



TRAVEL INSURANCE

PRODUCT BROCHURE

IMPORTANT PRODUCT INFORMATION

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

ELIGIBILITY FOR INTERNATIONAL COVER

- ✓ **Residents of South Africa** (main home in RSA) are eligible for the **Comprehensive, Visa/Budget, Senior, Business, Credit Card Top up, Annual Multi-Trip, Cancellation and Interruption** and **Missed Connection** plans
- ✓ **Non-residents** travelling to RSA are eligible for the **Inbound plan**.
- ✓ **One way tickets** - Cover is available for 10, 20 or 30 days; however; you must intend to return (i.e. not for emigration purposes).
- ✓ You do not exceed the **age limit** of 70 years, except Senior, which is 84 years – both inclusive.
- ✓ Travel not exceeding **365 consecutive days** in the case of international travel.
- ✓ Senior and Credit Card Top up is limited to **95 consecutive travel days**.
- ✓ Policy must be **purchased prior to the date of departure** from South Africa or to South Africa.

SOME LIMITS AND EXCLUSIONS

You will not be covered for:

- ✗ Travel **against** the **advice** of a Medical Practitioner
- ✗ Travel with the **intention of obtaining medical treatment** or consultation abroad
- ✗ **Pregnancy** and childbirth related complications **after the 26th week** of pregnancy
- ✗ 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 Crimea Region.

PRE-EXISTING MEDICAL CONDITIONS

The products only provide 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 70 years (inclusive). Cover for pre-existing medical conditions excludes any condition that you are on the waiting list of treatment or have been recommended to commence or continue treatment.

ELIGIBILITY FOR DOMESTIC COVER

- ✓ Residents of RSA travelling **within RSA**
- ✓ You do not exceed the **age limit** of 84 (inclusive)
- ✓ Policy must be **purchased prior to the date of departure**

PRODUCT BENEFITS

INTERNATIONAL TRAVEL PRODUCTS

PRODUCT NAME	COMPREHENSIVE	VISA	SENIOR
AGE LIMIT (Inclusive)	70	70	84
INSURED EVENTS	BENEFIT LIMIT	BENEFIT LIMIT	BENEFIT LIMIT
EMERGENCY MEDICAL & RELATED EXPENSES			
Emergency Medical Expenses	R 20,000,000	R 2,000,000	R 2,000,000
Limit & Extensions:			
- Adventure sports/Hazardous activities	R 2,000,000	Excluded	Excluded
- Pre-existing condition	R500,000	R 500,000	Excluded
- Terrorism	R 500,000	Excluded	R 500,000
Excess	R 500	R 500	R 500
Medical evacuation, repatriation or transportation to a medical centre	Actual Expense	Actual Expense	Actual Expense
Optical expenses	R 10,000	R 5,000	R 10,000
Provisional pain-stilling dental treatment	R 10,000	R 5,000	R 10,000
Repatriation of mortal remains and coffin expenses	Actual Expense	Actual Expense	Actual Expense
Repatriation of accompanying family member	Actual Expense		Actual Expense
Compassionate emergency visit by any one person	R 15,000		R 15,000
Hospital cash benefit - R 500 per day for max 6 days	R 3,000	R 3,000	R 3,000
PERSONAL ACCIDENT			
Death *	R 500,000	R 100,000	
Permanent Disability *	R 500,000	R 100,000	
ASSISTANCE SERVICES			
Cash advances	Assistance	Assistance	Assistance
Emergency travel & accommodation arrangements	Assistance	Assistance	Assistance
Transmission of urgent messages	Assistance	Assistance	Assistance
24 hour nurse line and trauma line	Assistance	Assistance	Assistance
Consular referral	Assistance	Assistance	Assistance
Household assist	Assistance	Assistance	Assistance
Legal assistance	R 15,000		R 15,000
TRIP CANCELLATION & INTERRUPTION			

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Guardrisk is a licensed financial services provider, FSP 75. Address: 102 Rivonia Road, Ground Floor, 2nd Tower, Sandton 2196.

