

EASY / TRAVEL INSURANCE



Policy Terms & Conditions

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POLICY WORDING INTRODUCTION

This is **your** travel insurance **policy**. It contains details of what is covered, what is not covered as well as specific terms and conditions, for each **insured person** and is the basis on which all claims will be settled. It is validated by the schedule of insurance which **we** recommend be attached to the **policy**. The policy certificate must be read in conjunction with the Master Policy Wording.

In return for having accepted **your premium** we will in the **event** of **bodily injury**, death, **illness**, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your policy** as referred to in **your** schedule of benefits. **You** are responsible for paying the **premium** to **us**. The **premium** is due in advance. **We** will not be liable for any claims that occur prior to **us** receiving **premium**. **We** will not be obliged to accept **premium** tendered to **us** after the due date, but may do so at **our** sole discretion and on such terms as **we** may determine. Notwithstanding anything to the contrary contained in this **policy**, cover in respect of this **policy** will not commence before the **premium** has been paid by **you** and accepted by **us**.

The schedule and any endorsements are all part of the **policy**. **Your policy certificate** is evidence of the contract of insurance. This **policy** certificate should be read carefully to ensure that it has been prepared in accordance with **your** requirements. If there are any queries, these should be directed to the Insurers. This **policy** should be kept in a safe place - it may be needed for reference if a claim is made.

South African Residents

This **policy** is only available to South African residents and persons who reside in South Africa ie have their main home in South Africa and who have not spent more than 6 months abroad in the year prior to purchasing the policy. Persons with dual citizenship will not be covered whilst residing or travelling in either country of residence.

Applicable law

The law which applies to this **policy** is South African Law.

Age eligibility

The following maximum age limits apply for individuals and families :

| PRODUCT OPTIONS | AGE LIMITS | TERRITORIAL LIMITS |
|--|---------------------------|--|
| • South Africa | 70 years | South Africa |
| • Africa, Asia, Indian Ocean and Middle East Cover | 70 years | Africa, Asia, Indian Ocean and the Middle East |
| • Europe | 70 years | Europe |
| • Schengen | 70 years | Schengen |
| • Worldwide Cover | 70 years | Worldwide Cover |
| • Student Cover | 16 to 30 years | Worldwide Cover |
| • Inbound | 70 years | South Africa |
| • Business including and excluding manual labour Cover | 70 years | Worldwide Cover |
| • Credit Card Top-Up | 70 years | Worldwide Cover |
| • Senior Cover | 71 to 80 years, inclusive | Worldwide |

If **you** select annual **multi-trip** and reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

Area 1 – Local Cover

South Africans – travelling locally within South Africa

Local Cover (In country)

If the **trip** is taking you more than 300 km away from **your home**. and pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Area 2 – Africa, Asia, Indian Ocean Islands and the Middle East

Area 3 - Europe

Albania, Andorra, Austria, Belgium, Bosnia & Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, Vatican City

Area 4 – Schengen (Travel Insurance required to attain a Visa)

Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland.

Area 5 – Worldwide

Including Areas 2, 3 and 4 and the rest of the world.

Area 6 - Student Worldwide

Traveling to Worldwide including Canada and USA.

Inbound Cover – Tourists visiting South Africa

Inbound cover is only available to non-residents of South Africa travelling as a visitor or tourist within South Africa, departing from any part of the world. **Your trip** will only start once **you** pass through passport control in South Africa.

Cancellation, Inconvenience cover, Personal Liability and Car Rental Excess:

This policy operates on a secondary basis. You must lodge your claim with the responsible airline or service provider first. If you are not paid the full amount of your claim by such other policy, airline, service provider or insurance company, we will pay the difference.

Policy Excess

Under some sections of the **policy**, claims will be subject to an **excess**. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**.

Policy Information or Advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, contact **our** customer services on:

Telephone: +27 (0) 10 211 6981 / E-mail: travelinsurance@linkhamservices.com

INSURER

Benefits under the **policy** are underwritten by GENRIC Insurance Company Ltd whose registered office is Building 3, Midrand Business Park, 563 Old Pretoria Main Road, Midrand, South Africa and is regulated by the Financial Services Board. Some of the services under the **schedule of benefits** will be provided by Linkham Services SA (Pty) Ltd. Africa and Worldwide Medical Assistance Services (Pty) Ltd trading as International Medical Rescue.

GENRIC Insurance Company Ltd is a short-term insurer duly authorised in accordance with the provisions of the Short-term Insurance Act no. 53 of 1998 and regulated by the Financial Services Board FSB (FSP: 43638). Full details can be found on the FSB's Register by visiting www.fsb.co.za or by contacting the FSB on +27 [0] 12 428 8000.

Data Protection

We will use information given, together with other information supplied during the course of applying for and concluding the **policy**, for the administration of this **policy**, the handling of claims and the provision of customer services. The information may also be disclosed to and used by:

- a) **Our Service Providers** and agents;
- b) **Your** agents, where appointed;
- c) Other insurers and regulatory bodies.

We may also transfer certain information to countries that do not provide the same level of data protection as South Africa. **You** acknowledge that the sharing of claims and underwriting information (including credit information) by **us** is essential to enable the insurance industry underwrite policies, assess risks, to reduce the incidence of fraudulent claims, is in the public interest and is with a view to limiting **premiums**. **You** hereby waive all rights to privacy in respect of any insurance **policy** or claim made or lodged and consent to such information being disclosed to any other insurance company or its agent. **You** acknowledge that the information provided may be verified against other legitimate sources or databases.

Important Information

The words and phrases appearing in bold type in this **policy** are explained in the **Definitions** and have the same meanings wherever they appear.

Your Policy and Policy Schedule

Please check **your** contract carefully to ensure that the cover provided meets **your** needs, keep all documents in a safe place, take them with **you** when travelling, make a note of the important phone numbers in **your policy** schedule (or store them on **your** mobile phone) and take them with **you** when travelling on a **journey**. If **you** have any questions please contact **us** on +27 (0) 10 211 6981 or e-mail to travelinsurance@linkhamservices.com.

IMPORTANT INFORMATION:

1. In the event of a claim being directly or indirectly caused or linked to a **pre-existing medical condition**, **you** will only be covered up to the amount stated in the **schedule of benefits** provided you are hospitalized as an in-patient for more than 48hrs.
2. The **benefits** will NOT cover **you** when **you** are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought his/her advice);
3. The **benefits** will NOT cover **you** when **you** are travelling with the intention of obtaining **medical treatment** or consultation abroad;
4. The **benefits** will NOT cover **you** if **you** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established);
5. The **benefits** will NOT cover **you** if it is **your** intention to emigrate unless you have purchased the correct policy.
6. The **benefits** will NOT cover **you** if **you** are driving a vehicle of any kind whilst the alcohol level in **your** blood or breath exceeds the legal limit of the country in which **you** are driving.
7. If **bodily injury**, death, **illness**, disease or other specified events happens within the **period of insurance**, **you** should immediately call **International Medical Rescue on +27 (0) 10 211 6981** to report a **medical emergency**, request repatriation, report any loss, theft or damage; It is very important that you contact us before incurring expenses when a medical emergency is experienced for out-patient or in-patient so that we can manage your case and expenses. If we are not contacted prior to incurring the expenses we may limit our liability to R10 000 for any one incident.
8. All **benefit** amounts listed in the **schedule of benefits** are per policyholder per **trip** unless otherwise noted;
9. These **benefits** will be governed by the laws of the Republic of South Africa;
10. Any claim under the credit card Top-up plan will be deemed to be in excess of other insurance and you will have to claim against your bank on your credit card travel insurance policy.
11. An **excess** applies to **benefits** in Section B– Medical Expenses, Section D – **Personal Belongings** and **Personal Money**.

MEDICAL EXPENSES

This Policy operates on a “first response basis” or Emergency Medical and Related Expenses basis. If any claim under this Policy is already covered by any other Insurance Policies including statutory insurance, medical aid scheme, medical insurance and credit card insurance, the Cover provided by this Policy will be deemed to be in excess of the Cover already provided by the above mentioned policies.

During a Medical Emergency Our Assistance Company will assist the Insured Person but any losses incurred will be recovered from any Other Insurance Policy or scheme You might have in place. The onus is on You to advise the Assistance Company of the Other Insurance Policies and failure to do so may lead to a total rejection of Your claim.

We may at Our expense and in Your name, pursue any actions available to obtain a claim recovery and You must provide Us with all relevant details of any other applicable insurance, scheme or cover. Time is of the essence in this process and is dependant on Your co-operation.

DEFINITIONS

These definitions apply throughout **your Policy Wording**. Where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the **policy**. **We** have listed the definitions alphabetically.

ACCIDENT

Means a sudden, external and identifiable **event** that happens by chance and could not have been expected. The word **accidental** shall be construed accordingly. If **you** suffer **bodily injury** as a result of unavoidable exposure to **adverse weather conditions**, **we** will consider it as having been caused by an **accident**.

ACCUMULATION LIMIT means the maximum amount we will pay under this policy for any one Accident or series of Accidents arising from one source or cause during your Insured Journey.

