or building.
- 2.8. Willful or malicious acts.
- 2.9. Liability or material damage for which cover is provided under any other insurance.
- 2.10. Accidental injury or loss not caused through Your negligence.

- 2.11. Any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused.
- 2.12. Any claim arising in connection with a Trip within the borders of your home country.
- 2.13. Liability arising from the conduct by You of any profession, trade or business.
- 2.14. Judgements which are not in the first instance either delivered or obtained from a court within your home country or the country in which the event occurred.

SECTION M: HIJACK OF PUBLIC TRANSPORTATION

1. WHAT IS COVERED

We will pay up to the Limit of Liability in the Schedule of Benefits per complete 24 hours if the Travel Supplier in which You are travelling is hijacked for more than 24 hours on the original, pre-booked Trip.

2. YOUR RESPONSIBILITIES

You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted.

SECTION N: KIDNAP AND WRONGFUL DETENTION

1. WHAT IS COVERED

We will pay the reasonable fees and expenses incurred as a direct result of and in relation to Your kidnapping, alleged kidnapping or wrongful detention including, but not limited to, the amount paid by Us to the intermediary appointed by Us, up to the Limit of Liability in the Schedule of Benefits:

- 1.1. As reward to an informant for information relevant to such insured event.
- 1.2. Costs incurred while attempting to negotiate Your release.
- 1.3. Your travel costs to return to your home country after Your release.
- 1.4. Reasonable and necessary fees and expenses of a qualified interpreter.
- 1.5. Your salary for the duration of the kidnapping, where Your employer has stopped Your salary payments in accordance with Your contract of employment. Your salary will be paid until the earliest of the following:
 - 1.5.1. Up to 30 days after Your release, if You have been declared unfit to return to work, or
 - 1.5.2. Up to 120 days after We have received the last credible evidence that You are still alive, or
 - 1.5.2. 6 Months after the date of kidnapping.

2. YOUR RESPONSIBILITIES

You or Your representative must contact Us immediately. We will appoint an Intermediary to handle all negotiations on Your behalf.

3. WHAT IS NOT COVERED

We will not pay for any claims:

- 3.1. You have travelled to a country outside the Territorial Limits of this policy.
- 3.2. Any country where the United Nations Armed Forces are present and/or active;
- 3.3. Any violation of law by You or failure to maintain and possess duly authorised and required documents and visas.
- 3.4. Your taking part in the operations of any governmental organisation, official law enforcement or military force.
- 3.5. Loss or damage to property.

SECTION O: APPROVED SPORTS LIST

ACTIVITY	ADDITIONAL TERMS
Abseiling	Organised Trips only - standard safety equipment to be used
American Football	Organised Trips only - standard safety equipment to be used
Archery	Standard safety equipment to be used
Amateur Athletics	
Badminton	
Baseball	
Basketball	
BMX cycling	Standard safety equipment-Exclude racing & competition
Bowls	
Boxing Training (no contact)	
Bungee Jump (up to 3 jumps)	Organised jumps only - using a body harness as a back-up to the ankle attachment
Elephant/Camel Riding	
Canoeing (inland, coastal)	Inland or within coastal waters (10 km limit)
Canoeing (calm water)	Organised Trips only - standard safety equipment to be used
Clay pigeon shooting	Organised Trips only - standard safety equipment to be used
Cricket	
Curling	
Cycling	Standard safety equipment-Exclude racing & competition
Dune bashing	Standard safety equipment to be used
Fencing	Associated kit/ equipment NOT covered
Field Hockey	
Fishing (Fresh water and deep sea)	Excluding commercial
Football	
Go Karting (recreational use)	
Golf	
Gymnastics	
Handball	
High Diving	Less than 10 metres - indoor only
Hiking (under 6,000 metres altitude)	Organised tours, clearly marked route, no cover for:
	Solo treks/mountaineering using ropes/helicopter rescue due to altitude sickness