Cancelling your trip Specific reasons listed in policy wording ** Limits & Extensions: - Visa denied - Travel supplier insolvency - Any reason ***	R 20,000 R 15,000 R 25,000 R 10,000		R 20,000 R 15,000 R 20,000 R 10,000
Cutting your trip short after it has started Specific reasons listed in policy wording **	R 20,000		R 20,000
Postponement of trip Specific reasons listed in policy wording **	R 10,000		R 10,000
Travel delay - Scheduled public transport delayed for 4 hours or more - Security travel delay	R 1,000 R 1,000		R 1,000 R 1,000
Missed connection - Arrived more than 1 hour after scheduled time	R 7,500		R 7,500
Natural disaster cover	R 3,000		R 3,000
INCONVENIENCE COVER			
Theft, damage and accidental loss of baggage and personal Items Limits: - Accidental loss of baggage - Single item limit on theft and damage - Single item limit on accidental loss - Single item limit on contact lenses, prescription spectacles, sunglasses	R 20,000 R 5,000 R 5,000 R 1,250 R 500	R 5,000 R 2,500 R 1,500 R 1,000 R 500	R 20,000 R 5,000 R 5,000 R 1,250 R 500
Loss of cash and or travel documents	R1,000	R 1,000	R1,000
Baggage delay - Delayed for 4 hours or more	R 1,000	R 1,000	R 1,000
PERSONAL LIABILITY			
Civil liability for injury or loss caused to third party	R 1,000,000	R 100,000	R 1,000,000
HIJACK OF PUBLIC TRANSPORTATION			
R 1,000 per 24 hours during which your public transport was hijacked	R 30,000		R 30,000
KIDNAPPING & WRONGFUL DETENTION			
Kidnapping	R 500,000		
Wrongful Detention	R 50,000	R 20,000	
CARRIER ACCUMULATION LIMIT	R 50,000,000	R 50,000,000	R 50,000,000
PREMIUM	Refer to "Pricing – International Travel Medical"		

* Personal Accident Benefits:

- Personal accident benefits are excluded if you exceed the age of 67 years.
- Personal accident benefits are excluded while participating in hazardous activities/adventure sports or manual labour

** Covered reasons for Cancellation (and Interruption - where applicable):

- Visa denied
- Travel supplier insolvency
- Unexpected illness, injury or death to yourself, relative or travel companion (Excludes pre-existing medical conditions)
- Terrorist incident in a city listed in your itinerary (Less than 14 days prior to your date of departure)
- Retrenchment / being made redundant
- Compulsory quarantine
- Damage or burglary affecting your home (Loss exceeds R 10,000)

*** Cancellation for ANY REASON conditions:

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- Policy must be purchased within 24 hours of airline ticket
- Ticket or trip must be cancelled 48 hours or more before departure

**** Carrier Accumulation Limit:

- This is the maximum amount the insurer will pay out in respect of a policy, regardless of how many insureds covered by the policy

SPECIAL INTERNATIONAL TRAVEL PRODUCTS

PRODUCT NAME	BUSINESS	CREDIT CARD TOP-UP	ANNUAL MULTI-TRIP
AGE LIMIT (Inclusive)	70	70	70
INSURED EVENTS	BENEFIT LIMIT	BENEFIT LIMIT	BENEFIT LIMIT
EMERGENCY MEDICAL & RELATED EXPENSES			
Emergency Medical Expenses	R 100,000,000	R 15,000,000	R 20,000,000
Limit & Extensions:			
- Adventure sports/Hazardous activities	R 2,000,000	R 2,000,000	R 2,000,000
- Pre-existing condition	R 500,000	R 500,000	R 500,000
- Terrorism	R 500,000	R 500,000	R 500,000
Excess	R 500	R 500	R 500
Medical evacuation, repatriation or transportation to a medical centre	Actual Expense	Actual Expense	Actual Expense
Optical expenses	R 10,000	R 10,000	R 10,000
Provisional pain-stilling dental treatment	R 10,000	R 10,000	R 10,000
Repatriation of mortal remains and coffin expenses	Actual Expense	Actual Expense	Actual Expense
Repatriation of accompanying family member	Actual Expense	Actual Expense	Actual Expense
Compassionate emergency visit by any one person	R 15,000	R 15,000	R 15,000
Hospital cash benefit - R 500 per day for max 6 days	R 3,000	R 3,000	R 3,000
PERSONAL ACCIDENT			
Death *	R 500,000	R 250,000	R 500,000
Permanent Disability *	R 500,000	R 250,000	R 500,000
ASSISTANCE SERVICES			
Cash advances	Assistance	Assistance	Assistance
Emergency travel & accommodation arrangements	Assistance	Assistance	Assistance
Transmission of urgent messages	Assistance	Assistance	Assistance
24 hour nurse line and trauma line	Assistance	Assistance	Assistance
Consular referral	Assistance	Assistance	Assistance
Household assist	Assistance	Assistance	Assistance
Legal assistance	R 15,000		R 15,000