ADVERSE WEATHER CONDITIONS

Fog, lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

ADVISER

Specialist solicitors or their agents.

ADVISERS COSTS

Reasonable fees and disbursements incurred by the **adviser** with **our** prior written authority. Legal and accounting expenses shall be assessed on the standard basis and third party costs shall be covered if awarded against **you** and paid on the standard basis of assessment.

AFRICA ASSIST/ INTERNATIONAL MEDICAL RESCUE

Means the service provider, arranged by Linkham Services SA (Pty) Ltd.

BAGGAGE

Means luggage, clothing, personal effects, **valuables** and other articles (but excluding **golf equipment**, personal money and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

BENEFIT(S)

Means the payment of any loss, claim, indemnity or amount by **us** in respect of insured **events**, specified in the **schedule of benefits** along with the maximum amount payable.

BODILY INJURY

Means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

BUSINESS EQUIPMENT

Means items used by **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, PDAs and mobile telephones.

BUSINESS TRIP

Means a **trip** taken wholly or in part for business purposes excluding **manual work**. Benefits for manual labour can be included where additional premium was purchased.

CANCELLATION

When You are forced to cancel your International travel arrangements prior to departure for reasons which is beyond your control and which You were unaware of at the time You booked your International travel arrangements.

CLOSE BUSINESS ASSOCIATE

Means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

CLOSE RELATIVE

Means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in law, son-in-law, daughter-in-law, sister-in-law, brother-in law, stepparent, stepchild, stepsister, stepbrother, foster child, legal guardian, domestic partner or fiancé/fiancée.

COUNTRY OF RESIDENCE

Means the country in which **you** legally reside.

COUPLE

Means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**.

CHILDREN OR CHILD

Means your natural or adopted Children travelling with you, who are, under the age of 21 years, unmarried, not pregnant, primarily dependent on your maintenance and support and not in full-time employment.

CURTAILMENT/CURTAIL/CURTAILED

Cutting your insured journey short after it has started to return to your Country of Residence as per **Insured Events**.

CREDIT CARD TOP UP COVER

Our Liability is conditional upon You qualifying for Automatic Credit Card cover. Any Claim must be lodged with the Credit Card Company Insurance first obtained and our liability will become the excess of the Credit Card Company Insurance. Any amount not paid by them may be submitted to Us for claims assessment. Should you fail to submit/process a claim with the Credit Company Insurance at first instance, we may reject Your claim in totality.

DATE OF LOSS

Means:

- a) For **illness**, the first date of diagnosis or the date **you** first became aware of the **illness** whichever occurs earlier;
- b) For **bodily injury**, the date of the **accident**; or
- c) For **All Other Sections** of cover, the date of the insured **event**.
- d) Day: Is a period of 24(twenty four) consecutive hours.

EFFECTIVE DATE OF COVERAGE

Means:

- a) For cancellation of a journey, the date on which the policy was issued.
- b) For all other sections of cover, from the start date of your policy when passing through passport control

EVENT

Means all instances of **bodily injury** or any other **accident**, insured **event**, loss or damage arising out of and directly occasioned by one sudden, unexpected, unusual and specific **event** occurring at an identifiable time and place. The duration and extent of an **event** shall be limited to 72-consecutive hours and within a 20-kilometer radius of the place where the **event** occurred. No **event** occurring outside such period and/ or radius shall be included in that **event**.

EMIGRATION

Cover for the intention of emigrating (travelling on a one-way ticket) will be provided for maximum 31 days from the start of the policy and repatriation to RSA will not be covered.

EXCESS

Means the first amount of each claim, per section, for each separate incident payable for each **insured person** which **you** must bear.

FINANCIAL INSOLVENCY

The total stopping or suspending of all operations of the travel supplier voluntarily or involuntarily because it is financially unable to meet its obligations according to the Insolvency Act No. 24 of 1936. This applies whether or not the travel supplier files an insolvency petition, or totally stops or suspends all of its operations voluntarily or involuntarily. The total cessation or complete suspension of all operations of the Travel Supplier 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 bankruptcy petition, whether voluntarily or involuntary, by a Travel supplier which is duly licensed in South Africa. Cover is not extended to the total cessation or complete suspension of operations for losses caused by fraud or negligent misrepresentation by the Travel Supplier.

GOLF EQUIPMENT

Means golf clubs, golf balls, golf bag, and non-motorized golf trolley and golf shoes.

GROUP RATES

Group rates are available for Area 2, 3 & 5. Group Rates are per individual with a minimum rate for four (4) days travel, a minimum of ten travellers and children pay the full premium. The maximum period of any travel is 31 days.

HIJACK

Means the unlawful seizure or taking control of any **public transport** in which **you** are travelling as a fare-paying passenger.

HOME

Means **your** normal place of residence in South Africa.

HOSTAGE

Means the illegal abduction and holding of an **Insured Person** for the purpose of demanding payment of money or the performance of an action as a condition of release.

ILLNESS

Means any sickness or disease contracted, commencing or first manifesting itself and requiring **medical treatment** during the **trip**.

INTERNATIONAL TRIP

Starts when you depart from your normal place of residence or place of employment, whichever occurs latest, in a direct and continuous manner, to a destination outside your Country of Residence and continues until you return to your normal place of residence or place of employment, whichever occurs first.

IRRECOVERABLE EXPENSE

Means airline, cruise line, rail and coach operator costs, car rental costs and hotel accommodation, including deposits and charges, paid by you which are not recoverable from any source, including but not limited to insurance policies, financial bonds and guarantees provided by the travel supplier and/or another insurance company and/or government agency and/or a travel agent and/or a credit card company.

INSURED PERSON

See definition of **You/Your/Yourself/Insured person**.

LIQUIDATION

Means the filing of a legal petition for voluntary or involuntary liquidation.

MANUAL WORK

Means physical labour involving the use of hands and where the work may be considered hard or arduous and shall include skilled labourers who use or operate mechanical or non-mechanical machinery and or equipment.

MEDICAL CONDITION

Means any disease, **illness** or injury.

MEDICAL EMERGENCY

Means a **bodily injury** or sudden and unforeseen **illness** suffered by **you** while **you** are on a **trip** outside the **country of residence** requiring immediate **medical treatment** or medical attention.

MEDICAL EVACUATION

Means the transfer to the closest appropriate location to obtain necessary **medical treatment** if the facilities in the host country, in the opinion of the service provider are not adequate.

MEDICAL PRACTITIONER

Means a registered practicing member of the medical profession recognized by the law of the country where they are practicing, who is not related to **you** or any person who **you** are travelling with.

MEDICAL REPATRIATION

Means repatriation to the most suitable **hospital** or to **your home**, provided that such repatriation is medically necessary; and organised by the service provider.

MEDICAL TREATMENT

Means medical advice, treatment, consultations and prescribed or repeat maintenance medication, necessarily incurred by **you** on the advice of a **medical practitioner**.

ONE-WAY TRIP(S)

Means a **trip** or journey made by **you** within the geographical areas shown in the schedule during the **period of insurance**, but with cover under this **policy** ceasing 12 hours after the time **you** first leave immigration control of the country in which **your** final destination is situated.

OUTPATIENT EXPENSES

Means expenses for treatment given at a hospital, consulting room, doctor's office or outpatient clinic. This does not include a day-case or an in-patient (stay in a hospital bed) treatment.

PACKAGE

Means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- transport
- accommodation
- other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the **package**.

PAIR OR SET

Means items of **personal belongings** or **valuables** forming part of a set or which are normally used together.

POLICY

Means your contract of insurance and may include endorsements.

POLICY START DATE

This policy must be issued before departure of the insured journey and the start date must be from the date of departure of the insured journey.

POLICY END DATE

This policy will terminate on the earliest of the following dates:

- on the date the policy is cancelled, or
- the date of your return to point of departure, or
- on the expiry date (return date) appearing on the insurance certificate, or
- the date you reached the maximum age limit for the cover selected.

PERSONAL BELONGINGS

Means **baggage**, clothing, personal effects, and other articles which belong to **you** and are worn, used or carried by **you** during any **trip**.

POINT OF DEPARTURE

- a) In respect of an International Journey, means the point where you go through passport control from your Country of Residence.
- b) In respect of a local journey, means point of departure from your usual place of residence or business.
- c) In respect of an Inbound Journey, means the point where you go through passport control from your Country of Residence from where you intend to travel in an uninterrupted manner to the Republic of South Africa.

PRE-EXISTING MEDICAL CONDITION

Means any condition that existed in the last six consecutive months prior to the date of departure that you/your relatives or Business Associate or dependent Children or the person who is the subject of the claim:

- a) Have consulted a medical practitioner or specialist, or
- b) Take prescribed medicine, or
- c) Received treatment, surgery or advice, or

- d) The manifestation of symptoms would have caused a reasonable person to seek advice, or
- e) Are on the waiting list for medical treatment, or
- f) Received a terminal prognosis, or
- g) An ongoing medical condition of which you are aware.

