



INTERNATIONAL TRAVEL INSURANCE

KEY INFORMATION

SUMMARY OF IMPORTANT INFORMATION

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

- **Eligibility For Cover**

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

- Be a resident of South Africa (main home in RSA) OR a Non-resident travelling into RSA
- Be named in the certificate of insurance.
- Not exceed the age limit of 70 years, except Senior, which is 84 – both inclusive.
- Travel not exceeding 365 consecutive days. Senior and Credit Card Top up is limited to 95 days.
- Policy must be purchased prior to the date of departure from South Africa or to South Africa
- Healthy and fit to travel
- One Way Comprehensive cover is available for 10, 20 or 30 days. You must intend to return, i.e. not for emigration purposes.

- **Excess Payment**

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

- **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.

- **Overview of Policy Benefits:**

- **Baggage**

- Single item limits stipulated on your Schedule of Benefits 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 and you must be furnished with an irregularity report from the carrier.
- 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. official 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**

- We will refund you irrecoverable expenses which you have paid or are contracted to pay and cannot be recovered from any source up to the maximum amount in the Schedule of Benefits if you cannot travel, need to return early or are postponed due to:
 - Your Visa being denied (must meet visa requirements)
 - Travel supplier becoming insolvent

- Unexpected illness, injury or death to yourself, Close Relative or travel companion
- Terrorist incident in your destination city less than 14 days prior to departure date
- You or Your travel companion being Retrenched / being made redundant
- You or Your travel companion being placed under compulsory quarantine
- Damage or burglary affecting your home (theft loss exceeds R10 000)
- IMPORTANT: Losses as a result of cancellation, curtailment or postponement of your insured journey for reasons relating to pre-existing medical conditions are excluded.

- **Cancellation for ANY REASON (not already covered under Cancellation, Curtailment and Postponement)**

- IMPORTANT: Policy must be purchased **within 24 hours** of Your airline ticket to qualify for this benefit.
- Your ticket or trip must be **cancelled 48 hours or more before departure**.
- If You were aware of the reason for cancelling your Insured Journey 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 up to the amount shown in the Schedule of Benefits.

- **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 up to the amount shown in the Schedule of Benefits.

- **Natural disaster cover**

- If your prepaid accommodation is destroyed due to a natural disaster, we will pay for the unused accommodation and the additional accommodation expenses for new alternative accommodation up to the amount shown in the Schedule of Benefits.

- **Important Limits and General 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 if you are over the age of 70 years (inclusive);
- Travelling to any country which is, or whose armed forces are, engaged in War;
- Any epidemic and pandemic events; or
- Travel to or within the following sanctioned countries:
 - Cuba;
 - North Korea;
 - Iran;
 - Syria;
 - Sudan;
 - Crimea Region.

- **Important Specific Exclusions:**

- **Medical Expenses**

- Excludes cover for medical conditions for which you are on a **waiting list to receive treatment**, have been **recommended to commence or continue with treatment, or are actively receiving treatment**.
- Excludes vascular, cardiovascular and cerebrovascular 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 a medical condition which You choose not to take medication or other recommended treatment as prescribed by a Medical Practitioner.
- Excludes cover for You being under the influence of alcohol or ingesting drugs except for drugs which are properly prescribed for a Medical Practitioner.
- Excludes cover for **pregnancy**, childbirth and related conditions **after the 26th week** of pregnancy.
- Excludes cover for a tropical disease where You have not had the vaccinations or taken the medication recommended or required by the authorities in the country being visited, unless they have written confirmation from a Medical Practitioner that You should not be vaccinated or take the medication, on medical grounds.

