



DOMESTIC

TRAVEL INSURANCE

DOMESTIC TRAVEL INSURANCE

GEOGRAPHICAL SCOPE	DOMESTIC
AGE LIMIT (Inclusive)	84
INSURED EVENTS	BENEFIT LIMIT
TRIP CANCELLATION & INTERRUPTION	
Cancelling your trip	
Specific reasons listed	R 10,000
Postponement of trip	
Specific reasons listed	R 10,000
Travel delay	
Reimbursement of necessary expenses incurred	R 2,000
- Scheduled public transport delayed for 4 hours or more	
- Security travel delay	
INCONVENIENCE COVER	
Theft, damage and accidental loss of baggage	R 10,000
Single item limit	R 2,500
Baggage delay - Delayed for 4 hours or more	
Reimbursement of necessary expenses incurred	R 1,000
CARRIER ACCUMULATION LIMIT	R 10,000

IMPORTANT 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** (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** and **TRAVELSTART ONLINE TRAVEL OPERATIONS (PTY) LTD**, authorised financial services providers.

- **Ages Limit and eligibility:**

- This product only covers persons **under the age of 85** travelling within the Republic of South Africa.
- Baggage benefits apply only to events occurring during your flight and not for the duration of your trip.

- **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. Product excludes cover for events caused by pre-existing medical conditions, which includes pregnancy.

- **Loss, theft or damage to baggage:**

- General single item limit: Cost of repairs or 80% of replacement costs up to ZAR 2500, whichever is less.
- Exclusions:
 - Consumables are not covered (e.g. perfume and makeup, see definition of “Consumables” in the policy wording)
 - Valuable items stolen from or damaged in checked-in luggage are NOT covered (see definition of “Valuables” in the policy wording)
- Conditions:
 - You must reported the incident to the airline immediately and an irregularity report MUST be obtained, including confirmation that the airline is not compensating you for the loss/damage;
 - Theft must be reported to a local police station within 24 hours of the incident;
 - Valuables must accompany you as carry-on luggage (see definition of “Valuables” in the policy wording);
 - You must provide proof of purchase/ownership or your claim may not be paid. If the insurer decides to pay a claim, indemnity may be limited to ZAR 300 for any item for which no proof of purchase is provided;
 - The Insurer reserves the right to inspect damaged baggage and items or take ownership of such items in the event full indemnity for the value of the item is paid.

- **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.
- **Travel Delay** applies if scheduled departure is delayed due to strike, bad weather or mechanical breakdown for more than 4 hours.
- **Cancellation and Postponement** covers irrecoverable expenses incurred if you cannot travel or are postponed due to:
 - 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 (Loss exceeds R 10,000)

***Excludes** causes related to pre-existing medical conditions.

SERVICE PROVIDERS

GENERAL QUERIES, POLICY ADMINISTRATION & CLAIMS



General Enquiries E-mail: info@hepstar.com

Claims E-mail: ClaimsDomestic@hepstar.com

Tel number: +27 (0)11 929 3185

Authorised financial services provider

THE INSURER / UNDERWRITER



Authorised financial services provider