

LEISURE COMPREHENSIVE POLICY WORDING

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SECTION A: PREAMBLE

1. You will be insured when we received the premium payment for *your policy*, or an approved agent of *ours* receives it.
2. Take note of the terms, conditions, exclusions and *limits of liability* as detailed in this *policy* and *schedule of insurance* whilst on an *international journey*.
3. The *schedule of insurance* and *policy* wording must be read together as one document.
4. Benefits are limited to the amount as shown in *your schedule of insurance*.
5. Words that are in "italics" are defined in Section B: Definitions.
6. We have the option to either arrange direct settlement with the *service provider*, reimburse *you*, replace or repair (or any combination of these) when compensating *you*.
7. In respect of Section 4.1: International Journey Cancellation, cover commences on the date of issue of *your policy* but no earlier than 1 (one) year before *your* departure date.
8. *Your policy* ends on return to *your country of residence*, or the end date on *your policy*, whichever occurs first.
9. Travel dates may be amended before departure, up to 1 (one) year from the original departure date.

SECTION B: DEFINITIONS

For the purpose of this *policy* the following definitions apply:

1. Accompanied children: - *your* dependent children who are under 21 years old, travelling with *you* on the *international journey* and not employed full-time.
2. Assistance company: - the company whom we have authorised to assist, coordinate and negotiate *claims*.
3. Bankruptcy: - the filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction.
4. Business associate: - a partner or director.
5. Civil commotion: - an uprising that disturbs civil order but not as much as a rebellion.
6. Claim: - a request *you* make in the way we require, asking for assistance and/or payment of a benefit under this *policy*. The phrase "to *claim*" has the same meaning.
7. Commercial vehicle: - a vehicle used by an individual or a business to transport goods or people on public roads.
8. Competitive sport or activity: - a sporting activity where *you* have entered into an official, organised event, race or contest.
9. Computer System: - any computer, hardware, software, communications system, electronic device, including but not limited to, smart phone, laptop, tablet, wearable device, server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
10. Consequential loss: - a loss or damage that is not directly caused by an insured event. It is an indirect result of the event.
11. Country of residence: - the country *you* live in and regard as *your* permanent home. If *you* are a temporary resident in a country, we consider that *your country of residence* for the purpose of this *policy*. We do this if *you* have citizenship there, have been resident there for more than 12 consecutive months or have a work permit.
12. Covered area: - the country *you* are travelling in.
13. Cyber Losses: - any loss, damage, liability, cost, or expense whatsoever, directly, or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
 - any loss, alternation of, damage to, reduction in the functionality, availability or operation of a *computer system*;
 - any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any *data*, including any amount pertaining to the value of such *data*;

or any action taken in controlling, preventing, suppressing, or remediating the points above, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

14. Data:- information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a *computer system*.
15. Electricity grid failure or interruption: the failure of a supplier of electricity to generate, transmit or distribute electricity supply that affects an entire municipal, metropolitan, provincial, or national geographical area. *Electricity grid failure or interruption* is not the same as *loadshedding*.
16. Epidemic:- the widespread occurrence or rapid spread of an infectious disease, or any variant or mutation of one, that affects many people within a community or region.
17. Financial default: - a *travel supplier* financially defaults if it completely suspends operations due to being Financially Insolvent, whether *bankruptcy* is filed or not.
18. Financial insolvent/insolvency: – a *travel supplier* is in *financial insolvency* if it totally stops or suspends all operations after the filing of a *bankruptcy* petition or the commencement of a sequestration, liquidation or business rescue process, whether voluntary or not.
19. Hazardous sport or activity: - any sport or activity recognised as more likely to cause serious harm, injury or death than ordinary sports or activities.
20. Hijack/ed: - a hijack is the use of violent force to take control of a *public conveyance*, or making a credible and imminent threat to do so. This definition applies whether:
 - the conveyance is about to start its journey
 - the conveyance has started its journey
 - the hijackers intend to hold the passenger's hostage
 - the hijackers intend to rob the passengers or rob the vehicle of its contents
 - the hijackers intend to divert the *public conveyance* to an alternative destination
21. Immediate family: - we count these people as *your immediate family*: spouse, parents, legal guardians, stepparents, grandparents, grandchildren, in-laws (sons, daughters or parents), natural, adopted or foster children, brothers, sisters, step brothers, step sisters, half-brothers or half-sisters.
22. Inpatient: - *you* are an inpatient if:
 - a *medical practitioner* recommends *you* are admitted to a hospital or medical facility for emergency treatment; and
 - *you* stay for at least one night.
23. Insured: - *you*, the person named in the *schedule of insurance*. We can include *your accompanied children* as “insured” if *you* tell us to.
24. International journey: - a journey *you* take during the *period of insurance*, with these conditions:
 - the journey starts when *you* proceed to the point of embarkation. If *your* destination is outside the *country of residence* and such journey begins by road, with *you* departing from *your* normal place of residence or place of employment, the journey starts at whichever departure occurs latest. we call this the ‘departure date’;
 - the journey ends when *you* return to *your* normal place of residence or place of employment, whichever occurs first. we call this the ‘return date’;
 - the journey may last up to 365 days, (12 months) from the departure date to the return date, including both days;
 - *your policy* may allow *you* to make multiple journeys during the *period of insurance*;
 - the *limits of liability* apply to the entire *period of insurance*. If the period includes multiple journeys, we include

all the *claims* relating to each journey, up to the total of the *limits of liability*;

- If *you* make multiple journeys, cover starts when *you* depart from *your* normal place of residence or place of employment, whichever occurs latest. Cover stops each time *you* return to *your country of residence*;
- If *you* need medical repatriation or evacuation to *your country of residence* under Section 1.1.1, *your* journey will stop when *you* enter the care of a medical person or facility in that country;
- *you* are only insured for travel in the *covered area*. If part of *your* trip is within *your country of residence*, we do not cover any medical expenses that occurs there.