Horse riding	Standard safety equipment, excl. racing, competition, Polo, Hunting & Jumping
Hot Air Ballooning	Standard safety equipment-Exclude racing & competition
Husky sledge driving	Organised Trips only: standard safety equipment, excluding endurance & racing
Ice skating (outdoor)	Standard safety equipment-Exclude speed trials & racing
Jet Boating	Organised Trips only - standard safety equipment to be used
Jet Skiing	Standard safety equipment-Exclude racing & competition
Jogging	
Kite surfing	Standard safety equipment-Exclude racing & competition & surfing during storms
Marathons	
Martial Arts	Training only, Non-contact
Motorcycling	Licence required, Excl. off-road, racing, competition, track days & time trials (max age 60) - standard safety equipment to be used, not exceeding 125cc
Mountain Biking	Standard safety equipment-Exclude racing, extreme terrain & competition
Netball	
Paintballing NO	Organised Trips only - standard safety equipment to be used
Quad biking	Organised Trips only - standard safety equipment to be used, not exceeding 125cc
Rambling	
Roller Blading (Skate boarding)	Standard safety equipment-Exclude racing & competition
Rounders	
Rowing (inland, coastal)	Inland or within coastal waters (10 km limit)
Rugby	Non – Professional, excluding competition
Running, Sprint, Long Distance	
Safari (organised – no guns)	
Sailboarding, sandboarding	Standard safety equipment-Exclude racing & competition
Scuba Diving (max depth 30 m - qualified)	PADI or equivalent Maximum 30m, accompanied by a buddy diver
Skate boarding	Standard safety equipment-Exclude racing & competition
Skidoo	Standard safety equipment-Exclude racing & competition
Skiing (on-piste / glacier)	Standard safety equipment-Exclude racing & competition
Squash	
Snorkelling	Standard safety equipment
Surfing	Standard safety equipment-Exclude racing & competition, 10km limit

Swimming	
Tennis	
Tobogganing	Standard safety equipment-Exclude racing & competition
Trekking (under 6,000 metres altitude)	Organised tours, no solo treks, no mountaineering using ropes
Volleyball	
Wake boarding	Standard safety equipment-Exclude racing & competition
Water polo	
Water skiing	Standard safety equipment-Exclude racing & competition
White water rafting (grades 1 to 4)	Organised Trips only - standard safety equipment to be used
Windsurfing	Standard safety equipment-Exclude racing & competition
Yachting - inside territorial waters	Standard safety equipment-Exclude racing, competition & being a member of crew
Zorbing	Standard safety equipment-Exclude racing & competition

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

Details of the parties involved in the underwriting and servicing of your policy

INTERMEDIARY	HEPSTAR FINANCIAL SERVICES (PTY) LTD
Registration number	2013/139291/07
License conditions and limitations	Hepstar is authorised to provide intermediary services in respect of Category 1: Short-term Insurance: Personal Lines business. Hepstar and its representatives are not authorised to provide financial advice (as defined in the Financial Advisory and Intermediary Service Act) and is limited to providing factual information and assistance in the conclusion of a transaction only.
Binder holder	Authorised to entering into, vary and renew policies on behalf of the Insurer.
Accountability	Hepstar accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform you accordingly.
FSP number	45097, an authorised financial services provider
Physical address	8 th Floor, Tarquin House, 81 Loop Street, Cape Town, 8001
Postal address	8 th Floor, Tarquin House, 81 Loop Street, Cape Town, 8001
Telephone number	086 1444 548 (RSA only) / +27 (0)11 929 3185 (worldwide)
Email address	info@hepstar.com
Website	www.hepstar.co.za
Professional Indemnity	R2 000 000
Fidelity Guarantee	R1 000 000
Intermediary Guarantee Facility	Hepstar is authorised to collect your premium on behalf of Guardrisk and maintains a guarantee with the Intermediary Guarantee Facility for this purpose.
External Compliance Officer	Mrs A Daneel [Moonstone Compliance (Pty) Ltd] Tel: (021) 939 0991 Email: adaneel@moonstonecompliance.co.za
Conflict of Interest Policy	Please request our Conflict of Interest Management Policy from info@hepstar.com
YOUR TRAVEL OPERATOR	
Intermediary delegate	The operator of the travel website or travel agency that markets the insurance to you on behalf of Hepstar is paid commission by Hepstar for lead generation services, which commission forms part of the premium and is not a surcharge.
INSURER	GUARDRISK INSURANCE COMPANY LTD
License conditions and limitations	Guardrisk Insurance Company Limited is authorised to give advice and render financial services for products under Category I, including:

	<ul style="list-style-type: none"> - Short-term Insurance: Personal Lines - Short-term Insurance: Commercial Lines - Short-term Insurance: Personal Lines A1 <p>Guardrisk is the underwriter of your policy and ultimately receives your premium.</p>
Registration number	1992/001639/06
FSP number	75, an authorised financial services provider
Physical address	The Marc, Tower 2, 129 Rivonia Road, Sandton 2196, South Africa.
Postal address	PO Box 786015, Sandton, 2146
Telephone number	+27-11-669-1000
Email address	info@guardrisk.co.za
Website	www.guardrisk.co.za
Professional Indemnity and Fidelity Guarantee Cover	Guardrisk has Professional Indemnity Cover and Fidelity Guarantee Cover in place.
Compliance Officer	compliance@guardrisk.co.za Telephone: +27-11-669-1104 Fax Number: +27-11-675-3826
Conflict of Interest Policy	Guardrisk Insurance Company Limited has a conflict of interest management policy in place and is available to clients on the website: www.guardrisk.co.za

Complaints

We are dedicated to providing a high quality service and want to maintain this at all times. If you have experienced any service issues, a complaint can be made to the Intermediary. Complaints must be submitted in writing with adequate detail. Complaints will be acknowledged within 2 working days of receipt and resolved within 5 working days.

INTERMEDIARY	If you have a complaint about the way in which this policy was sold to you or the service you received during or after the purchase of this policy. Email address: complaints@hepstar.com
INSURER	If you are dissatisfied with the feedback received from your Intermediary, or your complaint remains unresolved, feel free to contact the Guardrisk Complaints Department at Tel: 0860 333 361 or email: complaints@guardrisk.co.za

If your complaint is not resolved to your satisfaction after having followed the steps above, you may approach the FAIS Ombud or Short-term Ombudsman. The Ombudsman for Short Term Insurance (OSTI) may be approached for assistance in limited circumstances if there is still dissatisfaction with the Insurers' final response. These procedures do not affect any right of legal action the Insured Person may have against the Insurers.

THE FAIS OMBUD (For advice/policy related matters)	
Postal address	PO Box 74571, Lynnwood Ridge, 0040
Telephone number	(012) 470-9080 / (012) 762-5000
Fax number	(012) 348-3447
Email address	info@faisombud.co.za
Website	www.faisombud.co.za

THE OMBUDSMAN FOR SHORT-TERM INSURANCE	
Postal address	PO Box 32334, Braamfontein, 2017
Telephone number	(0860) 726-890 / (011) 726-8900
Fax number	(011) 726-5501
Email address	info@osti.co.za
Website	www.osti.co.za
THE REGISTRAR OF SHORT-TERM INSURANCE	
Postal address	PO Box 35655, Menlo Park, 0102
Telephone number	+27-12- 428-8000
Fax number	+27- 12- 347- 0221
Email address	info@fsca.co.za

Disclosure of commission earned

The intermediary receives a commission of 20% of the premium.

Important matters

- This Policy should be read carefully to ensure that it has been prepared in accordance with Your requirements. If there are any queries, these should be directed to the Intermediary. This Policy should be kept in a safe place, it may be needed for reference if a claim is made.
- Material changes to the information disclosed above must be communicated to you.
- You may request a written record of any dealings with your intermediary and information communicated to you verbally must be confirmed in writing within 30 days.
- You are responsible for ensuring that the information that you disclose is accurate and complete, as incorrect or omitted information may influence the product recommended or the success of your claim.
- You may not be forced to sign a blank or partially completed document.

Data Protection

We will use information given, together with other information supplied during the course of applying for and concluding the Policy, for the administration of this Policy, the handling of claims and the provision of customer services.