



# HEPSTAR™

Travel Insurance



INTERNATIONAL TRAVEL INSURANCE

POLICY WORDING

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GENERAL QUERIES, POLICY ADMINISTRATION AND REIMBURSEMENT CLAIMS



Authorised financial services provider (45097)

Tel: +27 (0)86 144 4548

Email: [info@hepstar.com](mailto:info@hepstar.com)

Email: [claims@hepstar.com](mailto:claims@hepstar.com)

EMERGENCY MEDICAL AND ASSISTANCE SERVICES



Authorised financial services provider

Email: [assist@azoza.co.za](mailto:assist@azoza.co.za)

Tel: +27 (0)11 991 8731

Whatsapp: +27 (0)83 676 0411

THE INSURER / UNDERWRITER



Authorised financial services provider (75) and licensed non-life insurer

Tel: +27 (0)11 669 1000

Plans are offered on a **non-advice basis**.  
You are responsible for ensuring that the Policy is suitable for Your needs.

## SECTION A: UNDERSTANDING YOUR POLICY

### 1. Service Providers

**GUARDRISK INSURANCE COMPANY LTD** is the underwriter of this plan and is a licensed non-life insurer and financial service provider.

**HEPSTAR FINANCIAL SERVICES (PTY) LTD** is a non-mandated intermediary authorised by Guardrisk to handle premium collection, policy administration, queries and reimbursement claims, and is a licensed financial service provider.

**AZOZA (PTY) LTD** is an underwriting management agency authorised by Guardrisk to handle international emergency and assistance service claims and is a licensed financial service provider.

### 2. Policy Documentation

The **Key Information Document** provides an overview of the Benefits, terms, conditions, and exclusions of the respective plans. It is for ease of reference only and does not contain all terms, conditions, and exclusions of the Policy.

The **Policy Wording** contains the full terms, conditions, and exclusions applicable to the Benefits. Where reference is made to a Benefit herein, such Benefit shall only apply to the extent it is included in Your plan and Policy Schedule. Specific conditions and exclusions will apply to individual Benefits while general conditions and exclusions will apply to all Benefits.

The **Policy Schedule** issued to You upon purchase of a plan provides confirmation of the Benefits and Sums Insured.

The Policy Wording and Policy Schedule together with any endorsement thereto constitute Your Policy with Us. We agree to provide the Benefits as described in your Policy Schedule should an Insured Event occur during the Period of Insurance, subject to Your payment of premiums and adherence to the terms, conditions, and exclusions of the Policy Wording.

### 3. Contact Information

#### General Enquiries and Reimbursement Claims

Email: [info@hepstar.com](mailto:info@hepstar.com)

Email: [claims@hepstar.com](mailto:claims@hepstar.com)

Tel: +27 (0) 86 144 4548

#### International Emergency Medical and Assistance

Email: [assist@azoza.co.za](mailto:assist@azoza.co.za)

Tel: +27 (0)11 991 8731

Whatsapp: +27 (0)83 676 0411

## 4. Eligibility for Benefits

- 4.1. You are only eligible for cover if You are -
  - 4.1.1. A resident of South Africa travelling to another country; or you are a non-resident of South Africa travelling to South Africa (Inbound plan).
  - 4.1.2. Under the age of 71 years.
  - 4.1.3. Travelling for business or leisure and not to emigrate or take up work in another country.
  - 4.1.4. Travelling for no more than 180 consecutive days.
  - 4.1.5. Insured prior to the date of departure on your Trip.
  - 4.1.6. Healthy and fit to travel and not travelling against the advice of a Medical Practitioner.
- 4.2. Territorial limits: Cover is provided worldwide, excluding:
  - 4.2.1. Cover within Your Home Country.
  - 4.2.2. Countries in respect of which the provision of Benefits 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.

## 5. Period of Insurance

- 5.1. Cover will start in respect of –
  - 5.1.1. Trip Cancellation and Postponement: from date of purchase of Your Policy.
  - 5.1.2. Other Benefits: when You pass through passport control from within Your Home Country to commence a Trip.
- 5.2. Cover will end:
  - 5.2.1. Under the Trip Cancellation and Postponement Benefit: when You pass through passport control from within Your Home Country to begin Your Trip.
  - 5.2.2. Under Other Benefits: on the earliest of the following:
    - The Termination Date indicated on Your Policy Schedule.
    - As soon as You exit the passport control in Your Home Country at the end of Your Trip.
    - Your 71st birthday.
- 5.3. The Period of Insurance shall be extended automatically due to the occurrence of an Insured Event preventing You from returning from Your Trip.

## 6. Your Responsibilities

- 6.1. You have a duty of disclosure of all relevant information to Us that may influence Our decision whether to insure You, and to comply with the terms and conditions applicable to Your Policy.
- 6.2. If You are found to have engaged in a fraudulent or dishonest manner, You will forfeit all rights to claim in terms of this Policy. Examples of fraudulent behaviour include:
  - 6.2.1. Providing false information (claim or risk profile).
  - 6.2.2. Making a claim that You know to be false, fraudulent, or exaggerated.
  - 6.2.3. Obstructing the outcome of a legal matter.

## 7. Definitions

The following words and phrases will have the meaning ascribed hereunder wherever they appear in this Policy:

- 7.1. **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 in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person within 12 months of the occurrence.
- 7.2. **Accumulation Limit:** The maximum amount shown in the Policy Schedule that we will pay for any one Insured Event or all Insured Events occurring during any one Period of Insurance.
- 7.3. **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.
- 7.4. **Benefits:** Indemnity or reimbursement cover up to the Sum Insured provided to an Insured Person for Insured Events stipulated in the Policy Schedule.
- 7.5. **Child:** Your natural or adopted child not in full-time employment under the age of 18 years.
- 7.6. **Complications of Pregnancy and Childbirth:** 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.
- 7.7. **Close Relative:** Spouse or Common Law Partner, parent, parent-in-law, stepparent, legal guardian, children (including stepchildren and daughter/son-in-law), sibling (including stepsiblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.
- 7.8. **Common Law Partner:** The person living with the Insured Person as husband or wife, including same sex partner, for at least six (6) consecutive months at the time of purchasing the Policy.
- 7.9. **Epidemic:** An outbreak of disease contracted by many people within a single or multiple communities around the same time.
- 7.10. **Excess:** The first amount payable or deducted per Insured Person for every Benefit claimed, except for travel delay.
- 7.11. **Family:** The main Insured Person, his/her spouse, or Common Law Partner, and their Child(ren).
- 7.12. **Home Country:** Your principal and usual place of residence.
- 7.13. **Inpatient:** An Insured Person that is admitted to a hospital on the advice of a Medical Practitioner due to a Medical Emergency.
- 7.14. **Insured Event:** An event stated in the Policy Schedule and described in this Policy.
- 7.15. **Insured, Insured Person or You/Your:** Each person named on the Policy Schedule and that is eligible for Benefits.
- 7.16. **Injury:** A bodily injury or physical trauma resulting from an Accidental Bodily Injury.
- 7.17. **Illness:** Any fortuitous sickness, illness, or disease originating, contracted, commencing, or manifesting itself during Your Trip. (Pregnancy is not considered to be an illness.)