25. Irrecoverable amount: - Deposits and charges *you* pay which *you* cannot recover from any other source. These include but are not limited to financial bonds and guarantees provided by the *travel supplier*, another insurance company, a government agency, a travel agent or a credit card company. These sources also include other insurance policies.
26. Leisure purposes – travelling for holiday, recreation, or touring.
27. Limits of liability: - The maximum amount *we* pay *you* under a benefit as stated in the *schedule of insurance*.
28. Loadshedding: the intentional withholding of electricity supply, implemented in phases.
29. Manual labour: - Unskilled, semi-skilled or skilled physical labour involving:
- working with *your* hands
 - operating mechanical, non-mechanical or electrical machinery, equipment or tools.
30. Medical practitioner: - a health professional who:
- is legally registered to practise medicine by the appropriate medical authority
 - has a current licence and is fully compliant
 - performs within the scope of their practice as defined and required under the law, and as approved by *us*.
31. Non-refundable:- a sum of money that is not repayable or returnable under any circumstances.
32. Pandemic:- the widespread occurrence of an infectious disease over a whole country, multiple countries or continents.
33. Permanent total disablement:- disablement which entirely prevents *you* from following *your* usual occupation or any other occupation which *your* knowledge and training make *you* suitable for. To count as *permanent total disablement*, it must either:
- continue for 12 consecutive months and show no sign of improving at the end of that time
 - result in *you* being permanently bedridden.
34. Personal effects: - items that *you* normally wear or carry on yourself. Examples are - spectacles, dentures, wallets, and clothing items. *We* exclude consumables such as cosmetics, perfume, alcohol, food, confectionery, and prescription medication.
35. Policy: - this *policy* of insurance that is made up of: the *schedule of insurance*, premium notification and *policy* terms and conditions, all disclosure notices, endorsements, annexures, appendices, schedules and amendments *we* have issued.
36. Pre-Existing medical conditions: - any injury, illness, sickness, disease, or other physical or medical disorder, including any medical condition, ailment or injury diagnosed, or for which some form of treatment has been received in the last 6 months before purchasing this *policy*.
37. Professional sport or activity: - a sport or activity *you* receive monetary compensation for participating in, as a contribution to *your* livelihood.
38. Public conveyance: - a scheduled and registered commercial or chartered, land (“Scheduled Vehicle”), water (“Scheduled Vessel”) or air (“Scheduled Flight”) conveyance *you* are travelling in. *Public conveyances* must comply with the laws and

regulations of the country they operate in and be licensed to carry fare-paying passengers. *Public conveyance* does not include taxis, motorcycles, hired motor vehicles, single engine aircraft or helicopters.

39. Reasonable and customary medical / dental expenses: these include charges which:
 - are medically required for treatment of a covered illness or injury;
 - do not exceed the normal for similar treatment, supplies or medical services in the area where the expenses are incurred;
 - do not exceed the charges for treatment *you* would have received if *you* did not have insurance.
40. Relative: - a person related to *you* by blood or through a civil union.
41. Riot: - a civil disorder involving the use, or threat of, violence, chaos, vandalism or other criminal activity.
42. Schedule of insurance: - the schedule forming part of the *policy*, detailing the benefits and *limits of liability*.
43. Service provider: - a person or entity *we* have approved, to provide support services for *your* assistance as detailed in the cover under this *policy*.
44. Sports extension: - An extension to *your policy* to include cover for participating in certain sporting activities or events. *We* charge an additional premium for this.
45. Spouse: - *your* husband or wife or life partner.
46. Strike: - a group of workers stopping their work to get a concession from their employer.
47. Terminal prognosis: - your condition when a *medical practitioner* has declared *you* terminally ill and given *you* a limited life expectancy.
48. Terrorism: - acts by people, alone or with an organisation or group or foreign government, who:
 - uses or threatens violence
 - aims to create fear in the public
 - aims to resist or coerce a government, or has political, religious, or racial aims.
49. Traumatic event: - personal trauma experienced by *you* or a member of *your immediate family* caused by kidnap, *hijack*, rape, armed robbery or violent assault. This traumatic event must be confirmed by a police report.
50. Travel arrangements: - bookings made for a scheduled airline (excluding charter airlines), hotel accommodation, train operator, coach operator, car hire company, caravan site, campsite, mobile home, camper rental, cruise owners or operators (excluding charter cruises) or theme park.
51. Travel companion: - the person who is sharing travel and accommodation arrangements with *you*. *We* limit this to one person.
52. Travel supplier: - includes one or more of the following providers booked before *your* departure from *your country of residence* - a scheduled airline (excluding charter airlines), hotel accommodation, ferry, train operator, coach operator, car hire company, caravan site, campsite, mobile home, camper rental, cruise owners or operators (excluding charter cruises) or theme park. The *travel supplier* must be a lawful operator.
53. Weather conditions: - naturally occurring geophysical, hydrological, climatological or meteorological physical events. These include but are not limited to earthquakes, tsunamis, volcanic activity, floods, avalanches, hurricanes, tornados, floods, blizzards and cyclones.
54. *We, us, our*, Insurer: - Travel Insurance Consultants, a division of Santam Limited.

55. *You, your:* - the *insured*, as the individual named in the *schedule of insurance*. We can include *your accompanied children* as “*insured*” if *you* tell us to.

SECTION C: GENERAL EXCLUSIONS APPLYING TO THE ENTIRE POLICY

We will not pay for any *claim* arising from:

- a. *your* participation in motorcycling as a driver or passenger of a motorcycle with an engine capacity of over 500cc;
- b. *your* participation in off-road and/or dirt-road motorcycling;
- c. *your* participation in quad biking, jet skiing or snow mobiles, as a driver or passenger with an engine capacity of over 500cc;
- d. *your* participation in underwater diving involving the use of any artificial breathing apparatus, unless *you* hold a valid open water diving certificate or are diving under the supervision of a qualified instructor;
- e. *your* participation in any *hazardous sport or activity or professional sport*, other than the activities noted under Section 1.1.6, where *you* have paid an additional premium;
- f. search and rescue;
- g. *consequential loss*, loss of enjoyment or financial loss or expense not specifically and expressly covered in this *policy*;
- h. *you* travelling against medical advice or *you* travelling with the intention of obtaining medical treatment abroad;
- i. psychiatric, psychological or emotional illness or trauma of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress or a similar syndrome;
- j. the effect of alcohol and/or *you* being under the influence of alcohol, if *you* are over the legal limit of the country or State where the incident occurs;
- k. the effects of drugs and/or being under the influence of drugs, unless prescribed by a *medical practitioner*. A copy of the prescription must be provided to *us*;
- l. the following conditions if *you* are Human Immunodeficiency Virus (H.I.V.) positive or have Acquired Immune Deficiency Syndrome (A.I.D.S.):
 - i. Kaposi’s Sarcoma
 - ii. PneumoCystis Jirovecii
 - iii. Tuberculosis
 - iv. Cytomegalovirus (C.M.V.)
 - v. Cryptococcal Meningitis
 - vi. Disseminated Herpes and/or Shingles Human
- m. any child born whilst on an *international journey*;
- n. a pilot or crew member of an aircraft, during the course of employment;
- o. *manual labour* work in connection with a business or a trade;
- p. a driver of a *commercial vehicle*, during the course of employment;
- q. any employment requiring the use of weapons or firearms, including but not limited to a body guard, executive security protection, police force, army and/or military forces;
- r. *you* being diagnosed with a *terminal prognosis*;
- s. any unlawful, deliberate or reckless conduct committed by *you*;
- t. *you* not being honest and frank with all answers, statements and submissions made in connection with any *claim* or the purchase of this *policy*;
- u. any fraudulent activity. If fraudulent information or documentation is submitted, whether by *you* or a third party acting on *your* behalf, or if the quantum in whole or part of *your* claim is exaggerated, even if *your* claim itself is not fraudulent, all benefits in terms of this *policy* in respect of *your claim* will be forfeited and *we* will have no liability to *you* for *your claim* in its totality;
- v. *you* breaking the law in the country *you* are travelling in;
- w. *your* wilful exposure to or active participation in war, invasion, act of foreign enemy, hostilities (whether war be declared or not), *riot, civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power* or any foreseeable act of any person acting on behalf of or in connection with any organisation with activities towards the overthrow by force of any Government (whether with legal authority or not) or any foreseeable act of *terrorism* or violence;
- x. loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising there from or any *consequential loss* or other loss directly or indirectly caused by or contributed to or arising from ionising radiation or contamination by radio activity from nuclear fuel or from any nuclear waste from the combustion of

- nuclear fuel. For the purpose of this exclusion only, combustion includes any self-sustaining process of nuclear fission;
- y. or in any way caused or contributed to by an act of war or *terrorism* involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent;
 - z. *you* travelling with the intention of emigrating;
 - aa. *you* engaging in or taking part in armed forces service or operations;
 - bb. *your* deliberate exposure to exceptional danger (except in an attempt to save human life);
 - cc. non-admittance into any country by the authorities;
 - dd. interest accrued on any indemnity payable under this *policy*;
 - ee. the supporting *claim* documentation required not being submitted to *us* within 60 days from the date of *claim* registration;
 - ff. contravention or breach under the Sanction Limitation and exclusion clause which states, “No (re)insurer will provide cover and no (re)insurer will be liable to pay any *claim* or provide any benefit hereunder to the extent that the provision of such cover, payment of such *claim* or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or any trade, economic, personal or other sanctions, laws or regulations of the European Union, United Kingdom, United States of America and the Republic of South Africa or any other country or political or economic zone”;
 - gg. any *cyber losses*;
 - hh. *electricity grid failure or interruption*;
 - ii. losses, if *you* are the victim of fraud caused by:
 - fraud or misrepresentation by a third party including but not limited to a transport or accommodation provider, travel agency, tour operator, tour organiser, booking agent and/or consolidator;
 - fraud or fraudulent transactions and/or payments either with *your* card(s) or on *your* account(s);

SECTION D: GENERAL CONDITIONS APPLYING TO THE ENTIRE POLICY

It is a condition precedent to liability that:

- a. *you* are healthy and fit to travel;
- b. *you* are travelling for leisure purposes;
- c. if *you* are travelling on a sea faring vessel the *assistance company* will endeavour to provide emergency services from the nearest port or harbour;
- d. whilst participating in motorcycling, the driver of the motorcycle must hold a current, legal motorcycle licence;
- e. whilst participating in motorcycling, *you* must wear a motorcycle crash helmet;
- f. if *you* are driving a vehicle, *you* must have a valid motor vehicle driver’s license. The license must be legally accepted in the Country where *you* are travelling and all laws of that Country will apply;
- g. *you* must notify *us* or the *assistance company* of any *claim* within 30 days from the date of the incident. The cost of submitting a *claim* and obtaining supporting documentation, as *we* may require, will be borne by *you*;
- h. *you* are only covered for flying or air travel if *you* are:
 - i. on a flight arranged by the *assistance company*;
 - ii. flying as a passenger in any fully licensed passenger carrying aircraft;
 - iii. not carrying out any trade or technical operation on the flight;
- i. all *claims*, other than Section 1: Emergency Medical and Related Expenses payable directly to a third-party medical facility, are payable in South African Rand in a South African bank account;
- j. if *you* are Human Immunodeficiency Virus (H.I.V.) positive or have Acquired Immune Deficiency Syndrome (A.I.D.S.), *your* medical related expenses are restricted to an overall indemnity limit of R500 000;
- k. *you* must observe and fulfil all terms, exceptions and conditions of this policy;
- l. *accompanied children* share in the *limit of liability* of their parent/s. The maximum liability per insured person will not exceed the relevant *limit of liability* stated in the *schedule of insurance*;
- m. *we* may at *our* expense and in *your* name pursue subrogation, taking any action available to obtain a *claim* recovery. *You* must provide *us* with relevant details of any other applicable insurance or cover;
- n. whilst this *policy* operates on a first response basis, if any *claim* under this *policy* is covered by any other *policy* or policies of insurance or credit card insurance or statutory insurance or medical aid scheme or medical insurance, *we* will assist *you* but any expenses incurred will be recovered from the aforementioned policies or benefits. The cover provided by this *policy* will be deemed to be in excess of the cover already provided by any of the aforementioned policies or benefits. This condition does not apply to Section 3: Accidental Death and *permanent total disablement claims*;