- **Personal Accident**

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

YOUR SERVICE PROVIDERS

GENERAL QUERIES, CLAIMS AND POLICY ADMINISTRATION

Provided by



E-mail: info@hepstar.com

Tel number: +27 (0)11 929 3185

Authorised financial services provider

INTERNATIONAL ASSISTANCE AND MEDICAL EMERGENCY ASSISTANCE SERVICES

Provided by



Emergency number: +27 (0)11 991 8731

Authorised financial services provider

THE INSURER / UNDERWRITER



Authorised financial services provider

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

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

INTERMEDIARY	HEPSTAR FINANCIAL SERVICES (PTY) LTD
Registration number	2013/139291/07
License conditions and limitations	Hepstar is authorised to provide intermediary services in respect of Category 1: Short-term Insurance: Personal Lines business. Hepstar and its representatives are not authorised to provide financial advice (as defined in the Financial Advisory and Intermediary Service Act) and is limited to providing factual information and assistance in the conclusion of a transaction only.
Binder holder	Authorised to entering into, vary and renew policies on behalf of the Insurer.
Accountability	Hepstar accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform you accordingly.
FSP number	45097, an authorised financial services provider
Physical address	8 th Floor, Tarquin House, 81 Loop Street, Cape Town, 8001
Postal address	8 th Floor, Tarquin House, 81 Loop Street, Cape Town, 8001
Telephone number	086 1444 548 (RSA) / +27 (0)11 929 3185 (Outside RSA)
Email address	info@hepstar.com
Website	www.hepstar.co.za
Professional Indemnity	R5 000 000
Fidelity Guarantee	R1 000 000
Intermediary Guarantee Facility	Hepstar is authorised to collect your premium on behalf of Guardrisk and maintains a guarantee with the Intermediary Guarantee Facility for this purpose.
External Compliance Officer	Mrs A Daneel [Moonstone Compliance (Pty) Ltd] Tel: (021) 939 0991 Email: adaneel@moonstonecompliance.co.za
Conflict of Interest Policy	Please request our Conflict of Interest Management Policy from info@hepstar.com
YOUR TRAVEL OPERATOR	
Intermediary delegate	The operator of the travel website or travel agency that markets the insurance to you on behalf of Hepstar is paid commission by Hepstar for lead generation services, which commission forms part of the premium and is not a surcharge.
INSURER	GUARDRISK INSURANCE COMPANY LTD
License conditions and limitations	Guardrisk Insurance Company Limited is authorised to give advice and render financial services for products under Category I, including: <ul style="list-style-type: none"> - Short-term Insurance: Personal Lines - Short-term Insurance: Commercial Lines - Short-term Insurance: Personal Lines A1

	Guardrisk is the underwriter of your policy and ultimately receives your premium.
Registration number	1992/001639/06
FSP number	75, an authorised financial services provider
Physical address	3 rd Floor, 102 Rivonia Road, Sandown, Sandton 2196
Postal address	PO Box 786015, Sandton, 2146
Telephone number	+27-11-669-1000
Email address	info@guardrisk.co.za
Website	www.guardrisk.co.za
Professional Indemnity and Fidelity Guarantee Cover	Guardrisk has Professional Indemnity Cover and Fidelity Guarantee Cover in place.
Compliance Officer	compliance@guardrisk.co.za Telephone: +27-11-669-1104 Fax Number: +27-11-675-3826
Conflict of Interest Policy	Guardrisk Insurance Company Limited has a conflict of interest management policy in place and is available to clients on the website: www.guardrisk.co.za

Complaints

Complaints must be submitted in writing with adequate detail. Complaints will be acknowledged within 2 working days of receipt and resolved within 5 working days.

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

If your complaint is not resolved to your satisfaction after having followed the steps above, you may approach the FAIS Ombud or Short-term Ombudsman.

THE FAIS OMBUD (For advice/policy related matters)	
Postal address	PO Box 74571, Lynnwood Ridge, 0040
Telephone number	(012) 470-9080 / (012) 762-5000
Fax number	(012) 348-3447
Email address	info@faisombud.co.za
Website	www.faisombud.co.za
THE OMBUDSMAN FOR SHORT-TERM INSURANCE	
Postal address	PO Box 32334, Braamfontein, 2017
Telephone number	(0860) 726-890 / (011) 726-8900
Fax number	(011) 726-5501
Email address	info@osti.co.za
Website	www.osti.co.za

THE REGISTRAR OF SHORT-TERM INSURANCE	
Postal address	PO Box 35655, Menlo Park, 0102
Telephone number	+27-12- 428-8000
Fax number	+27- 12- 347- 0221
Email address	info@fsca.co.za

Claims

See relevant section in policy wording.

Disclosure of commission earned

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

Important matters

- Material changes to the information disclosed above must be communicated to you.
- You may request a written record of any dealings with your intermediary and information communicated to you verbally must be confirmed in writing within 30 days.
- You are responsible for ensuring that the information that you disclose is accurate and complete, as incorrect or omitted information may influence the product recommended or the success of your claim.
- You may not be forced to sign a blank or partially completed document.