**7.18. Manual Work:**

- 7.18.1. 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).
- 7.18.2. 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).

**7.19. Medical Emergency:** An acute Injury or Illness that poses an immediate risk to an Insured Person's life or long-term health.

**7.20. 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.

**7.21. Outpatient:** An Insured Person who goes to a Medical Practitioner's office or hospital for treatment, but who is not admitted.

**7.22. Pandemic:** An Epidemic that has spread throughout a large part of the world, including COVID-19 (Coronavirus).

**7.23. Personal information:** Personal information has the meaning ascribed thereto in the Protection of Personal Information Act (POPIA).

**7.24. Policy:** This Policy Wording and the Policy Schedule and any subsequent endorsements to the aforesaid documents.

**7.25. Pre-existing Medical Condition:**

- 7.25.1. 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.
- 7.25.2. Any vascular, cardiovascular, cerebrovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to purchase of Your Policy.
- 7.25.3. Any undiagnosed symptoms present at the time of purchase of Your 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).

**7.26. Primary Destination:** The destination city in (or island on) which You are scheduled to stay for the longest during Your Trip.

**7.27. Sum Insured:** Our maximum indemnity or reimbursement liability for an Insured Event and Benefit in any one Period of Insurance as stated on Your Policy Schedule.

**7.28. 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.

**7.29. Travel Companion:** A person that You know personally and that is accompanying You on Your Trip, to the exclusion of other persons of a broader tour group.

**7.30. Travel Documents:** Passport and other documents providing for passage to and from a country.

- 7.31. **Travel Supplier:** A scheduled or chartered aircraft, cruise ship, bus or train licensed to carry passengers for hire and in (or on) which You are travelling as a fare paying passenger.
- 7.32. **Trip:** Travelling in a direct and uninterrupted manner on an international trip outside the borders of Your Home Country, commencing when You pass through passport control from Your Home Country and ending when You pass back through passport control into Your Home Country or upon completing a local connecting flight thereafter.
- 7.33. **We, Our or Us:** Guardrisk Insurance Company Limited, a registered short-term insurer and licensed financial services provider.

## 1. General Conditions

- 1.1. **Cooling-Off Period:** You are entitled to cancel your Policy within 15 days 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. All premiums that were paid up to the date that we receive your written notice of cancellation will be refunded to you. Your request for cancellation shall be completed by Us by no later than 10 days after the We receive your cancellation notice.
- 1.2. **Cancellation or Amendment of Your Policy:**
  - 1.2.1. You are entitled to amend or cancel this Policy at any time by sending a request to Us in writing provided no visa has been obtained using this Policy, and no claims have been submitted to Us.
  - 1.2.2. We are entitled to amend, endorse or cancel this Policy by providing You with thirty-one (31) days' notice at Your last known email address.
  - 1.2.3. If the Policy is cancelled, all premiums that were paid will be refunded to You, subject to Our right to retain a portion of the premium calculated at pro-rata for the period that this Policy was in force. No refund is due once a Trip has commenced or after the expiry date of Your Policy.
- 1.3. **Amendments to Period of Insurance:** Any change that You make will be effective from the time and date agreed by Us.
- 1.4. **Governing Law:** The Policy shall be interpreted in accordance with South African law.
- 1.5. **Reimbursement claims involving foreign currency:** The amount of the loss in a foreign currency (e.g. cash purchases) will be converted into South African Rand, at the selling rate of exchange published by Our bankers, on the day the loss was incurred by You.
- 1.6. **Interpretation:** Should there be any conflict in interpretation between the contents of the Policy Wording and the contents of the Policy Schedule, the Policy Wording shall be given precedence.
- 1.7. The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. We and the service providers shall not be liable for any loss, medical complication or death resulting from any factor reasonably beyond Our control.
- 1.8. **Dual Insurance -Proportionate Contribution to Loss or Damage:** If you have any other insurance covering, or partial covering, for the same loss or event covered by this Policy we are only liable to contribute a pro-rata proportion of such loss or damage.

## 2. General Exclusions

- 2.1. If You do not meet the Eligibility for Benefits criteria.
- 2.2. If You are travelling outside the Territorial Limits, except for the event where we arrange for Your medical repatriation and transportation to Your home or a medical facility in Your Home Country.
- 2.3. Any consequential loss (not listed under the headings "Covered"). Examples of losses We will not pay for:
  - 2.3.1. Cost 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, or additional travel arrangements (unless pre-authorized by Us or part of a valid claim).
  - 2.3.2. Compensation for inconvenience, distress, or loss of enjoyment.

2.3.3. Loss of earnings, time-share fees, or holiday points.

2.4. Claims arising directly or indirectly from -

- 2.4.1. Travel against the advice of a Medical Practitioner or where the purpose of the Trip is to receive medical treatment or advice.
- 2.4.2. Pre-existing Medical Conditions, unless You have purchased a plan that includes cover for Pre-existing Medical Conditions and then only to the extent that it is covered under specific Benefits listed in Your Policy Schedule.
- 2.4.3. 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 either the government of the departing or the destination country (World Health Organisation's website - <https://www.who.int>).
- 2.4.4. Deliberate or reckless act or omission, as well as an illegal or criminal act.
- 2.4.5. Acts committed under the influence of alcohol with more than the following limits:
  - 2.4.5.1. breath alcohol content of 0.24mg per 1,000ml.
  - 2.4.5.2. a blood alcohol content of 0.05g per 100ml.
  - 2.4.5.3. blood or breath alcohol limit of any kind that exceeds the legal limit of the country in which You are driving.
- 2.4.6. Acts under the influence of drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner or prescribed by and taken in accordance with the directions of a Medical Practitioner.
- 2.4.7. Drug, alcohol or substance abuse, alcoholism or addictive conditions of any kind, including withdrawal symptoms.
- 2.4.8. Committing or attempting to commit suicide, intentionally inflicting self-injury, regardless of the state of Your mental health.
- 2.4.9. Needlessly exposing Yourself to danger, except in an attempt to save human life.
- 2.4.10. Sexually transmitted diseases.
- 2.4.11. Myalgia.
- 2.4.12. Driving a motorcycle/moped while not wearing a helmet, while not in possession of a valid driver's license, or if the engine capacity exceeds 125cc.
- 2.4.13. Engaging in Manual Work during the Trip.
- 2.4.14. 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), micro-lighting, motor racing (all types), mountaineering, parasailing, paraskiing, polo, potholing, participating as a professional (where You receive payment for Your participation), quad-biking exceeding 125cc, motorbiking 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 Adventure Sports and Hazardous Activities.
- 2.4.15. 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.
- 2.4.16. Radioactive contamination, Epidemic and Pandemic events, unless You have purchased a plan that includes COVID-19 Benefits and then only to the extent that it is covered under specific Benefits listed in Your Policy Schedule.
- 2.4.17. Engaging in occupational activities involving the use of explosives.
- 2.4.18. Being a member of the armed forces of any country or international authority, a member of any reserve forces called out for service, police force, militia or paramilitary organisation.
- 2.4.19. Nuclear, chemical and biological Terrorism, including the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