- o. we will only be liable to pay the pro-rated portion of the *claim* submitted to *us* where liability is shared between *us* and another insurer;
- p. in the event that *we*, at *our* own discretion, decide to pay the *claim* in full, *we* will require that *you* cede all of *your* rights in respect of the other policies or benefits. By ceding *your* rights, *you* will:
 - i. Offer *your* full co-operation to allow *us* to exercise this right;
 - ii. Allow *us* to do everything necessary to *claim* against other insurers;
 - iii. Provide *us* with all relevant information and documentation that may be required for *us* to exercise *our* right of subrogation under the *policy*;
- q. *you* must inform *us* of any other insurance *you* may have that covers *you* for the insured event as well as any relevant details of the insurance or cover;
- r. *we* reserve the right to commence or take legal proceedings in *your* name for the settlement or defence of any *claim* or to prosecute any other party to recover compensation (including legal costs) in respect of any cover provided by this insurance. Any amount recovered will belong to *us*;
- s. where *you* are insured by more than one *policy* issued by *us*, *our* maximum payment will never be more than the total *claim* amount. *You* cannot be enriched by having more than one *policy*. This condition does not apply to Section 3: Accidental Death and *Permanent Total Disablement claims*;
- t. under no circumstance will any payment on the *policy* exceed the *limit of liability* in respect of the particular benefit as stated in the *schedule of insurance*;
- u. in all cases the monetary limits shown in the *policy* are deemed to be South African Rand;
- v. *you* reimburse *us* within 30 days of receiving a written request to defray any expense for which *we* are not responsible;
- w. this insurance is governed by the Laws of the Republic of South Africa. South African courts will have sole jurisdiction in any dispute and/or legal matter arising hereunder;
- x. any summons, notice or process to be served upon *us* for the purpose of instituting any legal proceedings against *us* in connection with this insurance must be served upon Travel Insurance Consultants, The Pavilion, The Wanderers Office Park, 52 Corlett Drive, Illovo, Gauteng, South Africa;
- y. *you* are a resident of Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Eswatini, Zambia and/or Zimbabwe;
- z. *you* are insured for travel in the *covered area* as stated on *your schedule of insurance*. The United States of America is excluded unless otherwise stated on *your schedule of insurance*;
- aa. *your international journey* commences and ends in *your country of residence*;
- bb. prior to the issue of the *policy* *we* reserve the right to increase the excess, charge an additional amount or decline cover at *our* discretion;
- cc. *you* are not aware of any reason why the *international journey* should be cancelled or abandoned;
- dd. the *policy* must be issued prior to the date of departure from *your country of residence*;
- ee. the excess as shown in the *schedule of insurance* is applied to each and every *claim*;
- ff. cover cannot be granted for a period in excess of 365 days (12 months) per *international journey*;
- gg. *you* may amend *your* travel dates, prior to departure, up to a maximum of 1 (one) year from the date of the original departure date;
- hh. *you* may extend the cover period of *your policy*, up to the maximum cover period noted in Condition "ee", if no *claim* has been registered against *your policy*. The extension is at *our* discretion. *Your policy* must be extended prior to expiry and any additional premium paid;
- ii. if *you* return to *your country of residence*, prior to the return date stated in the *schedule of insurance*, *we* will refund *you* the pro-rata premium according to *our* premium tranches, for the unexpired portion of *your international journey*, calculated from *your* actual date of return to the return date as stated in *your schedule of insurance*. No refunds will be considered if *you* have registered a *claim* against *your policy*. Proof of early return must be submitted with *your* request for a refund of premium;
- jj. *you* may cancel *your policy* before the departure date of *your international journey*. No refund of premium will be considered if *you* registered a *claim*, whether it is valid or not, against *your policy*;
- kk. *our* liability is limited to 365 days from the date of a valid *claim* in the *period of insurance*;
- ll. the maximum age limit is 69 years inclusive.

SECTION 1: EMERGENCY MEDICAL AND RELATED EXPENSES

If *you* require emergency medical treatment as a result of accidental bodily injury, illness or disease whilst on *your international*

journey, we will insure you for reasonable and customary medical expenses incurred, including hospital and out-patient treatment and prescription medication.

This section has several sub-sections under “Related Expenses”, each with their own *limit of liability*, terms and conditions. Please check *your schedule of insurance* for benefit limit details.

1.1 RELATED EXPENSES

1.1.1 MEDICAL TRANSPORTATION, REPATRIATION AND EVACUATION

If *you* require medical transportation as determined, agreed and arranged by the *assistance company*, we will pay for *your* transfer to the nearest most appropriate medical facility to obtain necessary treatment and / or repatriation to *your country of residence*.

1.1.2 COMPASSIONATE EMERGENCY VISIT

If *you* are travelling alone and are hospitalised for 5 or more consecutive days, we will pay for reasonable additional travel and accommodation expenses that *your spouse* or an *immediate family* member incur. We cover three-star accommodation and economy class travel expenses, but not telephone calls, meals, drinks and taxi fares.

For *us* to pay these expenses, *your spouse* or *immediate family* member must:

- i. travel on the advice of a *medical practitioner* appointed by *us*;
- ii. travel to and remain with *you* until *you* are fit to resume the *international journey* or return to *your country of residence*, which whichever occurs first.

1.1.3 REPATRIATION OF CHILDREN

If *your accompanied children* are left stranded due to *your* hospitalisation, repatriation or death, we will arrange and pay for their transportation back to their *country of residence*, with a qualified escort if necessary, provided they are also insured by *us*.

1.1.4 REPATRIATION OF TRAVEL COMPANION

If *your travel companion* is left stranded due to *your* hospitalisation, repatriation or death, we will arrange and pay for their transportation back to their *country of residence*, with a qualified escort if necessary, provided they are also insured by *us*.

1.1.5 BURIAL, CREMATION OR RETURN OF MORTAL REMAINS

If *you* die, we will pay the reasonable costs for *your* funeral, burial or cremation in the country where *your* death occurs or the reasonable costs to return *your* body or ashes to *your country of residence*.