PERIOD OF INSURANCE

Means if annual multi-trip cover is selected: the period of 12 months for which **we** have accepted the **premium** as stated in the schedule. During this period for travellers aged 70 and under, any **trip** not exceeding 90 days is covered.. If any trip exceeds the maximum period as stipulated in this clause, there is no cover under this **policy** for that **trip** (not even from the start day of that **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover. Under these policies Section A - Cancellation cover will be operative from the date stated in the schedule or the time of booking any trip (whichever is the later date) and terminates on commencement of any **trip**.

Means if single **trip** cover is selected: the period of the trip and terminating upon its completion, but not exceeding the period shown in the schedule.

For travellers aged 70 and under, any **trip** not exceeding 180 days maximum is covered. For travellers aged 71 – 80 years old, any **trip** not exceeding 92 Days is covered.. If any **trip** exceeds the maximum period as stipulated in this clause, no cover will apply exceeding 92 days. there is no cover under this **policy** for that **trip** (not even from the start day of that **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover. Under these policies Section A - Cancellation cover will be operative from the time **you** pay the **premium**.

For all other sections of the **policy**, whichever cover is selected, the insurance starts when **you** leave **your home** or for a **business trip your** place of business (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business (whichever is the earlier) on completion of the **trip**.

PERSONAL MONEY

Means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, money cards and credit/ debit or pre-pay charge cards all held for private purposes.

PREMIUM

Means the amount shown on the **policy** schedule to be paid by **you** in respect of the specified **trip** or any amount which subsequently becomes due as a result of endorsement of the **policy**.

PUBLIC CONVEYANCE TICKETS

We reserve the right to use your public conveyance ticket to offset any expenses in the event of a medical claim during the Insured Journey.

PUBLIC TRANSPORT

Means any scheduled or chartered aircraft, sea vessel or on-land conveyance legally licensed to carry passengers for hire operating commercially in accordance with all locally applicable laws and regulations and in which **you** are travelling or are planning on travelling as a farepaying passenger, including taxis and hired motor vehicles but excluding non-standard motor vehicles and nonpressurised single engine piston aircraft.

SCHEDULE OF BENEFITS

Means the sections of cover applicable to your chosen cover, reflecting the benefits payable, the Excesses and waiting periods which apply.

SECURE BAGGAGE AREA

Means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle;
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
- c) The fixed storage units of a locked motorized or towed caravan;
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

SPORTS AND ACTIVITIES

The activities listed on **page 8** for which **your** participation in during **your trip** is not the sole or main reason for **your trip**.

TERRORIST INCIDENT

Means an act which:

- a) has been declared as an act of terrorism by the government of the country where the act occurred; or
- b) where in the event of a delay in declaration by either governments, acts which we believe should be covered under this policy, including but not limited to the use of force or violence, 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 for such purposes. Where we exercise this discretion we shall do so acting reasonably with the information publicly available at the time.

TRIP

Means any journey for business and/or pleasure made by **you** within the geographical areas shown in the schedule which begins and ends in **your home** area or place of business during the **period of insurance**, and including **one-way trips**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this **policy** replaces or **you** renew an existing annual multi-trip **policy** which fell due for renewal during the **trip**.

If annual multi-trip cover is selected: any **trip** not exceeding 90 days is covered. If any **trip** exceeds 90 days there is no cover under this **policy** for that **trip** (not even for the first 90 days of the **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

If single **trip** cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule.

In addition, any trip solely within your home area is only covered where you have travelled more than 300 km from your primary residence and pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip is considered to be a separate insurance, with the terms, definitions, what is not covered and conditions contained in this policy applying to each trip.

TRAVEL SUPPLIER

Means a scheduled airline leaving South Africa as well as connecting flights forming part of your International Journey (except charter flights). A cruise line, rail or coach operator, car rental company and hotel accommodation, booked prior to departure, licensed in South Africa.

TRAUMATIC EVENT

Means a violent criminal act or attempt where such violence is intended or made to overpower or subdue

TRAVEL WARNING, ALERT OR ADVISORY

Means an official warning statement issued by a government agency to provide information about the relative safety of travelling to a country or destination. The purpose is to enable travelers to make an informed decision about a particular travel destination, and to help travellers prepare adequately for what may be encountered on their trip.

UNATTENDED

Means when **you** are not in full view of and not in a position to prevent unauthorized interference with **your** property or vehicle.

VALUABLES

Means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including mobile phones, MP3/4 players, CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

WE/US/OUR

Means GENRIC Insurance Company Limited, Building 3, Midrand Business Park, Old Pretoria Main Road, Midrand, South Africa. This **policy** is effected in South Africa and is subject to the laws of South Africa.

YOU/YOUR/YOURSELF/INSURED PERSON

Means each person travelling on a **trip** whose name appears in the **policy** schedule.

GENERAL EXCLUSIONS

APPLICABLE TO ALL SECTIONS OF THE POLICY

We will not pay for claims arising directly or indirectly from:

Manual Labour as defined in connection with a trade or business, unless your policy included manual labour and the premium was paid.

Pre-existing Medical Condition

If you are over the age of 70 years, even if Pre-existing medical conditions was paid for, you are not covered for any conditions in connection with Cardiac, Cardio Vascular, vascular, cerebro-vascular illness or conditions consequence or complications related to these conditions.

War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power. This exclusion shall not apply to losses under Section B – **Medical emergency** and related expenses and Section C – Personal **Accident**, unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the time of the booking of any **trip** or at the commencement of any **trip**, whichever occurs first.

Radioactive contamination

Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

Sonic bangs

Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Sports or Activities

Your participation in or practice of any sport or activity unless it is shown as covered in the list of **sports and activities** on **page 8**

Other Sports or Activities

Your engagement in or practice of: **manual work** involving the use of dangerous equipment; cutting tools; power tools and machinery; flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft; the use of motorized two or three wheeled vehicles unless a full driving license issued in **your country of residence** is held permitting the use of such vehicles; professional entertaining; professional sports; racing (other than on foot); motor rallies and motor competitions; or any tests for speed or endurance.

Suicide, drug use or solvent abuse

Your wilfully self-inflicted injury or **illness**, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and/or putting **yourself** at needless risk (except in an attempt to save human life).

Alcohol abuse

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

Jumping from vehicles, buildings or balconies

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

Additional loss or expense

Any other loss, damage or additional expense following on from the **event** for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury, illness** or disease.

Travelling against the advice of the Regulatory Authority

Your travel to a country, specific area or **event** when the Travel Advice Unit of the regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential, travel.

Fighting

Any claim resulting from **your** involvement in a fight except in self-defence.

Costs Notwithstanding

Any costs **you** would have been required or been expected to pay, if the **event** resulting in the claim had not happened.

Known Circumstances

Any circumstances **you** are aware of that could reasonably be expected to give rise to a claim on this **policy**.

SPORTS AND ACTIVITIES COVERED

The following list details the **sports and activities** that this **policy** will cover without charge when **you** are participating on a recreational and non-professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). No cover under Section C – Personal Accident for those sports or activities marked with * on **page 8**. For participation in any sport and/or activity NOT listed below, please contact **us** to enquire whether that sport and/or activity can be included for an additional **premium**.

COVERED AS STANDARD WITHOUT CHARGE

- abseiling (within organisers' guidelines)
- *administrative, clerical or professional occupations
- aerobics
- amateur athletics (track and field)
- archery
- assault course
- badminton
- banana boating
- baseball
- basketball
- battle re-enactment
- beach games
- billiards/snooker/pool
- blade skating
- body boarding (boogie boarding)
- bowls
- bridge climbs (organised and walking across clipped onto a safety line)
- camel riding
- canoeing (up to grade 2 rivers)
- *carer
- *caring for children (au pair/nanny)
- clay pigeon shooting
- climbing (on climbing wall only)
- *coaching only (no playing or involvement in sport or activity)
- cricket
- croquet
- cross country running (non-competitive)
- curling
- cycling (wearing a helmet and no racing)
- dancing (including instruction)
- deep sea fishing
- driving motorised vehicles (excluding Quad bikes) which **you** are licensed to drive under the laws of the country which **you** are visiting (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter
- elephant riding/trekking
- endurance activities (up to 2,500 metres above sea level)
- falconry
- fell walking/running (up to 2,500 metres above sea level)
- fencing
- fishing
- fives
- flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- flying fox (cable car)
- football (amateur only and not main purpose of the **trip**)
- frisbee/ultimate frisbee including competitions
- *glass bottom boats/bubbles
- go karting (within organiser's guidelines)
- golf
- handball
- hiking (organised groups of adults only)
- horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- *hovercraft driving/passenger
- hurling (amateur only and not main purpose of **trip**)
- indoor climbing (on climbing wall)
- indoor skating/skateboarding (wearing pads and helmets)
- jet boating (no racing)
- jogging
- *karting (wearing a helmet and no racing)
- kayaking (up to grade 2 rivers)
- korfbal
- mountain biking (wearing a helmet and no racing)
- netball
- octopush
- orienteering
- paint balling/war games (wearing eye protection)
- passenger sledge
- pedalos
- pony trekking (wearing a helmet)
- *power boating (no racing and non-competitive)
- racket ball
- rambling
- *refereeing (amateur only)
- rings
- roller skating/blading/in-line skating (wearing pads and helmets)
- rounders
- rowing (no racing)
- running (non-competitive)
- safari (must be organised tour and not on foot)
- *sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- sand boarding/surfing/skiing
- sand dune surfing/skiing
- *sand yachting (no racing)
- scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving)
- shooting/small bore target/rifle range shooting (within organisers' guidelines)
- skateboarding (wearing pads and helmets)
- snorkelling
- softball
- *speed sailing (no racing)
- squash
- *students working as counsellors or university exchanges for practical course work (non-manual)
- surfing
- swimming
- swimming with dolphins
- table tennis
- *tall ship crewing (no racing)
- ten pin bowling
- tennis
- trampolining
- tree canopy walking
- trekking/hiking/walking up to 2,500 metres above sea level
- tug of war
- volleyball
- wake boarding
- water polo
- water skiing (no jumping)
- whale watching
- wicker basket tobogganing
- wind surfing/sailboarding
- wind tunnel flying (pads and helmets to be worn)
- zip lining/trekking (safety harness must be worn)
- zorbing/hydro zorbing/sphering