- 2.4.20. Consequences of the provision or delay in provision of the medical or related treatment or services under this Policy.
- 2.4.21. Problems related to pregnancy not defined under Complications of Pregnancy and Childbirth or such problems occurring after the 26th week of pregnancy regardless of meeting the aforementioned definition.
- 2.4.22. Complications arising from Your use of contraceptive devices, prosthetic devices, crutches, a brace of any kind or dentures, as well as the replacement of the aforementioned items.
- 2.4.23. Failure to take medication or undergo recommended treatment prescribed or recommended by a Medical Practitioner.
- 2.4.24. Tropical disease where You have not had the vaccinations or taken the medication recommended for or required by 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.
- 2.4.25. Complications or adverse effects due to Your use of medication, unless prescribed by a Medical Practitioner whilst on Your Trip.
- 2.4.26. 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 Trip was booked.

### 3. PROCESSING OF PERSONAL INFORMATION IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013

Your privacy is of utmost importance to the Insurer. We will take the necessary measures to ensure that any and all information, including Personal Information (as defined in the Protection of Personal Information Act 4 of 2013) provided by you or which is collected from you, is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to provide honest, accurate, and up-to-date Personal Information and maintain and update such information when necessary.

You accept that your Personal Information collected by the Insurer may be used for the following reasons:

1. to establish and verify your identity in terms of the Applicable Laws;
2. to enable the Administrator/Insurer to fulfil its obligations in terms of this Policy;
3. to enable the Administrator/Insurer to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
4. reporting to the relevant Regulatory Authority/Body in terms of the Applicable Laws.

You acknowledge that any Personal Information supplied to the Insurer in terms of this Policy is provided according to the Applicable Laws.

Unless consented to by yourself, the Insurer will not sell, exchange, transfer, rent, or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties, and you indemnify the Insurer from any claims resulting from disclosures made with your consent.

You understand that if the Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Guardrisk within 10 (ten) days. Should Guardrisk not resolve the complaint to your satisfaction, you have the right to escalate the complaint to the Information Regulator.

## 1. COVER IS PROVIDED FOR:

- 1.1. **Medical and related expenses** for the immediate treatment of an unforeseen Medical Emergency occurring during Your Trip, including:
  - 1.1.1. Inpatient treatment
  - 1.1.2. Outpatient treatment
  - 1.1.3. Prescribed medication
  - 1.1.4. A single COVID-19 test required due to the manifestation of associated symptoms
- 1.2. **Medical evacuation and transportation expenses** to the nearest medical facility arranged by Us for the immediate treatment of an unforeseen Medical Emergency occurring during Your Trip.
- 1.3. **Medical repatriation and medical escort expenses** to Your Home Country arranged by Us.
- 1.4. **An airline ticket (economy class) or ticket change expenses to repatriate** You to Your Home Country should Your Trip be prolonged due to you being unfit to travel in the opinion of the Medical Practitioner.
- 1.5. **A daily lump sum hospital cash benefit** per 24 hours of Inpatient treatment received.
- 1.6. **Burial or cremation expenses** abroad; or alternatively transportation expenses for repatriation of Your body or ashes to your Home Country.
- 1.7. **Repatriation of Travel Companion:**
  - 1.7.1. Accommodation (three-star) arranged by Us for Your Travel Companion(s) to stay in the vicinity of the medical centre at which You are receiving treatment.
  - 1.7.2. An economy class flight ticket arranged by us or ticket change costs in order to repatriate Your Travel Companion to Your Home Country should Your Trip be prolonged due to You being unfit to travel in the opinion of the Medical Practitioner.

## 2. Specific Conditions

- 2.1. For inpatient emergency medical treatment expenses exceeding **R20,000**, You, or Your Travel Companions must phone AZOZA (+27 11 991 8731 or WhatsApp call +27 83 676 0411) prior to receiving any treatment, or cover may be limited to **R20,000**. Should You or Your travel companion fail to contact AZOZA prior to treatment, You or Your Travel Companion must contact the assistance numbers immediately when Your condition has been stabilised.
- 2.2. Sums Insured relating to the causes listed below differ from that provided in respect of other medical conditions under the emergency medical expenses benefit:
  - 2.2.1. Inpatient treatment for Pre-Existing Medical Conditions.
  - 2.2.2. COVID-19 and related conditions.
  - 2.2.3. Vascular, cardiovascular, and cerebrovascular conditions.
  - 2.2.4. Adventure Sports / Hazardous Activities on approved list in the Policy Wording.
  - 2.2.5. Physiotherapy or manipulative therapy following referral from a Medical Practitioner.
  - 2.2.6. Pain-stilling dental treatment.
  - 2.2.7. Optical treatment.

2.2.8. Terrorism.

- 2.3. We reserve the right to pay for Your repatriation to Your Home Country in order to receive medical treatment should Our Medical Officer determine it is feasible. Should You choose to remain and receive treatment abroad, all expenses incurred thereafter will be for Your own account.
- 2.4. You must provide us with details of Your original return ticket for Us to determine whether this can be utilised towards Your repatriation.