1.1.6 EMERGENCY MEDICAL AS A RESULT OF A SPORTING ACTIVITY

If *you* require emergency medical treatment because of accidental bodily injury whilst participating in a sporting activity or an activity as listed in Section 1.1.6: Conditions (a), where *you* have purchased a Sports Extension, we will insure *you* for *reasonable and customary medical expenses* incurred, including *inpatient* and/or out-patient treatment and prescription medication.

SECTION 1.1.6: CONDITIONS

- a. Leisure and competitive sporting events and activities are automatically covered by *your policy*, except the following sporting events or activities, where *you* are required to purchase a *sports extension* to obtain cover:-
 - i. hiking, trekking, or mountaineering over 4,000m;
 - ii. hiking, trekking, or mountaineering which necessitates the use of crampons, ropes, ice axes and/or oxygen;
 - iii. rugby;
 - iv. touring on a motorcycle with an engine capacity of over 500cc;
 - v. boxing;
 - vi. cage fighting;
 - vii. roller derby;
 - viii. *professional sport* of any kind.

SECTION 1.1.6: EXCLUSIONS

We will not pay for any *claim* arising from:

- a. *your* participation in the following sporting events and/or activities, for leisure, competitive or *professional* purposes:
 - i. hunting;
 - ii. sky diving, cliff diving, free diving, cave diving;
 - iii. parachuting, hang gliding;
 - iv. tow-in surfing;
 - v. BMX riding and/or racing;
 - vi. mountain biking;
 - vii. motorised racing of any kind, including but not limited to motor vehicles, motorcycles, speedboats, quad bikes;
 - viii. horse racing;
 - ix. white water rafting, level 5 and 6;
 - x. climbing Mount Everest past base camp. No assistance or cover is provided for incidents occurring past Mount Everest base camp;
 - xi. Fish River Canyon hiking trail and/or run;
 - xii. rock climbing;

1.1.7 DENTAL

If *you* require emergency dental treatment *we* will insure *you* for *reasonable and customary dental expenses* up to the limit on *your schedule of insurance*, for the immediate relief of pain and/or emergency repair to restore dental function.

1.1.8 DAILY HOSPITAL CASH BENEFIT

If *you* are hospitalised, for 24 consecutive hours or more, while on an *international journey*, *we* will pay *you* the daily inconvenience benefit for each complete 24 consecutive hours *you* remain in hospital. This benefit is to cover incidental expenses *you* may incur.

1.1.9 QUARANTINE EXPENSES

If *you* test positive while on *your international journey*, for an infectious disease and *you* need to be medically quarantined, for example the Coronavirus disease, *we* will pay the additional quarantine costs incurred. It is limited to the equivalent of a 3-star accommodation, or the limit stated on *your schedule of insurance*, whichever is the lesser.

This is not a cash benefit.

SECTION 1.1.9 EXCLUSIONS:

We will not pay for any *claim* arising from:

- a. mandatory quarantine required by governments;
- b. quarantine expenses if the accommodation is pre-paid and can be used for quarantine purposes;
- c. expenses that *you* would normally pay for on *your international journey*, such as food and drinks.

SECTION 1.1.9 CONDITIONS

- a. *Your* quarantine must be declared medically necessary by a *medical practitioner*.
- b. *You* must provide invoices and receipts for the actual costs incurred.

SECTION 1: EXCLUSIONS

We will not pay for any *claim* arising from:

- a. pregnancy or childbirth from the 1st day of the 26th week of pregnancy onward as determined by a *medical practitioner*;
- b. *pre-existing medical conditions* other than the cover provided under Section 2: Pre-Existing Emergency Medical and Related Expenses;
- c. treatment, that *you* or *your* medical advisors know *you* will need during the *international journey*, including routine consultations planned or scheduled procedures, including any consequences thereof;
- d. travel when a *medical practitioner* has advised against it;
- e. procedures relating to oral hygiene, for example teeth cleaning services;
- f. investigatory treatment that is not specified as immediately necessary by a *medical practitioner* that *we* appoint;
- g. physiotherapy or chiropractic treatment costing more than R3 000, unless *you* receive treatment whilst in hospital or it is

- authorised by the *assistance company*;
- h. renewing prescriptions or scripts;
 - i. expenses we are prohibited by law from paying in terms of any current legislation;
 - j. medical treatment and associated costs incurred within *your country of residence*.

SECTION 1: CONDITIONS

- a. You must obtain *our* or the *assistance company's* prior authorisation before incurring any expenses. If prior authorisation is not obtained, cover will be limited to a maximum of R10 000 or whatever the *assistance company* would have paid if they had managed *your claim*, whichever is the lesser.
- b. Should the *assistance company* in consultation with the treating doctor determine that *you* are capable of being repatriated to *your country of residence* and *you* choose not to be repatriated, we reserve the right to withdraw cover and all expenses from that date onwards will be for *your own account*. *Your policy* will be rescinded, it will no longer be in force and *you* will not be insured by *us* from that date on.
- c. Should *you* be repatriated or evacuated to *your country of residence*, cover will cease upon hand over to a *medical practitioner* or the local medical facility. We will not cover any further costs from that point on. Expenses incurred in *your country of residence* will be for *your own account*.
- d. This *policy* is not a medical aid. The purpose of this *policy* is to provide emergency medical assistance and to ensure *you* receive the immediate, necessary treatment needed to stabilise *you*. Once *you* become medically stable and fit-to-fly, we will arrange for a safe return to *your country of residence*, so *you* can continue with any further treatment required.
- e. Should *you* deliberately not adhere to the instructions of *our assistance company*, we reserve the right to withdraw cover and all expenses from that date onwards will be for *your own account*.
- f. In the event of any transport or repatriation arranged by *us*, we reserve the right to utilise *your* original travel tickets and any refund from unused tickets belongs to *us*.
- g. If *you* cannot return to *your country of residence* on the date stated in *your schedule of insurance* due to a valid *claim* under Section 1: Emergency Medical and Related Expenses and *your policy* expires, we will automatically extend *your policy* until such time that *you* are medically fit to return to *your country of residence* as determined by the *assistance company*.