Sports Extension – subject to underwriting approval

Additional sports can be included if specifically agreed by ourselves and may be subject to additional premium as a sports extension in which case medical cover is limited to R500 000. Sprains, Strain and Physiotherapy is excluded.

a) Cover for certain collision sports will be provided for school children, limited to rugby, hockey, netball and soccer. Players must be under the age of 20 years. This extension can be applied to certain other sporting activities at the discretion of the insurer.

b) Cycling in organized events or as a mode of transport.

Skiing Extension

Recreational snow skiing and snowboarding on green, blue and red slopes only if properly organized and supervised on a designated run or piste.

Allowable Pre-Existing Medical Conditions

The following lists detail the **pre-existing conditions** that this **policy** will cover without reference to the **Pre-existing medical conditions** extension in the schedule of **benefits**.

- Acne
- ADHD
- Allergic rhinitis
- Arthritis (the affected person must be able to walk independently at **home** without using mobility aids)
- Asthma (the affected person must be aged under 50 and the asthma controlled by no more than 2 inhalers)
- Blindness or partial sightedness
- Carpal tunnel syndrome
- Cataracts
- Chicken pox - if completely resolved
- Common cold or flu
- Cuts and abrasions that are not self-inflicted and require no further treatment
- Cystitis - provided there is no ongoing treatment
- Deafness
- Diabetes (which is controlled by diet or tablets only)
- Diarrhoea and vomiting - if completely resolved
- Eczema
- Enlarged prostate - benign only
- Essential tremor
- Glaucoma
- Gout
- Haemorrhoids
- Hay fever
- Ligament or tendon injury - provided **you** are not currently being treated
- Macular degeneration
- Menopause
- Migraine - provided there are no ongoing investigations
- Nasal polyps
- Nut allergy that, if left untreated, does NOT require hospital treatment
- Premenstrual Tension
- Repetitive Strain Injury
- Sinusitis - provided there is no ongoing treatment
- Skin or wound infections that have completely resolved with no current treatment
- Tinnitus
- Underactive Thyroid (Hypothyroidism)
- Urticaria
- Varicose veins in the legs

Emergency and Medical Service

You must contact the Emergency Assistance Service in the **event** of an **illness** or **accident** which may lead to outpatient or inpatient hospital treatment or before any arrangements are made for repatriation. The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (returning **you** to **your home** area) and authorisation of medical expenses. If this is not possible because the condition requires emergency treatment **you** must contact the Emergency Assistance Service as soon as possible.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **you** be injured in an **accident** or fall ill. The Emergency Assistance Service will also arrange transport **home** when this is considered to be medically necessary or when **you** are told about the **illness** or death of a **close relative** or a **close business associate** at **home**.

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses, covered by the **policy**, to be paid directly to the hospital/clinic. To take advantage of this **benefit** someone must contact the Emergency Assistance Service for **you** as soon as possible. Private **medical treatment** is not covered unless authorized specifically by the Emergency Assistance Service.

The emergency assistance service provided for **you** by this insurance is operated by **Africa Assist/International Medical Rescue**. In the **event** of any **illness**, injury, **accident** or hospitalisation which requires Inpatient or Outpatient treatment anywhere in the world, **you** must contact:

AFRICA ASSIST/ INTERNATIONAL MEDICAL RESCUE

Tel: +27 (0) 10 211 6981 (**PRESS 1 FOR CLAIMS**) / E-mail: travelclaims@africa-assist.co.za

Tel: +27 (0) 10 211 6981 (**PRESS 2 FOR ASSISTANCE**) / E-mail: assist24@africa-assist.co.za

SECTION A1 - CANCELLATION AND CURTAILMENT

(ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

Cancellation for other reasons

We will pay **you** up to the amount shown in the **schedule of benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other prepaid charges which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if:

- a) Cancellation of the **trip** is necessary and unavoidable; or
- b) The **trip** is **curtailed** before completion

As a result of the following events:

1. The unforeseen death, **bodily injury**, **illness**, disease, or complications arising as a direct result of pregnancy of:
 - a) **you**;
 - b) any person who **you are** travelling or have arranged to travel with;

- c) any person who **you** have arranged to stay with;
- d) **your close relative**;
- e) **your close business associate**;

2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined or called as a witness at a Court of Law;
3. **You** or any person **you** are travelling with or have arranged to travel with, being made redundant and at the time of booking the **trip** there was no reason to believe anyone would be made redundant;
4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**;
5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.
6. Theft or complete immobilization of your private motor vehicle during your trip toward the point of departure due to a traffic accident, fire or as a result of hi-jacking.
7. Cancellation or diversion of your international journey due to strikes or other industrial action unless there were media warnings 14 days prior to the purchase date of this policy.
8. Theft of travel documents causing the unavoidable cancellation of the journey.
9. A traumatic event happening to you, your dependent children, a close relative, travelling companions and business associate within 30 days before your planned departure.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the Emergency Assistance Service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, **illness**, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. **If you cancel the trip due to:**
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field, or
 - b) any complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

What is not covered

1. The **excess** as shown in the **schedule of benefits**.
2. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
3. The cost of Air Passenger Duty (APD) whether recoverable or not.
4. Any claims arising directly or indirectly from:
 - a) **your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to **your**/their dismissal, **your**/ their resignation, voluntary redundancy, **your**/their entering into a compromise agreement or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**;
 - b) circumstances known to **you** prior to the date these **benefits** became effective or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**.
5. Travel tickets paid for using any airline miles, unless evidence of specific monetary value can be provided.
6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
7. Additional costs incurred due to death, illness or injury to you, your dependant children, relative, business associate, travelling companions, the person in charge of your children due to a Pre-existing condition.
8. Any expenses incurred as a result of you or your travel companions not being in possession of the required, valid, correct documents or visa.
9. Any expenses incurred as a result of non-admittance into any country by the authorities for any reason.
10. Expenses relating to your decision not to travel to return home early or cutting your journey short at the request of your spouse, parents, travel companion or employer.
11. Cancellation or a change of schedule of booked transportation of the supplier.
12. Any costs recoverable from the service provider.
13. Cancellation or Cutting short of a journey due to adverse weather conditions including Tsunami, Cyclones, tornadoes, hurricanes, floods, typhoons, blizzards or natural disasters.
14. Acts of God causing the flight to be cancelled for instance ash from an erupted volcano.
15. Anything mentioned in **GENERAL EXCLUSIONS** You should also refer to the important information on **page 7**.

SECTION A2 - CANCELLATION FOR OTHER REASONS

Cancellation of your journey due to other reasons

We will pay **you** up to the amount shown in **the schedule of benefits** up to 50% of the actual costs incurred as a result of the cancellation if **you** cancel **your trip** for other reason not shown in section A1. This benefit is provided under the Worldwide Cover, Europe and Business Cover only.

Special conditions relating to claims

1. **Your** insurance policy must have been purchased within 24 hours of booking **your trip**
2. **You** must cancel **your trip** at least 48 hours before **your** scheduled departure date.
3. **Cancellation of your journey due to other reason**
4. **This benefit is provided under the Worldwide Cover, Europe and Business Cover**

WE WILL PAY FOR:

1. In the event that you cancel your journey and do not travel at all, for any other reason other than those already mentioned in Section A1, we will reimburse you up to the limit of liability as stated in your Schedule of Benefits for irrecoverable expenses.