### 3. Excluded

- 3.1. Expenses exceeding R20,000 which have not been authorised by Us in advance.
- 3.2. You travelling specifically to obtain medical, dental or cosmetic treatment.
- 3.3. Treatment for the following:
  - 3.3.1. Routine medical, dental, or optical check-up.
  - 3.3.2. A condition which based on medical opinion can reasonably be treated upon Your return to Your Home Country.
  - 3.3.3. Conditions arising from Adventure Sports and/or Hazardous Activities that are not on the approved list.
  - 3.3.4. Pregnancy, childbirth, and related conditions after the 26th week of pregnancy.
  - 3.3.5. Terminal prognosis or cancer of any kind.
  - 3.3.6. Altitude sickness.
  - 3.3.7. Cosmetic or relaxation (e.g. spa) purposes.
  - 3.3.8. Physiotherapy without a referral from a Medical Practitioner.
  - 3.3.9. Rehabilitation.
- 3.4. The following treatment if it relates to a Pre-existing Medical Condition:
  - 3.4.1. Outpatient treatment.
  - 3.4.2. Dental treatment.
  - 3.4.3. Treatment to stabilise or regulate a chronic or recurring condition.
  - 3.4.4. Treatment if you are hospitalised for less than 48 hours or treatment received after 30 days from initial treatment.
- 3.5. The following dental treatment:
  - 3.5.1. Required due to participating in Adventure Sports and/or Hazardous Activities.
  - 3.5.2. Treatment not solely for the immediate relief of pain or to alleviate distress in eating.
  - 3.5.3. Oral hygiene.
  - 3.5.4. Fillings or crowns made of precious metal.
  - 3.5.5. Repair or replacement of dentures.
- 3.6. The following transportation expenses:
  - 3.6.1. Non-medical transport costs required for You to return to Your accommodation or to recommence Your Trip following treatment.
  - 3.6.2. Search and/or rescue operations.

1. Definitions

- 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. Benefits

- 2.1. You will receive a **once-off payment**, if You suffer an **Accidental Bodily Injury** during Your Trip, which within 12 months, is the sole and direct cause of death or Permanent Total Disablement.

INSURED EVENT	SUM INSURED Expressed as a % of the Sum Insured
Death	100%
Total, permanent and irrecoverable loss of hearing in both ears	100%
Total, permanent and irrecoverable loss of hearing in one ear	50%
Total, permanent and irrecoverable loss of sight in both eyes	100%
Total, permanent and irrecoverable loss of sight in one eye	50%
Total, permanent and irrecoverable loss of both hands or feet	100%
Total, permanent and irrecoverable loss of one hand and one foot	50%
Permanent and total loss of speech	100%
Permanent and incurable paralysis	100%
Permanent and total loss of four fingers and thumb on both hands	100%
Permanent and total loss of four fingers or thumb of either hand	50%
Permanent Total Disablement	100%
Other Permanent Disabilities	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 Sum Insured for each Insured Person or exceed the Accumulation Limit for the Policy.

Note 3: Where more than one Policy or Policy Schedule has been issued by Us, the maximum limit shall apply overall.

### 3. Specific Conditions

- 3.1. You must submit to a medical examination by Our Medical Officer. The diagnosis and determination of Permanent Total Disablement must be continuous and permanent for at least 12 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.
- 3.3. The once-off payment in respect of Accidental Bodily Injury resulting in death will be payable to Your deceased estate for disbursement to the appropriate heir(s).

### 4. Excluded

- 4.1. Injury not caused solely by external, violent and visible means.
- 4.2. Accidental Bodily Injury suffered due to Your participation in Manual Work or Hazardous Activities or Adventure Sports not in the approved list.
- 4.3. Mental or psychological trauma, disease or any physical defect, infirmity or illness.
- 4.4. Illness of infection, except for those arising from an accidental cut or wound.
- 4.5. Pre-existing Medical Condition or physical defect pre-existing the commencement of the Trip.
- 4.6. Any payment exceeding the amount legislated by law arising from death of Insured Persons under 18 years of age.

### 1. Meaning of Words

- 1.1. **Cancellation:** You cancel Your Trip before You depart from Your Home Country.
- 1.2. **Curtailement:** You return to Your Home Country earlier than Your original booked return date.
- 1.3. **Financial Default:** The total cessation or complete suspension of operations 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. **Postponement:** You change the date of departure on Your Trip from Your Home Country to a later date.
- 1.5. **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.
- 1.6. **Travel Supplier Insolvency:** The Financial Default of a Travel Supplier, including a tour operator or travel agency from whom You purchased Your travel arrangements) causing a complete cessation of travel services.

### 2. Covered

#### 2.1. Cancellation, Postponement and Curtailement for REASONS as listed

Reimbursement for:

- visa application fees, non-refundable, irrecoverable, unused, and pre-paid transportation and accommodation fees,
- or the published penalties to change the aforementioned if You need to cancel, postpone or Curtaile Your Trip as a direct result of:

- 2.1.1. Your or Your Travel Companion's Visa application being denied (subject to specific conditions in Policy Wording).
- 2.1.2. Your unexpected Illness, Injury or death, or that of a Close Relative or Travel Companion.
- 2.1.3. A terrorist incident in Your Primary Destination less than 14 days prior to departure date.
- 2.1.4. Your retrenchment or You made redundant.
- 2.1.5. Your compulsory medical quarantine (excluding Epidemics and Pandemics).
- 2.1.6. Damage to or burglary at Your home (theft loss exceeds R50 000).

#### 2.2. Cancellation, Postponement and Curtailement for REASONS NOT LISTED:

Reimbursement for

- visa application fees, non-refundable, irrecoverable, unused, and pre-paid transportation and accommodation fees,
- or the published penalties to change the aforementioned if You need to cancel, postpone or Curtaile Your Trip as a direct result of a reason other than those listed under section 2.1, subject to the following conditions:

- 2.2.1. Your Policy must have been **purchased within 24 hours of Your airline ticket** to qualify for this benefit.
- 2.2.2. Your ticket or trip **must be cancelled, postponed or curtailed 48 hours or more before departure**.

2.2.3. You must not have been aware of the reason for eventually cancelling, postponing or curtailing at the time You bought Your Policy.

### 3. Specific Conditions

- 3.1. You must notify the Travel Supplier as soon as reasonably possible after establishing You will need to cancel, curtail, or postpone Your Trip.
- 3.2. You must take every reasonable step to commence and complete the Trip and check-in for the flight or other mode of transport on time.
- 3.3. **Illness or Injury:** You must obtain a medical certificate from the Medical Practitioner certifying why You are unfit to travel or continue with Your original Trip, as well as certifying that it is not due to a Pre-existing Medical Condition.
- 3.4. **Cancel for reasons NOT listed:** You must purchase Your Policy within 24 hours of booking Your Trip. You must be reasonably prevented from going on Your Trip.
- 3.5. **Damage or burglary affecting Your home:** Must occur within 7 days of Your departure date from South Africa.
- 3.6. **Visa denial:** You or Your Travel Companion must meet the following requirements:
  - 3.6.1. Passport was valid for 6 months after the last day of the Trip.
  - 3.6.2. Passport had at least 2 blank adjacent pages for visa stamps.
  - 3.6.3. Application was for tourism and/or business visa only.
  - 3.6.4. Documents were in order as per the embassy specific requirements.
  - 3.6.5. Application was made timeously, within the minimum number of days as stipulated by the Embassy or the visa processing company used.
  - 3.6.6. The Policy was purchased prior to the visa appointment.