SECTION 2: PRE-EXISTING EMERGENCY MEDICAL AND RELATED EXPENSES

If as a sudden and unexpected and/or acute onset of a *pre-existing medical condition* you require emergency medical treatment, we will insure *you* for *reasonable and customary medical expenses* incurred as an *inpatient* whilst in hospital.

This section has several sub-sections under "Related Expenses", each with their own terms and conditions.

2.1 RELATED EXPENSES

2.1.1 MEDICAL TRANSPORTATION, REPATRIATION AND EVACUATION

If *you* require medical transportation as determined, agreed and arranged by the *assistance company*, we will pay for *your* transfer to the nearest most appropriate medical facility to obtain necessary treatment and / or repatriation to *your country of residence*.

2.1.2 COMPASSIONATE EMERGENCY VISIT

If *you* are travelling alone and are hospitalised for 5 or more consecutive days, we will pay for reasonable additional travel and accommodation expenses that *your spouse* or an *immediate family* member incur. We cover three-star accommodation and economy class travel expenses, but not telephone calls, meals, drinks and taxi fares.

For *us* to pay these expenses, *your spouse* or *immediate family* member must:

- i. travel on the advice of a *medical practitioner* appointed by *us*;
- ii. travel to and remain with *you* until *you* are fit to resume the *international journey* or return to *your country of residence*, which whichever occurs first.

2.1.3 REPATRIATION OF CHILDREN

If *your accompanied children* are left stranded due to *your* hospitalisation, repatriation or death, we will arrange and pay for their transportation back to their *country of residence*, with a qualified escort if necessary, provided they are also insured by *us*.

2.1.4 REPATRIATION OF TRAVEL COMPANION

If *your travel companion* is left stranded due to *your* hospitalisation, repatriation or death, we will arrange and pay for their transportation back to their *country of residence*, with a qualified escort if necessary, provided they are also insured by us.

2.1.5 BURIAL, CREMATION OR RETURN OF MORTAL REMAINS

If *you* die, we will pay the reasonable costs for *your* funeral, burial or cremation in the country where *your* death occurs or the reasonable costs to return *your* body or ashes to *your country of residence*.

SECTION 2: EXCLUSIONS

we will not pay for any *claim* arising from:

- a. pregnancy or childbirth from the 1st day of the 26th week of pregnancy;
- b. treatment, that *you* or *your* medical advisors know you will need during the *international journey*, including routine consultations, planned or scheduled procedures, including any consequences thereof;
- c. travel when a *medical practitioner* has advised against it;
- d. investigatory treatment that is not specified by a *medical practitioner* appointed by us as immediately necessary;
- e. renewing prescriptions or scripts;
- f. expenses we are prohibited by law from paying in terms of any current legislation;
- g. medical treatment and associated costs incurred within *your country of residence*;
- h. a *terminal prognosis* diagnosed as such prior to the departure of *your international journey*.

SECTION 2: CONDITIONS

- a. *You* must obtain *our* or the *assistance company's* prior authorisation before incurring any expenses. If prior authorisation is not obtained, cover will be limited to a maximum of R10 000 or whatever the *assistance company* would have paid if they had managed *your claim*, whichever is the lesser.
- b. Should the *assistance company* in consultation with the treating doctor determine that *you* are capable of being repatriated to *your country of residence* and *you* choose not to be repatriated, we reserve the right to withdraw cover and all expenses from that date onwards will be for *your own account*. *your policy* will be rescinded, it will no longer be in force and *you* will not be insured by us from that date on.
- c. Should *you* be repatriated or evacuated to *your country of residence*, cover will cease upon hand over to the local medical facility and we will not cover any further costs from that point on. Expenses incurred in *your country of residence* will be for *your own account*.
- d. This *policy* is not a medical aid. The purpose of this *policy* is to provide emergency medical assistance and to ensure *you* receive the immediate necessary treatment needed to stabilise *you*. Once *you* become medically stable and fit-to-fly, we will arrange for a safe return to *your country of residence*, so *you* can continue with any further treatment required.
- e. Should *you* deliberately not adhere to the instructions of *our assistance company*, we reserve the right to withdraw cover and all expenses from that date onwards will be for *your own account*.
- f. In the event of any transport or repatriation arranged by us, we reserve the right to utilise *your* original travel tickets and any refund from unused tickets belongs to us.
- g. If *you* cannot return to *your country of residence* on the date stated in *your schedule of insurance* due to a valid *claim* under Section 2: Pre-Existing Emergency Medical and Related Expenses and *your policy* expires, we will automatically extend *your policy* until such time that *you* are medically fit to return to *your country of residence* as determined by the *assistance company*.
- h. *you* must be admitted to hospital as an *inpatient* to *claim* under this section. A hospital admission note must be issued when *you* are admitted to the hospital or medical facility and a discharge note must be issued when *you* leave the hospital or medical facility.
- i. If *you* are Human Immunodeficiency Virus (H.I.V.) positive or have Acquired Immune Deficiency Syndrome (A.I.D.S.), *your* medical related expenses are restricted to an overall indemnity limit of R500 000.

SECTION 3: ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT

If *you* suffer bodily injury by accidental, external, violent and visible means which directly and independently of any other cause, results within twelve months in Death or *permanent total disablement* (as detailed in the schedule below) we will pay the appropriate compensation to *you*, *your estate* or nominated beneficiary in accordance with the Schedule of Benefits below.

If *you* suffer an injury or die as a direct result of exposure to the elements, resulting from a mishap to the conveyance in which *you* are travelling, we will pay the appropriate compensation to *you*, *your* estate or nominated beneficiary.

If *you* disappear and it is reasonable for *us* to believe that *you* may have died due to accidental bodily injury, we will pay the appropriate compensation to *your* estate or nominated beneficiary. Payment is conditional upon a waiting period of 12 months and receipt of a Presumption of Death order from the Court and the person/s to whom such sum is to be paid have signed an undertaking to refund such sum to *us* if *you* are subsequently found to be alive.