WE WILL NOT PAY FOR:

1. Expenses that you can recover elsewhere.
2. Expenses if your policy was purchased after 24 hours of paying a deposit for your travel ticket.
3. If you were already aware of the reason for not travelling when you purchased your policy.
4. If your journey is cancelled less than 48 hours before your planned departure time.
5. The excess amount as stated in the schedule of benefits.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional or a consultant specializing in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator, or provider of transport/accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets
- Receipts or bills for any costs, charges or expenses claimed for
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**
- In the case of jury service or witness attendance, the court summons
- The letter of redundancy for redundancy claims
- A letter from the commanding officer concerned, confirming cancellation of authorized leave or call up for operational reasons
- In the case of serious damage to **your home**, a report from the Police or relevant authority
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

SECTION A3 - DENIED VISA APPLICATION

We will pay **you** up to the amount shown in the **schedule of benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other prepaid charges which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if your visa application is denied resulting in **your trip** being cancelled.

Special conditions relating to claims

1. **Your** travel insurance Policy must be purchased prior to **your** visa application to the Embassy
3. You must be in possession of a valid passport
4. Your passport must be valid for 6(six) months after the last day of **your trip**
5. Your passport must have at least 2(two) blank adjacent pages, for visa stamps
6. Applicable to applications for tourist, working holiday and/or business visas only
7. All Your documents must be in order as per the Embassy specific requirements
8. You must not have a criminal record

What is not covered

- 1 Any claim where the special conditions relating to claims are not met
2. Anything mentioned in **GENERAL EXCLUSIONS** on page 7.

SECTION A4 - TRAVEL SUPPLIER INSOLVENCY

What is covered

We will pay **you** up to the amount shown in the **schedule of benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other prepaid charges which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if **your trip** is cancelled prior to departure or the additional costs for **you** to return to **your home country** if **your trip** is curtailed, as a direct result of:

Insolvency of the Travel Supplier through whom **you** booked and purchased **your travel arrangements**, resulting in the complete cessation of services and if no alternative Travel Arrangements is provided.

What is not covered

1. Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip;
3. Any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to your trip;
5. Any loss sustained by you when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the scheduled airline or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions on page 7.

SECTION A5 - POSTPONING A JOURNEY

We will reimburse You up to the Limit of Liability as shown on the Schedule of Benefits for the published penalties additional accommodation costs (three star accommodation and economy class travel expenses) if You have to postpone Your International Journey due to the following reasons only:

What is covered

Cancellation for a other reasons

We will pay **you** up to the amount shown in the **schedule of benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other prepaid charges which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if:

- a) Cancellation of the **trip** is necessary and unavoidable; or
- b) The **trip** is **curtailed** before completion

As a result of the following events:

1. The unforeseen death, **bodily injury, illness**, disease, or complications arising as a direct result of pregnancy of:
 - a) you;
 - b) any person who **you are** travelling or have arranged to travel with;
 - c) any person who **you** have arranged to stay with;
 - d) **your close relative**;
 - e) **your close business associate**;
2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined or called as a witness at a Court of Law;
3. **You** or any person **you** are travelling with or have arranged to travel with, being made redundant and at the time of booking the **trip** there was no reason to believe anyone would be made redundant;
4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**;
5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.
6. Theft or complete immobilization of your private motor vehicle during your trip toward the point of departure due to a traffic accident, fire or as a result of hi-jacking.
7. Cancellation or diversion of your international journey due to strikes or other industrial action unless there were media warnings 14 days prior to the purchase date of this policy.
8. Theft of travel documents causing the unavoidable cancellation of the journey.
9. A traumatic event happening to you, your dependent children, a close relative, travelling companions and business associate within 30 days before your planned departure.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the Emergency Assistance Service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury, illness**, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field, or
 - b) any complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

What is not covered

1. The **excess** as shown in the **schedule of benefits**.
2. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
3. The cost of Air Passenger Duty (APD) whether recoverable or not.
4. Any claims arising directly or indirectly from:
 - a) **your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to **your**/their dismissal, **your**/ their resignation, voluntary redundancy, **your**/their entering into a compromise agreement or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**;
 - b) circumstances known to **you** prior to the date these **benefits** became effective or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**.
5. Travel tickets paid for using any airline miles, unless evidence of specific monetary value can be provided.
6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
7. Additional costs incurred due to death, illness or injury to you, your dependant children, relative, business associate, travelling companions, the person in charge of your children due to a Pre-existing condition.
8. Any expenses incurred as a result of you or your travel companions not being in possession of the required, valid, correct documents or visa.
9. Any expenses incurred as a result of non-admittance into any country by the authorities for any reason.
10. Expenses relating to your decision not to travel to return home early or cutting your journey short at the request of your spouse, parents, travel companion or employer.
11. Cancellation or a change of schedule of booked transportation of the supplier.

12. Any costs recoverable from the service provider.
13. Cancellation or Cutting short of a journey due to adverse weather conditions including Tsunami, Cyclones, tornadoes, hurricanes, floods, typhoons, blizzards or natural disasters.
14. Acts of God causing the flight to be cancelled for instance ash from an erupted volcano.
15. Anything mentioned in **GENERAL EXCLUSIONS** You should also refer to the important information on **page 7**.

SECTION A6 - CANCELLATION AND CURTAILMENT DUE TO TERRORISM

We will pay you up to the amount shown in the summary of cover for the unused portion of your travel and accommodation costs that you have paid or contracted to pay and you suffer a financial loss if you cancel before the start of your trip or you cut your trip short and return home early if:

- your trip is scheduled to commence within 42 days of a terrorist incident and the location of your booked accommodation or arrival point is within 40 km of the location of the terrorist incident

Special Conditions

1. You can only claim under this section if **your** tour operator or travel agent is unable to provide an alternative holiday to a different destination for the same standard of accommodation as originally booked for suitable dates, and **your** travel supplier refuses to refund **you** costs that **you** have paid.
2. If **you** have purchased and organised **your** own flight and accommodation and are unable to receive a refund or alternative arrangements from the carrier or accommodation provider, **you** will need to provide evidence that **you** have made all reasonable attempts to recover monies **you** have paid and that the provider(s) has refused to refund **your** money.
3. If **you** are delayed for a period of greater than 48 hours on **your** outbound journey due to a terrorist incident occurring within 40 kilometres of **your** departure or arrival destination locations, **you** may choose to cancel **your trip** and claim for cancellation.

What you are not covered for

1. The excess shown in the summary of cover.
2. Cancellation or curtailment as a result of a terrorist incident which occurred or was announced before your trip was booked or your policy was purchased.
3. Claims for curtailment or cancellation as a consequence of any event other than a recognised terrorist incident.
4. Any costs if your departure date is more than 42 days after the terrorist incident or if your accommodation and/or arrival point is more than 40 kilometres from the location of the terrorist incident.
5. Any costs in respect of your trip
 - i) for which there is no contractual liability; or
 - ii) which are recoverable elsewhere.
6. Any costs or expenses arising due to the liquidation, administration or receivership of the carrier or travel operator following a terrorist incident.
7. Any claims directly or indirectly relating to cyber terrorism.
8. Any costs which are covered by government or public authority compensation, or by any other insurance.
9. Anything mentioned in the General Exclusions

SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES

What is covered

1)Pre-existing Medical Conditions (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

If as a result of a pre-existing medical condition you require medical treatment while on your trip then we will pay for Emergency medical and related expenses up to the limit of liability as stated in your schedule of benefits for the medical expenses and hospitalisation costs.

2)We will pay you up to the limit shown in the schedule of benefits for the following expenses which are necessarily incurred during a trip as a result of you suffering unforeseen **bodily injury, illness, disease and/or compulsory quarantine**:

- a) Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home**;
- b) Emergency dental treatment for the immediate relief of pain (to natural teeth only) incurred outside of **your home**;
- c) Costs of telephone calls:
 - i) to the Emergency Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned;
 - ii) incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls;
- d) The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital;
- e) If **you** die:
 - i) outside **your home** area, the reasonable additional burial expenses abroad plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**;
 - ii) within **your country of residence**, more than 300km from **your** permanent residence, the reasonable additional cost of returning **your** ashes or body to **your home**;
- f) Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full- or half-board, all inclusive, bed and breakfast, self-catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from South Africa or escort **you** to **your home** or medical facility in **your country of residence**;
- g) With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise;
- h) We will pay up to the limit shown in the **schedule of benefits** for every 24 hours **you** have to stay in hospital as an inpatient or are confined

to **your** accommodation due to **your** compulsory quarantine or on orders of a **medical practitioner** outside **your home** as a result of **bodily injury, illness** or disease **you** sustain;

- i) Reasonable cost for a friend or **close relative** to travel from **your country of residence** to escort minor children under the age of 18 to **your home** in **your** country if **you** are physically unable to take care of them. If you cannot nominate a person **we** will select a competent person;
- j) Economy Class return air ticket as per the **policy** limit for a **close relative** from **your country of residence** to visit **you** or escort **you** to **your home** if **you** are travelling alone and if **you** are hospitalised as an inpatient for more than 10 days with the prior authorisation of the Emergency Assistance Service.