### 4. Exclusions

- 4.1. **Excluded reasons:**
  - 4.1.1. Cancellations or postponements by a Travel Supplier or accommodation provider.
  - 4.1.2. Cancelled or postponed events and activities.
  - 4.1.3. Disinclination to travel.
  - 4.1.4. Denied boarding.
  - 4.1.5. Failure to meet the entry requirements of a country.
  - 4.1.6. Pre-Existing Medical Conditions.
  - 4.1.7. Travel Supplier Insolvency.
  - 4.1.8. The South African or a destination country government imposing a restriction on travel.
  - 4.1.9. Airport closures, delays and missed connections.
  - 4.1.10. Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip.
  - 4.1.11. Compulsory quarantine upon arrival at Your destination.
  - 4.1.12. Restrictions on Your movement and inability to follow or complete a planned itinerary.
  - 4.1.13. Epidemic or pandemic event.
- 4.2. **Excluded costs:**
  - 4.2.1. Costs You incur for alternative transport or accommodation arrangements where a Travel Supplier has made alternative arrangements available.

- 4.2.2. Compensation for loss of enjoyment.
- 4.2.3. Cost of travel arrangements for a subsequent trip.
- 4.2.4. Cost of unused transport and accommodation arrangements where We pay for or contribute towards alternative arrangements or Your repatriation.
- 4.2.5. Costs associated with and consequential to compulsory quarantine at a destination country.

## 1. Meaning of Words

- 1.1. **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.

## 2. Covered

- 2.1. **Flight Delay:** Reimbursement of lounge access, essential food, beverage (excluding alcoholic beverages) and/or accommodation expenses incurred if Your flight is delayed for more than 2 hours.
- 2.2. **Missed Connection:** Reimbursement of alternative flight ticket cost incurred to continue with Your Trip if You miss a connecting flight due to Your incoming flight or cruise being delayed by more than 1 hour of its scheduled arrival time, provided the flights are operated by different airlines not part of a code share arrangement.

## 3. Specific Conditions

- 3.1. You must take every reasonable step to commence and complete the Trip and check-in for the flight or other mode of transport on time.

## 4. Exclusions

### 4.1. Excluded reasons:

- 4.1.1. Cancellations or postponements by a Travel Supplier.
- 4.1.2. Denied boarding.
- 4.1.3. Failure to meet the entry requirements of a country.
- 4.1.4. The South African or a destination country government imposing a restriction on travel.
- 4.1.5. Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip.
- 4.1.6. Epidemic or pandemic events.

### 4.2. Excluded costs:

- 4.2.1. Costs You incur for alternative transport or accommodation arrangements where a Travel Supplier has made alternative arrangements available.
- 4.2.2. Compensation for loss of enjoyment.
- 4.2.3. Cost of unused transport and accommodation arrangements.

## 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 consumed, used up after single or recurring use, including without limitation, any drinkable and edible goods, 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 Baggage or Personal Possessions to prevent unauthorised interference or theft of Your Baggage or Personal Possessions.
- 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:** Multiple Personal Possessions considered as being similar or complementary to one another or used together.

## 2. Covered

- 2.1. Cost of repairing or replacing **Baggage and Personal Possessions, damaged, lost, or stolen while in the custody of an airline.**
- 2.2. Cost of repairing or replacing **Baggage and Personal Possessions, damaged or stolen during Your Trip.**
- 2.3. Reimbursement of essential clothing and toiletries if Your **Baggage is misplaced and delayed** outside Your Home Country for more than 2 hours.
- 2.4. Cost of replacing **Travel Documents damaged, lost, or stolen** during Your Trip.

## 3. Specific Conditions

- 3.1. You must take suitable precautions to secure the safety of Your Baggage and Personal Possessions and must not leave it unsecured or Unattended at any time in a place to which the public has access.
- 3.2. Loss, theft or damage to Baggage and Personal Possessions while in the custody of an airline must be reported to them before You leave the terminal (as the case may be).

- 3.3. You must be furnished with an irregularity report and first attempt to claim from the airline. We act as a secondary compensation to the airline for the balance of loss You suffer.
- 3.4. You must take reasonable steps to recover lost or stolen Baggage and Personal Possessions, including reporting of possible theft to the police within 48h of the event or discovery thereof.
- 3.5. We may decide to repair, replace, or compensate in cash.
- 3.6. Claims are paid based on the value of the goods at the time that they are lost, stolen, or damaged subject to a Single Item Limit.
- 3.7. Liability in respect of a Pair or Set of Possessions is limited to the value of that part of the Pair or Set which is lost or damaged.

## 4. Excluded

### 4.1. Items:

- 4.1.1. Screens of mobile phones and computer
- 4.1.2. Fragile or brittle items
- 4.1.3. Consumables, including medication
- 4.1.4. Valuables -
  - 4.1.4.1. Not carried on Your person;
  - 4.1.4.2. Not stored as hand luggage on the flight;
  - 4.1.4.3. Stowed safely in a safe or safety deposit box, locked glove box or boot of a vehicle.
- 4.1.5. Dentures or hearing aids
- 4.1.6. Cash and other forms of currency, bonds, securities, stamps, coupons or documents of any kind
- 4.1.7. Musical instruments
- 4.1.8. Antiques
- 4.1.9. Pictures
- 4.1.10. Pedal cycles, vehicles or accessories
- 4.1.11. Samples or merchandise or business goods or specialised equipment relating to a trade or profession
- 4.1.12. Unused mobile telephone rental charges or pre-payments
- 4.1.13. Items hired by You, and all items loaned or entrusted to You
- 4.1.14. Forgotten or mislaid items
- 4.1.15. Items transported on a roof rack or shipped as freight or under a Bill of Lading
- 4.1.16. Items confiscated, forfeited, impounded or requisitioned legally by customs, police services, crime prevention units or any lawfully constituted officials or authorities

### 4.2. Damage:

- 4.2.1. Aesthetic damage (e.g. scratches, dents or cracks) that does not render the Baggage or Personal Possessions unusable.
- 4.2.2. Wear and tear, damage caused by water, moth or vermin or any process of dyeing or cleaning.
- 4.2.3. Damage to sports gear whilst in use.
- 4.2.4. Electrical or mechanical breakdown, loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any consequential loss arising therefrom.

## 1. Covered

- 1.1. Reimbursement or indemnity for compensation and legal costs You are legally liable to pay to a third party due to being found culpable for their accidental bodily injury or death, or accidental damage to their property.

## 2. Specific Conditions

- 2.1. Your culpability and liability must be substantiated and quantified by a court order or settlement agreement.
- 2.2. We may elect to defend or settle a claim on Your behalf and must approve proposed terms of settlement.