SCHEDULE OF BENEFITS

Percentage of *limit of liability*

1. Death 100%
2. *permanent total disablement*:
Scale of *permanent total disablement* Benefit Percentage:

2.1.1	Total, permanent loss of or loss of use of one or both hands or feet	100%
2.1.2	Total, permanent loss of or loss of use of one or both arms or legs	100%
2.1.3	Total, permanent and irrecoverable loss of hearing in one ear	50%
2.1.4	Total, permanent and irrecoverable loss of hearing in both ears	100%
2.1.5	Total, permanent and irrecoverable loss of sight in one eye	60%
2.1.6	Total, permanent and irrecoverable loss of sight in both eyes	100%
2.1.7	Total and permanent loss of speech	100%
2.1.8	Permanent quadriplegia, paraplegia or incurable paralysis of arms or legs	100%
2.1.9	Permanently bedridden	100%

SECTION 3: EXCLUSIONS

We will not pay for any *claim* resulting from:

- a. travel in any single engine aircraft;
- b. travel in any helicopter unless when utilised as a connecting flight by a scheduled airline.

SECTION 3: CONDITIONS

- a. In the event of compensation becoming payable under more than one benefit, the total amount payable will not exceed 100% of the *limit of liability* for each *insured* person.
- b. In the event of travel in any chartered aircraft with more than 20 seats, the *limit of liability* is restricted to 25% in respect of each *insured* person.
- c. In the event of the death of a minor child, we will pay 25% of the benefit limit.
- d. In the event of a *claim* for permanent total disablement, a medical report is required stating that the disability will be permanent.
- e. We reserve the right to appoint a *medical practitioner* to evaluate *your* disablement.

SECTION 4: INTERNATIONAL JOURNEY CANCELLATION, INTERNATIONAL JOURNEY CURTAILMENT, INTERNATIONAL JOURNEY EXTENSION, MISSED CONNECTION, REPLACEMENT AIRFARE, TRAVEL DELAY, WEATHER CONDITIONS, TRAVEL SUPPLIER INSOLVENCY, DENIED VISA and INTERNATIONAL JOURNEY POSTPONEMENT

SECTION 4.1: INTERNATIONAL JOURNEY CANCELLATION

Section 4.1 only covers a loss that is directly caused by one or more of the listed events below.

We will pay for or reimburse *you* the *non-refundable* portions of travel and accommodation expenses, including a booked event, for which *you* are legally liable, if it is necessary for *you* to cancel *your international journey* before the departure date, as a result of one of the following:

1. unforeseen, unexpected and sudden death, illness or injury of *you*, *your travel companion*, *your immediate family*, *business associate*, whether they are travelling with *you* or not, or the person with whom *you* intended to stay with abroad. Medical reasons must not be relating to a *pre-existing medical condition*. A medical report is required from the treating doctor;

2. the transport provider cancelling or delaying the departure of *your public conveyance* transport as a direct result of *hijack, riot, strike or civil commotion*;
3. *traumatic event* that occurs within 14 days of your departure;
4. *you or your travel companion* are retrenched or made redundant;
5. accidental damage or burglary to *your* main residence resulting in a loss more than R100 000, within 30 days prior to departure. As proof, *you* must submit reports and invoices, supporting the loss;
6. theft of *your or your travel companions* travel documentation causing unavoidable cancellation;
7. an incident of *terrorism* within 14 days of *your* departure, in the same city noted on *your* prepaid itinerary;
8. the non-availability of the person that oversees *your* minor or disabled children due to such person's unexpected death, illness or injury within 30 days prior to *your international journey*. Death or illness must not be relating to a *pre-existing medical condition*.

SECTION 4.1.1: UNSPECIFIED EVENTS – only applicable if purchased as Optional cover

If *you* are required to cancel *your international journey* before *your* scheduled departure for any other cause outside *your* control that is not specified above in Section 4.1: International Journey Cancellation, or specifically insured anywhere else under Section 4 of *your policy*, we will pay for or reimburse *you* the *non-refundable* portions of travel and accommodation expenses, including a booked event, for which *you* are legally liable.

SECTION 4.1.1 CONDITIONS

- a. This benefit covers cost and expenses made within 48 hours prior to purchasing *your policy* and all payments made thereafter.
- b. Cost and expenses include deposits or payments made in part or full, towards your travel and accommodation arrangements.
- c. *Non-refundable* portions will be calculated proportionately, based on the insurable amount. The insurable amount is the cost and expenses *you* qualify for under this benefit.
- d. *You* must provide proof of payment when making a *claim* under this Section.

Example of the proportionate calculation for Unspecified Events cover:

Deposit paid 01/08/2021 – R5,000
 2nd amount paid 03/09/2021 – R10,000
 3rd amount paid 13/09/2021 – R10,000
 Total paid – R25,000

Insurance policy bought on 14/09/2021, including the optional Unspecified Events benefit
 Insurable Amount = R10,000 (amount paid within 48 hours of purchasing the policy. The deposit + 2nd payment is not covered under the Unspecified Events benefit)

Journey cancelled 01/11/2021
 Refund received – R10,000 (40% refundable or 60% non-refundable of the total paid)

What is covered by Unspecified Event? Insurable amount x non-refundable percentage
 R10,000 x 60% = R6,000

SECTION 4.2: INTERNATIONAL JOURNEY CURTAILMENT

Section 4.2 only covers a loss that is directly caused by one or more of the listed events below.

If it is necessary for *you* to curtail *your international journey* as a result of one of the following, we will pay for or reimburse *you* the *non-refundable* portions of *travel and accommodation expenses*, including a booked event, for which *you* are legally liable and the reasonable additional travel and accommodation expenses (3 star accommodation and economy class travel expenses) less any applicable refunds, incurred by *you* to return to *your country of residence*:

1. unforeseen, unexpected and sudden death, illness or injury of *you, your travel companion, your immediate family, business associate*, whether they are travelling with *you* or not, or the person with whom *you* intended to stay with abroad. Medical reasons must not be relating to a *pre-existing medical condition* unless there is a valid *claim* under Section 2: Pre-Existing Emergency Medical and Related Expenses. A medical report is required from the treating doctor;
2. the transport provider cancelling or delaying the departure of *your public conveyance* transport as a direct result of

- hijack, riot, strike or civil commotion;*
- 3. a *traumatic event* whilst you are on your *international journey*;
- 4. you or your *travel companion* are retrenched or made redundant;
- 5. accidental damage or burglary to your main residence resulting in a loss more than R100 000. As proof, you must submit reports and invoices, supporting the loss;
- 6. theft or loss of your or your *travel companions* travel documentation causing unavoidable curtailment;
- 7. an incident of *terrorism* occurring whilst you are on your *international journey* in the same city noted on your prepaid itinerary;
- 8. the non-availability of the person that oversees your minor or disabled children due to such person's unexpected death, illness or injury, occurring during your *international journey*. Death or illness must not be relating to a *pre-existing medical condition*.