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TRIP CANCELLATION & INTERRUPTION			
Cancelling your trip Specific reasons listed in policy wording ** Limits & Extensions: - Visa denied - Travel supplier insolvency - Any reason ***	R 40,000	R 20,000	R 20,000
Cutting your trip short after it has started Specific reasons listed in policy wording **	R 40,000	R 20,000	R 20,000
Postponement of trip Specific reasons listed in policy wording **	R 10,000	R 10,000	R 10,000
Travel delay - Scheduled public transport delayed for 4 hours or more - Security travel delay	R 1,000 R 1,000	R 1,000 R 1,000	R 1,000 R 1,000
Missed connection - Arrived more than 1 hour after scheduled time	R 7,500	R 7,500	R 7,500
Natural disaster cover	R 3,000	R 3,000	R 3,000
INCONVENIENCE COVER			
Theft, damage and accidental loss of baggage and personal Items Limits: - Accidental loss of baggage - Single item limit on theft and damage - Single item limit on accidental loss - Single item limit on contact lenses, prescription spectacles sunglasses	R 20,000 R 5,000 R 5,000 R 1,250 R 500	R 20,000 R 5,000 R 5,000 R 1,250 R 500	R 20,000 R 5,000 R 5,000 R 1,250 R 500
Loss of cash and or travel documents	R1,000	R1,000	R1,000
Baggage delay - Delayed for 4 hours or more	R 1,000	R 1,000	R 1,000
PERSONAL LIABILITY			
Civil liability for injury or loss caused to third party	R 1,000,000	R 1,000,000	R 1,000,000
HIJACK OF PUBLIC TRANSPORTATION			
R 1,000 per 24 hours during which your public transport was hijacked	R 30,000	R 30,000	R 30,000
KIDNAPPING & WRONGFUL DETENTION			
Kidnapping	R 500,000	R 500,000	R 500,000
Wrongful Detention	R 50,000	R 50,000	R 50,000
CARRIER ACCUMULATION LIMIT	R 100,000,000	R 50,000,000	R 50,000,000
PREMIUM	Refer to "Pricing – International Travel Medical"		

* Personal Accident Benefits:

- Personal accident benefits are excluded if you exceed the age of 67 years.

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- Personal accident benefits are excluded while participating in hazardous activities/adventure sports or manual labour
- ** Covered reasons for Cancellation (and Interruption - where applicable):
- Visa denied
 - Travel supplier insolvency
 - Unexpected illness, injury or death to yourself, relative or travel companion (Excludes pre-existing medical conditions)
 - Terrorist incident in a city listed in your itinerary (Less than 14 days prior to your date of departure)
 - Retrenchment / being made redundant
 - Compulsory quarantine
 - Damage or burglary affecting your home (Loss exceeds R 10,000)
- *** Cancellation for ANY REASON conditions:
- Policy must be purchased within 24 hours of airline ticket
 - Ticket or trip must be cancelled 48 hours or more before departure
- **** Carrier Accumulation Limit:
- This is the maximum amount the insurer will pay out in respect of a policy, regardless of how many insureds covered by the policy

DOMESTIC TRAVEL PRODUCTS

PRODUCT NAME	DOMESTIC BAGGAGE
GEOGRAPHICAL SCOPE	DURATION OF FLIGHT
AGE LIMIT (Inclusive)	84
INSURED EVENTS	BENEFIT LIMIT
TRIP CANCELLATION & INTERRUPTION	
Cancelling your trip Specific reasons listed in policy wording *	R 10,000
Postponement of trip Specific reasons listed in policy wording *	R 10,000
Travel delay Reimbursement of necessary expenses incurred - Scheduled public transport delayed for 4 hours or more - Security travel delay	R 2,000 R 2,000
INCONVENIENCE COVER	
Theft, damage and accidental loss of baggage and personal Items Single item limit	R 10,000 R 2,500
Baggage delay - Delayed for 4 hours or more Reimbursement of necessary expenses incurred	R 1,000
CARRIER ACCUMULATION LIMIT ***	R 100,000
PREMIUM	R 25 per flight leg

* Covered reasons for Cancellation (and Interruption - where applicable):

- Unexpected illness, injury or death to yourself, relative or travel companion (Excludes pre-existing medical conditions)
- Terrorist incident in a city listed in your itinerary (Less than 14 days prior to your date of departure)
- Retrenchment / being made redundant
- Compulsory quarantine
- Damage or burglary affecting your home (Loss exceeds R 10,000)

** Carrier Accumulation Limit:

- This is the maximum amount the insurer will pay out in respect of a policy, regardless of how many insureds covered by the policy.