## 3. Excluded

- 3.1. Your liability arising directly or indirectly from:
  - 3.1.1. An event occurring within Your Home Country.
  - 3.1.2. Injury to, or the death of, any relative, person from Your household, or a person in Your service.
  - 3.1.3. Property belonging to, or held in trust by You or Your relative, a person from household or any person in Your service or for which the aforementioned persons have a legal responsibility.
  - 3.1.4. Your ownership or use of airborne craft; horse drawn, motorised, mechanically propelled, or towed vehicles, vessels, sail, or powered boat (other than row boats or canoes), animals and firearms.
  - 3.1.5. Your pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services.
  - 3.1.6. Your ownership or occupation of any land or building.
  - 3.1.7. Your wilful, malicious, or negligent act or omission.
  - 3.1.8. Your transmission of a sexually transmitted or communicable disease or virus, HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS.
  - 3.1.9. A contractual agreement where the liability would not exist in law in the absence of such an agreement.

## 1. Covered

### 1.1. Reimbursement or indemnity for any of the following:

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:

- 1.1.1. Bail bond- cost You incurred as a result of false arrest or wrongful detention by any Government or Foreign Power.
- 1.1.2. Reward to an informant for information related to Your whereabouts.
- 1.1.3. Costs incurred while attempting to negotiate Your release.
- 1.1.4. Your travel costs to return to Your Home Country after Your release.
- 1.1.5. Reasonable and necessary fees and expenses of a qualified interpreter.

## 2. Specific Conditions

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

## 3. Excluded

- 3.1. Travel to a country outside the Territorial Limits of this Policy or where the United Nations Armed Forces are present and/or active.
- 3.2. Fulfilment of any ransom demands.
- 3.3. Any violation of law by You or failure to maintain and possess duly authorised and required documents and visas.
- 3.4. Your participation in the operations of any governmental organisation, official law enforcement or military force.

## SECTION D: 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 - Excludes racing and 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 - Excludes racing and 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 6000m 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 - Excludes racing, competition, Polo, Hunting and Jumping
Hot Air Ballooning	Standard safety equipment - Excludes racing and competition
Husky sledge driving	Organised Trips only: standard safety equipment, excluding endurance and racing
Ice skating (outdoor)	Standard safety equipment - Excludes racing and competition
Jet Boating	Organised Trips only - standard safety equipment to be used
Jet Skiing	Standard safety equipment - Excludes racing and competition
Jogging	
Kite surfing	Standard safety equipment - Excludes competition & surfing during storms
Marathons	
Martial Arts	Training only, non-contact
Motorcycling	Licence required, excluding off-road, racing, competition, track days and time trials (max age 60) - standard safety equipment to be used, not exceeding 125cc
Mountain Biking	Standard safety equipment - Excludes racing, extreme terrain and 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 (Skateboarding)	Standard safety equipment - Excludes racing and 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 - Excludes racing and competition
Scuba Diving (max depth 30m - qualified)	PADI or equivalent maximum 30m, accompanied by a buddy diver
Skateboarding	Standard safety equipment - Excludes racing and competition
Skidoo	Standard safety equipment - Excludes racing and competition
Skiing (on-piste / glacier)	Standard safety equipment - Excludes racing and competition
Squash	
Snorkelling	Standard safety equipment
Surfing	Standard safety equipment - Excludes racing and competition, 10km limit
Swimming	
Tennis	
Tobogganing	Standard safety equipment - Excludes racing and competition
Trekking (under 6000m altitude)	Organised tours, no solo treks, no mountaineering using ropes
Volleyball	
Wake boarding	Standard safety equipment - Excludes racing and competition
Water polo	
Water skiing	Standard safety equipment - Excludes racing and competition
White water rafting (grades 1 to 4)	Organised Trips only - standard safety equipment to be used
Windsurfing	Standard safety equipment - Excludes racing and competition
Yachting - inside territorial waters	Standard safety equipment - Excludes racing, competition & being a member of crew
Zorbing	Standard safety equipment - Excludes racing and competition

## SECTION E: ASSISTANCE SERVICES

The additional products or services are not regulated under the FAIS Act and therefore the client is not afforded the same protections in respect of those additional products or services that may apply in respect of the provision of financial products or services in terms of the FAIS Act.

### 1. Covered

The following international assistance services are available through AZOZA.

#### 1.1. Medical Assistance:

- 1.1.1. We will assist and arrange Your admission to hospital as an Inpatient.
- 1.1.2. We will provide the name, address, telephone number of Medical Practitioners, hospitals, clinics, dentists, and dental clinics.
- 1.1.3. We will monitor Your medical condition during and after hospitalisation.
- 1.1.4. We will, subject to authorisation from Us, provide guarantee of payment on Your behalf for Emergency Medical Expenses.
- 1.1.5. Where medically necessary, Medical Assistance will arrange for the provision of transportation, medical care during transportation, communications and all usual ancillary services required to repatriate and escort You to Your home or a hospital in Your Home Country.

#### 1.2. Cash Advance:

- 1.2.1. We will transfer emergency funds to You in case of urgent need subject to reimbursement by You.
- 1.2.2. This service will apply when access to Your normal financial/banking arrangements is unavailable and is intended to cover Your immediate living expenses.
- 1.2.3. You must make arrangements to deposit the required funds into Our account in South Africa equal to the amount of the transfer plus a 10% administration fee.

#### 1.3. Emergency travel and accommodation arrangements:

- 1.3.1. We will provide You with all reasonable, practical and possible assistance in arranging emergency alternative accommodation and onward or return transportation.
- 1.3.2. 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.

1.4. **Transmission of urgent messages:** We will transmit urgent messages following Your Illness, Injury or when You experience travel delays.

1.5. **24 Hour Nurse Line:** Our 24-hour helpline provides access to a professional medical assistance service to assist You with any health query.

1.6. **Trauma Line:** We will provide assistance in the case of assault, hijacking, child abuse, medical emergency and most other forms of trauma.

1.7. **Consular Referral:** We will provide You with the relevant contact details of diplomatic representatives wherever possible.

1.8. **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.

1.9. **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, as well as reimburse You, up to the Sum Insured for legal cost incurred in Your defence.

### 1. Our Liability

- 1.1. Your Policy provides secondary cover after compensation, indemnity, reimbursement or payment obligations of another insurer, Travel Supplier, or another third party has been offered, obtained or is deemed due.
- 1.2. Our maximum liability for any Insured Event is limited to the Sum Insured stipulated under the relevant Benefit in the Policy Schedule and subject to deduction of 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.
- 1.3. If You have more than one plan underwritten by Us with overlapping Benefits, the higher Sum Insured shall apply in respect of such Benefit claimed.
- 1.4. Our liability will be limited to **R20,000** if You or someone designated by You does not contact AZOZA for authorisation of treatment where the cost is more than **R20,000**. If You are unconscious Your Travel Companion must contact AZOZA for authorisation within 24 hours of Your admission.
- 1.5. You cannot claim for the following:
  - 1.5.1. Interest.
  - 1.5.2. More than the actual loss.
  - 1.5.3. Sentimental value or loss of enjoyment.
  - 1.5.4. If You do not have an insurable interest, for example if an item does not belong to You.
- 1.6. This Policy gives rights to You only and to Your beneficiaries in the event of Your Death. Any extension of Our liability for the losses of any other person gives no right to that person to claim from Us.

