



IMPORTANT INFORMATION

TRAVEL INSURANCE

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This document is for **informational purposes only** and is subject to change. It is not a valid insurance policy. Please refer to or request the **Policy Wording (T&Cs)** 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 COVER**

- Residents of South Africa (main home in RSA) OR Non-residents travelling to RSA
- You do not exceed the age limit of **70 years** (inclusive).
- Travel not exceeding 365 consecutive days.
- Policy must be purchased prior to the date of departure from South Africa or to South Africa
- Healthy and fit to travel

- **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
- Pre-existing medical conditions, unless approved by us (See Pre-existing Medical Conditions below)
- Travel to or within the following countries: **Afghanistan, Central African Republic, Lebanon, Libya, Mali, Mauritania, Niger, Pakistan, South Sudan, Somalia, Syria and Yemen.**

- **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** they are disclosed to us **AND** we expressly agree to cover such conditions. Please refer to or request the Medical Declaration Form for more information. **THIS CAN BE DONE AFTER PURCHASE** and you will be allowed to cancel if we do not agree to cover your pre-existing conditions.

- **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.

- **Medical Expenses**

- Excludes vascular, cardiovascular and cerebrovascular conditions or undeclared and unaccepted pre-existing medical conditions.
- Excludes cover for some adventure sports/hazardous activities (see policy terms and conditions).
- Excludes cover for accidents while driving a motor cycle or scooter if you do not hold a valid motor cycle license and do not wear a helmet.
- Excludes cover for **pregnancy**, childbirth and related conditions **after the 26th week** of pregnancy.

- **Personal Accident**

- Excluded if you exceed the age of 67 years.
- Excluded while participating in hazardous activities/adventure sports or manual labour.

- **Baggage**
 - Single item limits apply to baggage and personal items.
 - Loss, theft or damage to baggage and items due to an airline carrier, rail or coach operator must be reported to them before you leave the terminal or airport.
 - Loss, theft of or damage to personal items due to theft or vandalism must be reported to a local police station within 24 hours of the incident.
 - Accidental loss of baggage or items is only covered if you can provide proof of the incident (e.g. affidavit) and proof of ownership or purchase.
 - We will reimburse essential expenses incurred if your baggage is delayed by 4 hours or more.

- **Cancellation, Curtailment and Postponement**
 - Covers irrecoverable expenses incurred if you cannot travel, need to return early or are postponed due to:
 - Visa denied (must meet visa requirements)
 - Travel supplier insolvency
 - Unexpected illness, injury or death to yourself, relative or travel companion
 - Terrorist incident in your destination city less than 14 days prior to departure date
 - Retrenchment / being made redundant
 - Compulsory quarantine
 - Damage or burglary affecting your home (theft loss exceeds R10 000)
 - Excludes causes related to pre-existing medical conditions.

- **Cancellation for ANY REASON**
 - Policy must be purchased **within 24 hours** of airline ticket.
 - Ticket or trip must be **cancelled 48 hours or more before departure**.
 - You were not aware of the reason at the time you bought your policy.

- **Travel Delay**
 - Covers essential expenses incurred for food and accommodation due to scheduled public transport delayed for 4 hours or more due to strike, bad weather, mechanical breakdown, security alert or terrorist incident.

- **Missed connection**
 - If you miss a connecting flight due to the delay of the incoming flight we will pay for you to continue your original itinerary.

- **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.

SERVICE PROVIDERS

GENERAL QUERIES AND POLICY ADMINISTRATION



E-mail: info@hepstar.com
Tel number: +27 (0)11 929 3185
Authorised financial services provider

INTERNATIONAL CLAIMS ASSISTANCE



Emergency number: +27 (0)11 991 8731
Authorised financial services provider

CLAIMS BEFORE DEPARTURE OR AFTER RETURN



E-mail: ClaimsInternational@hepstar.com
Tel number: 0861 HEPSTR (086 143 7787)
Authorised financial services provider

THE INSURER / UNDERWRITER



Authorised financial services provider