Special conditions relating to claims

1. **You** must tell the Emergency Assistance Service as soon as possible of any **bodily injury, illness** or disease which necessitates **your** admittance to hospital as an inpatient or before any arrangements are made for **your** repatriation.
2. If **you** suffer **bodily injury, illness** or disease, **we** reserve the right to move **you** from one hospital to another and/ or arrange for **your** repatriation to South Africa at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home** or a suitable hospital nearby to continue treatment.
3. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home** area. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home**) will be based on this. If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel all cover under **your policy** and refuse to deal with claims for any further treatment and/or **your** repatriation to **your home**, after the date **we** deem **you** to be fit for repatriation.

What is not covered

1. Pregnancy, without any accompanying **bodily injury, illness**, disease or complication. This section is designed to provide cover for unforeseen events, **accidents, illnesses** and diseases and normal childbirth would not constitute an unforeseen event.
2. Pregnancy, childbirth and miscarriage or any pregnancy related condition after 25th week of pregnancy.
3. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
4. Any claims arising directly or indirectly from :
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or **illness** which necessitated **your** admittance into hospital;
 - b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury, illness** or disease;
 - c) Any form of treatment or surgery which in the opinion of the Emergency Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home**;
 - d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home** area. Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays;
 - e) Additional costs arising from single or private room accommodation;
 - f) Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by the Emergency Assistance Service;
 - g) Any costs incurred by **you** to visit another person in hospital;
 - h) Any expenses incurred after **you** have returned to **your home**;
 - i) Any expenses incurred in South Africa which are:
 - i) for private treatment, or;
 - ii) are funded by, or are recoverable from other insurers;
 - j) A tropical disease where you have not had the Ministry of Health and/or WHO recommended inoculations and/or taken the Health Service and/or WHO recommended medication.
 - k) Any expenses incurred after the date on which we exercise our rights under this section to move you from one hospital to another and/ or arrange for your repatriation but you decide not to be moved or repatriated.
 - l) When you are sailing in international waters and are not within reach of land, International Medical Rescue can only provide emergency services from the nearest port or harbour.
 - m) Pre-existing medical conditions
 - n) If you have been hospitalised for less than 48 hours.
 - o) Outpatient expenses.
 - p) If you have been advised by a medical practitioner not to travel.
 - q) Any condition for which surgery is planned.
 - r) If you are on a waiting list for, or have had an organ transplant.
 - s) If a terminal prognosis has been given with a life expectancy of less than 24 months.
 - t) If you are over the age of 70 years.

5. Anything mentioned in **GENERAL EXCLUSIONS** on page 7. **You** should also refer to the Important Information on page 2.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills for all inpatient/outpatient treatment or emergency dental treatment received;
- In the **event** of death, the original death certificate and receipts or bills for burial, cremation or repatriation expenses;
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned;
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Assistance Service;
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

HOSPITAL CASH BENEFIT

What is covered

We will pay **you** up to the limit shown in the **schedule of benefits** for every complete 24 hours **you** have to stay in hospital as an inpatient or

are confined to **your** accommodation due to **your** compulsory quarantine or confinement on the orders of a **medical practitioner** as a result of **bodily injury, illness** or disease **you** sustain.

We will pay the amount as per the **schedule of benefits** in addition to any amount payable under Section A – Emergency medical. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

Special conditions relating to claims

You must tell the Emergency Assistance Service as soon as possible of any **bodily injury, illness** or disease which necessitates **your** admittance to hospital as an inpatient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:

- a) Any additional period of hospitalization, compulsory quarantine or confinement to **your** accommodation:
 - i. relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury, illness** or disease which necessitated **your** admittance into hospital;
 - ii. relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre;
 - iii. following **your** decision not to be repatriated after the date, when in the opinion of the Emergency Assistance Service it is safe to do so.
- b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i. relating to any form of treatment or surgery which in the opinion of the Emergency Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home** area;
 - ii. as a result of a tropical disease where **you** have not had the Ministry of Health and/or WHO recommended inoculations and/or taken the Health Service and/or WHO recommended medication;
 - iii. occurring in South Africa and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by or recoverable from any other **policy/benefit** and/or fund.

2. Medication, which prior to departure is known to be required.

3. Anything mentioned in **GENERAL EXCLUSION** on **page 7**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

SECTION C – PERSONAL ACCIDENT

(ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

Personal Accident and Permanent Total Disablement

If You sustain any Accidental Bodily Injury, resulting in an Insured Event described in the Table of Benefits below whilst on Your International Journey, We will pay the appropriate compensation to You, Your estate or nominated beneficiary in accordance with the table of benefits below and according to the limits stated in the Schedule of Benefits

If Your whereabouts are unknown and after 12(twelve) consecutive calendar months it is reasonable to believe that You may have died due to an Injury, We will pay the benefit subject to receipt of a signed undertaking by Your beneficiary that such compensation shall be refunded if it is later demonstrated that You did not die as a result of an injury. This written undertaking will be required at the point where this benefit becomes payable.

Cover applies any time during the period of the International Journey

| TABLE OF BENEFITS APPLICABLE TO PERSONAL ACCIDENT & PERMANENT TOTAL DISABLEMENT | |
|---|--|
| BENEFIT | COMPENSATION % OF THE LIMIT OF LIABILITY |
| 1)DEATH | |
| a)As a result of Accident | 100% |
| b) As a result of Disappearance | 100% |
| c) Death as a direct result of exposure to the elements of nature as a direct result of an Accident | 100% |
| 2)PERMANENT TOTAL DISABLEMENT | |
| a)Permanent loss of one or more limb/s | 100% |
| b)Permanent loss of one or more use of limb/s | 100% |
| c)Permanent loss of hearing in both ears | 100% |
| d)Permanent loss of hearing in one ear | 50% |
| e)Permanent loss of sight in both eyes | 100% |
| f)Permanent Loss of sight in one eye | 50% |
| g)Permanent Loss of speech | 100% |
| h)Permanent Paralysis | 100% |
| i)Permanent Total Disablement | 100% |
| j)Permanent Disabilities not mentioned under (a-l) | 25% |

1. The diagnosis and determination of permanent total disablement must be made and documented by a Medical practitioner and must be continuous and permanent for at least 12(twelve) consecutive months from the onset of the disablement
2. Notice of Death to be reported to Us as soon as humanly possible and we will have the right to have a post mortem examination of the body if necessary
3. In the event of death of Children, the benefit payable will be subject to the amount legislated by law at the time of death
4. The amount payable in respect of death of children will be limited to that which is allowed by current legislation at the date of the incident.
5. Permanent total loss of use of Limb/s will be deemed as Permanent Total Loss of Limb/s
6. If the compensation becomes payable under more than one benefit as a result of one incident, the total amount shall not exceed 100% of the Limit of Liability
7. If you die of natural causes prior to the final disablement assessment relating to an Insured Event, We will pay what reasonably would have had to be paid for such permanent disability in accordance with the Table of Benefits
8. If You are travelling in any chartered aircraft with more than 20(twenty) seats, the Limit of Liability is restricted to 25% in respect of each person that is insured
9. If your whereabouts are unknown for more than 12(twelve) months, Your Spouse, immediate family etc. must have reported You as a missing person to local police authorities.

What is not covered

1. Your disablement caused by mental or psychological trauma not involving Your Bodily Injury
2. Any Physical defect, illness or infirmity which existed prior to the start of Your International Journey
3. Children are excluded from any benefit for occupational disability under permanent total disablement
4. Travelling in any single engine aircraft
5. Travelling in any helicopter unless utilised as a connecting flight by a scheduled airline
6. All exclusions already mentioned in the **General Exclusions** on **Page 7**

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- In the **event** of death, the original death certificate.
- A medical certificate or report in relation to claims for **loss of limb, loss of sight or permanent total disablement**.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

SECTION D – BAGGAGE LOSS

What is covered

The theft of or damage to Baggage, Personal Effects and trade samples (Business Cover only) during the Insured Journey, up to the limit of liability stated in your schedule of benefits. There is a separate limit for Accidental Loss of Personal Items stated in your schedule of benefits.

1. We will pay **you** up to the amount as shown in the **schedule of benefits** for the **accidental** loss of, theft of or damage to **baggage**. The amount payable in the event of a total loss will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage**.
2. We will also pay **you** up to the amount as shown in the **schedule of benefits** for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 4 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed. If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.
3. We will pay **you** up to the amount as shown in the **schedule of benefits** for the **accidental** loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licenses). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

Special conditions relating to claims

A single item limit applies as per the schedule of benefits. You are advised to insure any valuable items exceeding this single item limit on a separate All Risks policy.

1. **You** must report the loss, theft or damage to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **personal money** or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this **policy**.
4. If **baggage, personal money** or passports are lost, stolen or damaged whilst in the care of an airline **you** must: a) get a Property Irregularity Report from the airline. All loss or damage attributable to theft or vandalism by airline carriers, other transport companies or hotels must be reported to them immediately and a written report must be obtained. You must check your baggage before leaving an airport and must make an attempt to make a recovery from the airline. An irregularity report must be obtained from the airline before leaving the airport.
5. Theft or damage not attributable to airline carriers, transport companies or hotels must be reported to the local police authorities within 24 hours and a written police report must be obtained containing a police case number, outline of the event that occurred and a description of the items stolen.
 - a) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - b) keep all travel tickets and tags for submission if **you** are going to make a claim under this **policy**.
6. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.
7. All claims for accidentally loss are subject to the limit for Accidental Loss specified in the Schedule of Benefits. An affidavit must be supplied outlining the events that took place when the loss occurred.