### 2. Your Responsibilities

- 2.1. You should not make any admission, statement, offer, promise, payment, or indemnity without Our prior consent in writing.
- 2.2. You must send Us all documents required, or which would assist to substantiate Your claim.
- 2.3. You must give all information, documentation and assistance required by Us to obtain indemnity from other parties, including assistance with any legal proceedings against a party responsible for Your loss. Note that any such legal action may be taken in Your name.
- 2.4. The cost to obtain reports We may require or to submit to a medical examination (where required) is for Your own account.
- 2.5. In the event of a valid claim, You shall allow Us the use of Your travel tickets towards containing Our costs for Your repatriation.

### 3. Notification and Rejection of Claims

- 3.1. In the event of your claim being rejected and a claim rejection letter being sent to you, you have a period of 90 days in which to make a representation to us. Should you make a representation within the 90-day period, we will, within 45 days of receiving the representation, notify you of our final decision after reviewing the representation.
- 3.2. Should you be dissatisfied with our decision, you have a period of 6 months in which to institute legal action. You may lodge a complaint with the Ombudsman for Short Term Insurance on the details below:

3.2.1. 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.

3.2.2. If You are not satisfied with the handling of your Claim, or wish to appeal a rejected claim, please follow the Complaints Procedure detailed in this Policy Wording.

#### 4. Supporting Documentation and Information

BENEFIT	SUPPORTING DOCUMENTATION / INFORMATION
All Claims	<ul style="list-style-type: none"> <li>• Completed claim form</li> <li>• Copy of identification document (Passport or South African identity document)</li> <li>• Copy of flight booking or ticket</li> <li>• Copy of all receipts, quotes or invoices you are claiming for</li> <li>• Proof of costs incurred for medical expenses (copies of all invoices/receipts)</li> <li>• Proof of credit card or medical aid travel insurance (top-up plans)</li> </ul>
Emergency Medical and Related Assistance	<ul style="list-style-type: none"> <li>• Comprehensive medical report and diagnosis from the treating Medical Practitioner</li> <li>• Medical history report 6 months before the start date of the Policy</li> <li>• Detailed description of the event that led to medical treatment</li> </ul>
Personal Accident	<p>Accidental Death</p> <ul style="list-style-type: none"> <li>• Copy of death certificate and all medical reports</li> <li>• Inquest and post-mortem reports</li> <li>• Police report if death is due to an accident</li> <li>• Blood alcohol results if the Insured was the driver involved in a motor vehicle accident</li> </ul> <p>Permanent Disability</p> <ul style="list-style-type: none"> <li>• Certificate from Medical Practitioner confirming extent of disability</li> <li>• Blood alcohol results if the Insured was the driver in a motor vehicle</li> </ul>
Trip Cancellation and Interruption	<ul style="list-style-type: none"> <li>• Medical certificate or report confirming Illness and certifying why You are unfit to travel or continue with Your planned Trip</li> <li>• Details of the incident leading to an Injury</li> <li>• Copy of death certificate and medical certification if claiming due to death, Injury or Illness of a Close Relative</li> <li>• Letter from employer confirming You have been retrenched or made redundant</li> <li>• Proof or an affidavit from the police confirming damage to and/or theft from Your home</li> </ul>
Visa Denial	<ul style="list-style-type: none"> <li>• Confirmation from the consulate or embassy that Your visa application was rejected</li> <li>• Confirmation from the consulate or embassy that the processing of Your visa was delayed</li> <li>• A copy of Your and/or Your Travel Companion's visa application and supporting documentation.</li> </ul>
Travel Delay	<ul style="list-style-type: none"> <li>• Letter from the Travel Supplier confirming a delay occurred</li> </ul>
Missed Connection	<ul style="list-style-type: none"> <li>• Letter from the Travel Supplier detailing the reason for and duration of the delay causing You to miss Your connecting flight</li> <li>• Receipts for an alternative economy flight ticket if the Travel Supplier has not made provision for an alternative flight</li> </ul>

<p>Baggage and Personal Possession</p>	<p>All</p> <ul style="list-style-type: none"> <li>• Any pre-loss evidence of ownership and existence of items claimed (e.g. bank statements, receipts, invoices, packaging, photos)</li> <li>• For jewellery claims, original or certified copies of valuation certificates issued before the start date (or some other form of proof we agree to)</li> </ul> <p>Accidental Damage</p> <ul style="list-style-type: none"> <li>• Photo evidence of damage</li> <li>• Quotes for repair or replacement</li> <li>• Vendor confirmation that an item cannot reasonably be repaired can be requested by Us</li> </ul> <p>Theft</p> <ul style="list-style-type: none"> <li>• Police report</li> <li>• Receipts for replacement items</li> <li>• Proof from Your mobile phone service provider that Your phone has been blacklisted</li> <li>• Detailed description of missing Personal Possessions</li> </ul> <p>Damage, Loss, or Theft in custody of Airline</p> <ul style="list-style-type: none"> <li>• Copy of the airline's property irregularity report</li> <li>• Any written settlement offers from the airline</li> </ul>
<p>Baggage Delay</p>	<ul style="list-style-type: none"> <li>• Receipts for essential expenses You incurred.</li> </ul>
<p>Personal Liability</p>	<ul style="list-style-type: none"> <li>• Copies of any legal documents You receive, for example a letter of demand, summons or court order</li> <li>• A written description of the event giving rise to the liability</li> <li>• Any written settlement offer You may get</li> </ul>
<p>Kidnap and Wrongful Detention</p>	<ul style="list-style-type: none"> <li>• Copy of the police or relevant authority report.</li> </ul>

## SECTION G: COMPLAINTS PROCEDURE

Complaints regarding this Policy or servicing must be submitted to the Intermediary in writing.

Complaints will be acknowledged within 2 working days of receipt and resolved within 5 working days.

<b>INTERMEDIARY</b>	<p>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: <a href="mailto:complaints@hepstar.com">complaints@hepstar.com</a></p>
<b>INSURER</b>	<p>If You are dissatisfied with the feedback received from Your Intermediary, or Your complaint remains unresolved, feel free to contact the Guardrisk Complaints Department: Email: <a href="mailto:complaints@guardrisk.co.za">complaints@guardrisk.co.za</a> or contact Guardrisk on 0860 333 361</p>

If Your complaint is not resolved to Your satisfaction after having followed the steps above, You may approach the relevant body(ies) below depending on the nature of Your complaint. These procedures do not affect any right of legal action the Insured Person may have against the Insurers.