SPECIFIC RISK TRAVEL PRODUCTS

PRODUCT NAME	CANCELLATION & INTERRUPTION	CANCELLATION & INTERRUPTION (Incl. Any Reason)
GEOGRAPHICAL SCOPE	INTERNATIONAL	INTERNATIONAL
AGE LIMIT (Inclusive)	70	70
INSURED EVENTS	BENEFIT LIMIT	BENEFIT LIMIT
TRIP CANCELLATION & INTERRUPTION		
Cancelling or Cutting your trip short Specific reasons listed in policy wording *	R 20,000	R 20,000
Cancelling your trip for <u>ANY</u> REASON **		50% of actual loss up to R 20,000
PREMIUM	R 220 once off	R 340 once off

* Covered reasons for Cancellation (and Interruption - where applicable):

- Visa denied
- Travel supplier insolvency
- Unexpected illness, injury or death to yourself, relative or travel companion (Excludes pre-existing medical conditions)
- Terrorist incident in a city listed in your itinerary (Less than 14 days prior to your date of departure)
- Retrenchment / being made redundant
- Compulsory quarantine
- Damage or burglary affecting your home (Loss exceeds R 10,000)

** Cancellation for ANY REASON conditions:

- Policy must be purchased within 24 hours of airline ticket
- Ticket or trip must be cancelled 48 hours or more before departure

ONE WAY TICKETS – Cancellation will be covered, but not curtailment.

PRODUCT NAME	MISSED CONNECTION
GEOGRAPHICAL SOPE	INTERNATIONAL
AGE LIMIT (Inclusive)	70
INSURED EVENTS	BENEFIT LIMIT
MISSED CONNECTION	
Missed connecting flight or cruise * Scheduled incoming public transport arrives more than 1 hour after scheduled arrival time Specific reasons listed in policy wording **	R 10,000
PREMIUM	R 75 once off

* Covers the actual cost of alternative travel arrangements to continue with your trip.

** Covered reasons:

- Unexpected strike or industrial action
- Severe weather conditions
- Failure of air traffic control systems
- Mechanical breakdown of the aircraft or cruise line

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PRODUCT PRICING – INTERNATIONAL TRAVEL MEDICAL

TRAVEL DURATION		PREMIUMS					
MIN DAYS	MAX DAYS	COMPREHENSIVE		BUDGET		SENIOR	
		EXCL. USA & CAN	USA & CAN	EXCL. USA & CAN	USA & CAN	EXCL. USA & CAN	USA & CAN
1	12	R 45 per day	R 50 per day	R 28 per day	R 30 per day	R 105 per day	R 120 per day
13	21	R 45 per day	R 50 per day	R 26 per day	R 28 per day	R 100 per day	R 115 per day
22	31	R 45 per day	R 50 per day	R 23 per day	R 25 per day	R 95 per day	R 110 per day
32	62	R 1 850	R 2 100	R 1 000	R 1 100	R 85 per day	R 105 per day
63	95	R 2 300	R 2 500	R 1 410	R 1 520	R 85 per day	R 105 per day
96	122	R 4 000	R 4 200	R 1 920	R 2 100	Not Available	Not Available
123	152	R 4 500	R 4 700	R 2 600	R 2 700		
153	182	R 5 000	R 5 500	R 3 300	R 3 500		
183	365	R 7 200	R 8 000	R 5 200	R 6 000		

TRAVEL DURATION		PREMIUMS					
MIN DAYS	MAX DAYS	BUSINESS		CREDIT CARD TOP-UP		ANNUAL MULTI-TRIP	
		EXCL. USA & CAN	USA & CAN	EXCL. USA & CAN	USA & CAN	EXCL. USA & CAN	USA & CAN
1	12	R 48 per day	R 50 per day	R 299	R 350	R6 750	R7 750
13	21	R 48 per day	R 50 per day				
22	31	R 48 per day	R 50 per day				
32	62	R 2 200	R 2 400	R 550	R 650		
63	95	R 2 650	R 2 850	R 750	R 820		
96	122	R 3 700	R 4 100	Not Available	Not Available		
123	152	R 4 200	R 4 700				
153	182	R 4 900	R 5 300				
183	365	R 7 500	R8 200				

TRAVEL DURATION		PREMIUMS	
MIN DAYS	MAX DAYS	ONE WAY COMPREHENSIVE	
		EXCL. USA & CAN	USA & CAN
1	10	R 499	R 549
11	20	R 999	R 1 099
20	30	R 1 499	R 1 649

TRAVEL DURATION		PREMIUMS
MIN DAYS	MAX DAYS	INBOUND
		RSA AND NEIGHBOURING COUNTRIES
1	31	R 56 per day
32	62	R 1 855
63	95	R 2 845

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SERVICE PROVIDERS

GENERAL QUERIES, CLAIMS AND POLICY ADMINISTRATION



E-mail: info@hepstar.com

Claims E-mail: claims@hepstar.com

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Authorised financial services provider

INTERNATIONAL ASSISTANCE SERVICES



Emergency number: +27 (0)11 991 8731

Authorised financial services provider

THE INSURER / UNDERWRITER



Authorised financial services provider

DOMESTIC BAGGAGE & TRAVEL, GADGET & SPORTS EQUIPMENT SERVICE PROVIDERS

GENERAL QUERIES, CLAIMS AND POLICY ADMINISTRATION



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Authorised financial services provider

THE INSURER / UNDERWRITER



Authorised financial services provider