What is not covered

1. The **excess** as shown in the **schedule of benefits**.
2. Loss, theft of or damage to **valuables** and **personal money** left **unattended** at any time (including in a vehicle, checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme, unless evidence of specific monetary value can be provided.
7. Loss, theft of or damage to **baggage** left in an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) forcible and violent means have been used by an unauthorized person to gain entry into the vehicle and evidence of such entry is available.
8. Loss or damage due to delay, confiscation or detention by customs or any other authority.
9. Loss, theft of or damage to unset precious stones, corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, ski equipment, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
10. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an **accident** to the aircraft, sea vessel, train or vehicle in which they are being carried.
11. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
12. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation (unless business cover was purchased)
13. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
14. Any goods intended for sale or trade
15. Anything mentioned in **GENERAL EXCLUSIONS** on **page 7**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all losses, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 4 hours.
- Receipts of bills or proof of purchase for any transport and accommodation expenses claimed for.
- Receipt for all currency and travellers cheques transactions.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Repair report where applicable.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

SECTION E - TRAVEL INCONVENIENCE AND FLIGHT DELAY

(ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

If the **public transport** on which **you** are booked to travel:

1. is delayed at the final departure point from or to South Africa (but not including delays to any subsequent outbound or return connecting **public transport**) for at least 4 hours from the scheduled time of departure, or
2. is cancelled before or after the scheduled time of departure as a result of any of the following events:
 - a) strike; or
 - b) industrial action; or
 - c) adverse weather conditions; or
 - d) mechanical breakdown of or a technical fault occurring in the public transport on which you are booked to travel

ACCESS TO DRAGONPASS AIRPORT LOUNGE

If the flight on which **you** are booked to travel is delayed by at least four hours as a result of:

1. **strike or industrial action** provided that when this policy was taken out, there was no reasonable expectation that the **trip** would be delayed;
2. adverse weather conditions;
3. mechanical breakdown or technical fault of the aircraft.

We will provide access to an airport lounge, where available. Lounge access will become available on the announcement of a minimum four-hour delay, not, for example, two consecutive two-hour delays.

You must have access to a mobile device so that you can receive an SMS message in order to gain access to the lounge.

To take advantage of this benefit you will need to call the 24-hour access phone number: **+27 (0) 10 211 6981**

You will need to quote your policy number and flight details. If your claim is valid you will then be sent an SMS message which will give you access to an airport lounge for the duration of your delay.

There may be occasions when this benefit is unavailable:

- If the lounge is closed when the delay occurs – during the night, for instance
- If the lounge is at full capacity
- If you or another insured person fail to meet the lounge terms and conditions such as dress code or minimum age.

If you choose not to, or are unable to take advantage of airport lounge access we will pay you:

1. up to the amount as shown in the **schedule of benefits** for the first completed 4 hours delay and as shown in the **schedule of benefits** for each full 4 hours delay after that, up to a maximum as shown in the **schedule of benefits** (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel; or
2. up to the amount as shown in the **schedule of benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, if: a) after a delay of at least 4 hours; or b) following cancellation, no suitable alternative **public transport** is provided within 4 hours of the scheduled time of departure.

You can only claim under subsection 1. or 2. for the same event, not both.

MISSED DEPARTURE:

What is covered

We will pay **you** up to the amount as shown in the **schedule of benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel for the initial international outbound and return legs only of the **trip** as a result of:

1. the failure of other **public transport**; or
2. an **accident** to or breakdown of the vehicle in which **you** are travelling; or
3. an **accident** or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling; or
4. strike, industrial action or **adverse weather conditions**.

MISSED CONNECTION:

What is covered

We will pay **you** up to the amount as shown in the **schedule of benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination if **your** onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of **your** connecting Scheduled Flight and no alternative onward transportation is made available to **you** within four (4) hours of the actual arrival time of the incoming flight.

You can only claim under one of either Travel and Flight delay or Missed departure for the same **event**, not both.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under legislation in the **event** of cancellation or long delay of flights.
4. Where applicable **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their Handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
5. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to departure point.

What is not covered

1. The **excess** as shown in the **schedule of benefits**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**;
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;
 - c) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to South Africa;
 - d) Any **accident** to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided;
 - e) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions;
 - f) **Your** failure to arrive at the departure point in time to board any connecting public transport after **your** departure on the initial international outbound and return legs of the **trip**;
 - g) Volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of What is covered:
 - a) The cost of Air Passenger Duty (APD) whether recoverable or not;
 - b) Travel tickets paid for using any airline mileage or supermarket reward scheme, unless evidence of specific monetary value can be provided;
 - c) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition, any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered;

- d) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement;
- e) Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
- f) Any costs incurred by **you** which are recoverable from **your** credit/ debit card provider or for which **you** receive or are expected to receive compensation or reimbursement;
- g) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements;
- h) Any cost if **your trip** was booked as part of a **package** holiday.

4. Anything mentioned in **GENERAL EXCLUSIONS** on **page 7**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to **you**.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/ accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Written confirmation from the provider of transport/ accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or **adverse weather conditions**.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

SECTION F – PERSONAL LIABILITY

(only operative if indicated in the schedule)

What is covered

We will pay **you** up to the amount as shown in the **schedule of benefits** (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims against **you** arising from any one **event** or source of original cause, during a **trip**, for **accidental**:

1. **Bodily injury**, death, **illness** or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you** but not paying for their accommodation;
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this **policy**.

What is not covered

1. The excess as shown in the schedule of benefits.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - c) The transmission of any contagious or infectious disease or virus.

3. Anything mentioned in **GENERAL EXCLUSIONS** on **page 7**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

SECTION G – LEGAL EXPENSES

(only operative if indicated in the schedule)

What is covered

We will pay up to the amount as shown in the **schedule of benefits** for legal costs to pursue a civil action for compensation against someone else who causes **you** **bodily injury, illness** or death during **your trip**.

Where there are two or more **insured persons** insured by this **policy**, then the maximum amount **we** will pay for all such claims shall not exceed double the amount shown in the **schedule of benefits**.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this **policy**. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

The **excess** as shown in the **schedule of benefits**.

We shall not be liable for:

1. Any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us** or **our** agents, **Africa Assist/ International Medical Rescue** or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
6. Legal costs and expenses incurred if an action is brought in more than one country.
7. Any claim where in **our** opinion the estimated amount of compensation payment is less than \$1,000 for each **insured person**.
8. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
9. The costs of any Appeal.
10. Claims by **you** other than in **your** private capacity.
11. Anything mentioned in **GENERAL EXCLUSIONS** on page 7.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

SECTION H – HIJACK, HOSTAGE, WRONGFUL DETENTION

(only operative if indicated in the schedule)

What is Covered

We will pay **you** up to the amounts shown in the **schedule of benefits** for each 24 hours :

1. **You** are detained in the **event** that the aircraft or sea vessel in which **you** are travelling as a fare paying passenger is **hijacked**
2. or **you** are held hostage or if **you** are wrongfully detained **we** will pay the daily benefit.

What is Not Covered

Anything mentioned in **GENERAL EXCLUSIONS** on page 7.

Claims evidence

We will require the following evidence where relevant:

- An official report from the local police or relevant authority in the country where the incident occurred.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

SECTION I – REIMBURSEMENT OF UNIVERSITY/ COLLEGE FEES

(only operative if indicated in the schedule)

What is Covered:

We will pay **you** up to the amount shown in the **Schedule of Benefits** for any irrecoverable pre-paid college /university course fees **you** have paid or are contracted to pay outside **your country of residence** if:

- cancellation of the **trip** is necessary and unavoidable; or
- the **trip** is **curtailed** before completion; as a result of the death, **bodily injury** or **illness** of: **you**, or **your close relative**.

What is not Covered:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

1. the **excess** as shown in the **Schedule of Benefits**;
2. any claims arising directly or indirectly from circumstance known to **you** prior to the date this insurance is purchased
3. by **you** or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**;
4. more than the cost of that proportion of the course missed;
5. any amount exceeding the **benefit** limit in the **Schedule of Benefits**;
6. anything mentioned in **GENERAL EXCLUSIONS** on **page 7**.

You should also refer to the Important Information on **page 2**.