	NATIONAL FINANCIAL OMBUD SCHEME	FAIS OMBUD	FINANCIAL SECTOR CONDUCT AUTHORITY	INFORMATION REGULATOR
Nature of complaint	Claims/service	Product/advice	Market conduct	Use of Personal Information
Address	<p>Cape Town: Claremont Central Building, 6<sup>th</sup> Floor, 6 Vineyard Road, Claremont, 7708</p> <p>Johannesburg: 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198</p>	PO Box 41, Menlyn Park, 0063	PO Box 35655, Menlo Park, 0102	PO Box 31533, Braamfontein, Johannesburg, 2017
Telephone number	+27 (0)86 080 0900	+27 (0)12 762 5000 +27 (0)86 066 3274 (Sharecall)	+27 (0)12 428 8000	Telephone: +27 (0)10 023 5200
Fax number			+27 12 346 6941	
Email address	<a href="mailto:info@nfosa.co.za">info@nfosa.co.za</a>	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>	<a href="mailto:info@fsca.co.za">info@fsca.co.za</a>	<a href="mailto:POPIAComplaints@info-regulator.org.za">POPIAComplaints@info-regulator.org.za</a>
Website	<a href="http://www.nfosa.co.za">www.nfosa.co.za</a>	<a href="http://www.faisombud.co.za">www.faisombud.co.za</a>	<a href="http://www.faisombud.co.za">www.faisombud.co.za</a>	<a href="http://www.infoforegulator.org.za">www.infoforegulator.org.za</a>

## Details of the parties involved in the underwriting and servicing of Your Policy

<b>INTERMEDIARY</b>	<b>HEPSTAR FINANCIAL SERVICES (PTY) LTD</b>
Company Registration number	2013/139291/07
VAT Registration number	4260266020
FSP number	45097, an authorised financial services provider
License conditions and limitations	Hepstar is authorised to provide intermediary services in respect of Category 1: Non-Life 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 with the execution of a sale / policy 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.  <b>The Intermediary</b> does not hold` more than 10% of the Insurer's shares or has any equivalent substantial financial interest in the Insurer.  During the preceding 12-month period, the Intermediary has received more than 30% of total remuneration, including commission, from the Insurer.
Physical address	8 <sup>th</sup> Floor, Tarquin House, 81 Loop Street, Cape Town, 8001
Postal address	8 <sup>th</sup> Floor, Tarquin House, 81 Loop Street, Cape Town, 8001
Telephone number	+27 (0)86 144 4548
Email address	info@hepstar.com
Website	www.hepstar.co.za
Professional Indemnity Insurance	R1 000 000
Premium Collection	Hepstar is authorised to collect Your premium on behalf of Guardrisk Insurance Company Ltd.
External Compliance Officer	Craig Barends [Moonstone Compliance (Pty) Ltd] Tel: +27(0)21 883 89000 Email: cbarends@moonstonecompliance.co.za
Conflict of Interest Policy	Please request our Conflict of Interest Management Policy from Info@hepstar.com
<b>INSURER</b>	<b>GUARDRISK INSURANCE COMPANY LTD</b>

Company Registration number	1992/001639/06
VAT Registration number	4250138072
FSP number	75, an authorised financial services provider
License conditions and limitations	<p>Guardrisk Insurance Company Limited is authorised to give advice and render financial services for products under Category I, including:</p> <ul style="list-style-type: none"> <li>- Non-Life Insurance: Personal Lines</li> <li>- Non-Life Insurance: Commercial Lines</li> <li>- Non-Life Insurance: Personal Lines A1</li> </ul> <p>Guardrisk is the underwriter of Your Policy and ultimately receives Your premium.</p>
Physical address	The Marc, Tower 2, 129 Rivonia Road, Sandton 2196, South Africa.
Postal address	PO Box 786015, Sandton, 2146
Telephone number	+27 (0)11 669 1000
Email address	info@guardrisk.co.za
Website	www.guardrisk.co.za
Professional Indemnity Insurance	Guardrisk has Professional Indemnity Cover and Fidelity Guarantee Cover in place.
Compliance Officer	<p>compliance@guardrisk.co.za</p> <p>Telephone: +27-11-669-1000</p> <p>email: compliance@guardrisk.co.za</p>
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

#### HEPSTAR (INTERMEDIARY) AND GUARDRISK (INSURER) RELATIONSHIP & REMUNERATION

Hepstar as a cell owner	<p>This Policy is subject to a cell captive relationship between Guardrisk and Hepstar, as a result of a shareholder and subscription agreement concluded between Guardrisk and Hepstar, whereby Hepstar is entitled to share in the profits and losses generated by the insurance business. Guardrisk may distribute dividends, at the sole discretion of its Board of Directors, to Hepstar during the existence of the Policy. This will not have an impact on Your premium.</p> <p>Therefore, this is an arrangement whereby Guardrisk shares equity with Hepstar through a shareholding arrangement and provides Hepstar a vehicle through which to write Hepstar's insurance risks.</p>
Commission	Hepstar as an intermediary receives a commission of 20% of the premium from Guardrisk for the provision of intermediary services, which commission is included in and does not impact Your premium.

Binder Fees	Hepstar as a binder holder receives binder fees of 32% of the premium from Guardrisk for the performance of the following binder functions on behalf of the insurer, which fees are included in and does not impact Your premium. <ul style="list-style-type: none"> <li>- Entering into, varying, or renewing a policy (12%)</li> <li>- Determining policy wording (5%)</li> <li>- Setting premiums (5%)</li> <li>- Assessing policy benefits (5%)</li> <li>- Settling claims (5%)</li> </ul>
<b>YOUR TRAVEL OPERATOR (if applicable)</b>	
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.

**OTHER MATTERS OF IMPORTANCE**

You will be informed of any material changes to the information about the Intermediary and/or Insurer provided above. You will always be given a reason for the repudiation of Your claim. You will always be entitled to a copy of Your policy at no extra charge. You must monitor cover to ensure that the cover remains adequate. A copy of your policy must be provided to you within 31 (thirty-one) days after the policy commences. Information provided verbally and prior to the policy incepting remains applicable and accurate.

**Warning**

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep notes of what is said to You and all documents handed to You. Where applicable, call recordings will be made available to You within 7(seven) days of request. Don't be pressurised to buy the product. Failure to provide correct or full relevant information may influence an Insurer on any claims arising from Your contract of insurance.

**Waiver of Rights**

No insurer and/or intermediary may request or induce in any manner a client to waiver any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.