SECTION J – CAR RENTAL EXCESS

(only operative if indicated in the schedule)

We will pay you up to the amount shown in the Schedule of Benefits for any excess you have paid on the rental car insurance claim or the cost of repairs to the rental vehicle, whichever is the lesser, if:

1. You have rented a car and You have taken out insurance on the rented car and,
2. You have an at fault claim that the rental car insurer has agreed to pay, and
3. You are liable for the policy excess and You have paid it, and,
4. The event giving rise to the rental car insurance claim occurs during Your Trip
5. You have a valid license and
6. You were driving the rental car

What is Covered

If You become legally liable to pay Your Rental Car excess applicable on Your Rental Car Agreement as a result of accidental damage, or theft of a rented motor vehicle. We will reimburse You the excess amount up to the maximum limit stated on Your Schedule of Benefits whilst on your International Journey

1. Your Rental Agreement must be with a registered Car Rental Company
2. You must submit Your signed Rental Agreement to Us in case of a claim
3. You must report any accident, theft or incident to the Car Rental Company and the local police immediately and inform Us of the same within the first 24 (twenty four) Hours
4. Cover is in excess of any other agreement or contract providing similar cover
5. You must provide proof that the applicable car rental excess was paid to the Car Rental Company as per the Car Rental agreement

What is Not Covered

1. Any violation of the terms and conditions stated in the Car Rental Agreement
2. Any Damage to the rented vehicle whilst being used for off road purposes
3. Commercial vehicles and / or motorcycles is excluded
4. Any violation of legislation in the country where the vehicle is being used

CREDIT CARD TOP-UP

What is covered

We will reimburse You the excess amount up to the limit of liability shown in the Schedule of Benefits If You are liable to pay a medical excess as a result of a valid medical claim against Your Automatic Medical Insurance from Your Credit Card Insurance.

- You must have Automatic Travel Insurance benefits in place as per Your Credit Card company subject to its terms and conditions
- You must prove that You have paid the applicable medical excess to the Insurance provider

What is not covered

- We will not pay for Your claim, against Your Automatic Travel Insurance Policy being less than the applicable excess amount.

OPTIONAL COVERS

We will pay up to the amount shown in the **schedule of benefits** to include any one of the following Optional covers if shown on **your** certificate of insurance subject to **you** having paid the appropriate premium.

What is Covered

We will pay **you** up to the amount shown in the **schedule of benefits** for accidental loss, theft of or damage to **your business equipment**. The maximum **we** will pay for any Single Item; Computer equipment or business sample is shown in the **schedule of benefits**.

Special conditions

Our liability for **business equipment** hired by **you** shall be limited to **your** liability for such loss or damage.

What is Not Covered

Claims arising for **business equipment** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have official responsibility for the safekeeping of the property.

1. Claims arising for computer equipment and **valuables** whilst in the custody of a carrier.
2. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage**.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

WINTER SPORTS

What is Covered

Ski Equipment

We will pay **you**, up to the amount shown in the **schedule of benefits**, for the accidental loss of, theft of or damage to **your ski equipment**, or for **ski equipment** that you have hired. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **we** may at **our** option replace, re-instate or repair the lost or damaged **ski equipment**). The maximum **we** will pay for any one article, pair or set of articles is shown in the **schedule of benefits**.

Ski Equipment Hire

We will pay **you**, up to the amount shown in the **schedule of benefits**, for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your own ski equipment**.

Ski Pack

We will pay **You** up to the amount shown in the **schedule of benefits**:

1. For the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury** or illness.
2. For the unused portion of **your** lift pass if lost

Piste Closure/Avalanche Closure

We will pay **you**, up to the amount shown in the **schedule of benefits** either for piste closure or for avalanche closure, but not for both, for the cost of transport organized by the tour operator to an alternative site if lack of snow conditions, power failure, adverse weather or avalanche results in the closure of skiing facilities (excluding cross country skiing) in **your** resort and it is not possible to ski.

The cover only applies:

- To the resort which **you** have pre-booked for a period exceeding 12 hours and for as long as such conditions prevail at the resort, but not exceeding the pre-booked period of **your trip** and
- To **trips** taken during the period 15th December to 15th April in the northern hemisphere (both dates inclusive).
- To **trips** taken during the period 15th May to 15th October in the Southern hemisphere (both dates inclusive).

If no alternative sites are available **we** will pay **you**, up to the amount shown in the **schedule of benefits**.

Specials Conditions

1. Our Liability for ski equipment hired by you shall be limited to your liability for such loss or damage.
2. You must provide written confirmation from a medical practitioner that bodily injury or illness prevented you from using your ski pack.
3. You must provide written confirmation from the resort management of the piste conditions or avalanche, confirming the closure of facilities and the dates applicable.

What is Not Covered

1. The **excess** per incident for each **insured person** as shown in the **Schedule of benefits**.
2. Any claim arising directly or indirectly from **pre-existing medical conditions**
3. Anything mentioned in What is not covered applicable to all sections of the policy.

GOLF COVER

Golf Equipment

What is Covered

We will pay **you** up to the amount as shown in the **schedule of benefits** for loss, theft or damage to **your own golf equipment**. The amount payable will be the value at today's prices less a deduction of wear and tear and depreciation, or **we** may at **our** option replace, reinstate or repair the lost or damaged **golf equipment**. The maximum payment for any Single Item is shown in the **schedule of benefits**.

Golf Equipment Hire

We will pay up to the limit as shown in the **schedule of benefits** for each 24-hour period, up to a maximum as shown in the **schedule of benefits**, for necessary costs to hire **golf equipment**. We will pay this if **your own golf equipment** is lost or stolen on **your** outward journey and is not returned to **you** within 12 hours after arrival at **your** destination.

What is not covered

1. Anything arising from **golf equipment** left **unattended** in a place to which the general public has access or left in a custody of a person who does not have an official responsibility for the safekeeping of the property.
2. Claims arising for loss, theft or damage of **golf equipment** carried on a vehicle roof rack.
3. Loss, theft or damage to **golf equipment** over 5 years old.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Excess Waiver

The **excess** will be waived if **you** have purchased the **excess** waiver as shown in the **schedule of benefits**.

TO MAKE A CLAIM UNDER THIS SECTION PLEASE CALL: +27 (0) 10 211 6981 / EMAIL: travelclaims@africa-assist.co.za

KEY FACTS

Significant features and benefits

- The **schedule of benefits** table (accompanying your certificate) shows the maximum **benefits you** can claim for each **insured person** (unless otherwise stated).
- Some sections are optional - **Your** Travel Certificate will show if **you** have selected any of these options.

Significant or unusual limitations or what is not covered

- The standard **excesses** as reflected in the schedule of **benefits**.
- Under annual multi-**trip** policies there is no cover for **trips** over 90days.
- Annual Multi-Trip option is available on (list the covers applicable). A policy under this option will be valid for 1 year and the insured may take multiple journeys during this period. Cover for each journey will be limited to a maximum of 90 days.

Duration

If this **policy** is an annual multi-**trip policy**, it lasts for a period of 12 months after which it automatically expires.

If this **policy** is for a single **trip**, please refer to **your policy** schedule for **your** selected cover.

Cancellation period

You are free to cancel this **policy** at any time. If **you** wish to cancel within 14 days of receipt of the **policy** documents, **you** may do so by contacting **Africa Assist**, Suite 18, Private Bag X10016, Edenvale, 1610 or call +27 (0) 10 211 6981 or e-mail to travelinsurance@linkhamservices.com for a full refund providing **you** have not travelled and no claim has been made. If **you** cancel after the commencement of **your trip**, no **premium** refund will be made. See General conditions applicable to the whole **policy** in the **policy** wording for full details.

Claim notification

To make a claim contact:

Africa Assist,

Suite 18,

Private Bag X10016,

Edenvale, 1610

E-mail: travelclaims@africa-assist.co.za

MAKING A COMPLAINT

Any complaint **you** may have about a claim should in the first instance be addressed to **Africa Assist** at the contact details above.

If **your** complaint is about **your policy** in the first instance please contact **Africa Assist**, Suite 18, Private Bag X10016, Edenvale, 1610 or call +27 (0) 10 211 6981 or e-mail to travelclaim@africa-assist.co.za.

If the complaint is still not resolved, **you** can approach the South African Regulatory Authority.

IMPORTANT INFORMATION

COMPLAINT AND DISPUTE RESOLUTION

MAKING YOURSELF HEARD

We are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

1. STEP ONE – INITIATING YOUR COMPLAINT

You need to contact **us** on +27 86 001 8114. **We** expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further.

2. STEP TWO – WHEN YOU CONTACT US

Please give **us your** name and contact telephone number. Please quote **your** covered card number and/or claim number. Please explain clearly and concisely the reason for **your** complaint.

CONTACTING GENRIC INSURANCE COMPANY LTD

You need to contact the Public Officer in English, who will arrange for an investigation on behalf of the Chief Executive: GENRIC Insurance Company Ltd, PO Box 1115, Bromhof, 2154, South Africa.

Or **you** may use e-mail : info@genric.co.za or fax: 086 685 0357

If **you** are still dissatisfied, **you** may take **your** complaint to the Short- term Insurance Ombudsman by calling 011 726 8900, faxing 011 726 5501 or by sending **your** complaint to PO Box 32334, Braamfontein, 2017.

Alternatively, **you** may contact the Financial Services Board on 012 428 8000 or at PO Box 35655, Menlo Park, 0102.