SECTION 4.2.1: UNSPECIFIED EVENTS – only applicable if purchased as Optional cover

If you are required to curtail your *international journey* for any other cause outside your control that is not specified above in Section 4.2 or specifically insured anywhere else under Section 4 of your *policy*, we will pay for or reimburse you the *non-refundable* portions of travel or accommodation expenses, including a booked event, for which you are legally liable and the reasonable additional travel and accommodation expenses (3 star accommodation and economy class travel expenses).

SECTION 4.2.1 CONDITIONS

- a. This benefit covers cost and expenses made within 48 hours prior to purchasing your *policy* and all payments made thereafter.
- b. Cost and expenses include deposits or payments made in part or full, towards your travel and/or accommodation arrangements.
- c. *Non-refundable* portions will be calculated proportionately, based on the insurable amount. The insurable amount is the cost and expenses you qualify for under this benefit.
- d. You must provide proof of payment when making a *claim* under this Section.

SECTION 4.3: INTERNATIONAL JOURNEY EXTENSION

Section 4.3 only covers a loss that is directly caused by one or more of the listed events below.

If it is necessary for you to extend your *international journey* as a result of one of the following, we will pay for the reasonable additional travel and accommodation expenses (3 star accommodation and economy class travel expenses) incurred by you:

- 1. unforeseen, unexpected and sudden death, illness or injury of you, your *travel companion*, your *immediate family* or *business associate*, whether they are travelling with you or not. Medical reasons must not be relating to a *pre-existing medical condition* unless there is a valid *claim* under Section 2: Pre-Existing Emergency Medical and Related Expenses. A medical report is required from the treating doctor;
- 2. the transport provider cancelling or delaying the departure of your *public conveyance* transport as a direct result of *hijack, riot, strike or civil commotion*;
- 3. a *traumatic event* occurring whilst you are on your *international journey*;
- 4. theft or loss of your or your *travel companions* travel documentation causing unavoidable extension;
- 5. an incident of *terrorism* whilst you are on your *international journey* in the same city noted on your prepaid itinerary.

SECTION 4.3: CONDITIONS

- a. If you cannot return to your *country of residence* on the date stated in your *schedule of insurance* due to a valid *claim* under Section 4.3 (1-5 above) and your *policy* expires, we will automatically extend your *policy* until such time that you are able to return to your *country of residence* as determined by the *assistance company*.

SECTION 4.3.1: UNSPECIFIED EVENTS – only applicable if purchased as Optional cover

If you are required to extend your *international journey* for any other cause outside your control that is not specified above, in Section 4.3 or specifically insured anywhere else under Section 4 of your *policy*, we will pay for the reasonable additional travel and accommodation expenses (3-star accommodation and economy class travel expenses).

SECTION 4.3.1 CONDITIONS

- a. This benefit covers cost and expenses made within 48 hours prior to purchasing *your policy* and all payments made thereafter.
- b. Cost and expenses include deposits or payments made in part or full, towards *your* travel and/or accommodation arrangements.
- c. *Non-refundable* portions will be calculated proportionately, based on the insurable amount. The insurable amount is the cost and expenses *you* qualify for under this benefit.
- d. *You* must provide proof of payment when making a *claim* under this Section.

4.4 MISSED CONNECTION

We pay the extra cost of economy class transportation to continue with *your* original itinerary if *you* miss *your* connecting scheduled transportation. We pay these costs if your original itinerary allowed 3 or more hours between *your* original scheduled arrival time and *your* connecting transportation's scheduled departure time.

4.4.1 LOUNGE ACCESS

If *you* have a valid *claim* under Section 4.4: Missed Connection, we will reimburse *you* for costs to gain access to an airport lounge.

SECTION 4.4: EXCLUSION

We will not pay for any *claim* arising from:

- a. missed connection if the carrier is liable or makes alternative arrangements at their cost.

4.5 REPLACEMENT AIRFARE

If as a result of accidental bodily injury, illness or disease and as determined, agreed and arranged by the *assistance company*, we repatriate *you* back to *your country of residence* with more than 50% of *your international journey* outstanding or 5 days whichever is greater, or if *you* are hospitalised for more than 50% of *your international journey* or 5 days whichever is greater, then we will reimburse *you* the cost of an economy class airfare up to the value of *your* original tickets, for *you* to undertake a new *international journey*.

4.6 TRAVEL DELAY

If *your* scheduled *public conveyance* transport is delayed by at least 6 consecutive hours, we will reimburse *you* for reasonable additional expenses incurred. This could include expenses for meals, drinks, transportation, accommodation if *your* carrier does not offer them. This excludes prepaid accommodation and travel expenses.

This is not a cash benefit.

4.6 CONDITIONS

- a. Written proof of delay from the public conveyance must be submitted with any claim along with receipts for all purchases when *claiming* under this Section.

4.6.1 LOUNGE ACCESS

If *you* have a valid *claim* under Section 4.6: Travel Delay, we will reimburse *you* for expenses incurred to gain access to a lounge at the airport.

4.7 WEATHER CONDITIONS

If *your* scheduled *public conveyance* transport is cancelled and/or *your* pre-paid accommodation is damaged to an uninhabitable extent as a direct result of *weather conditions*, we will reimburse *you* the *non-refundable* portions of travel and/or accommodation expenses paid by *you* or for which *you* are legally liable and the reasonable additional travel and accommodation expenses (three-star accommodation and economy class travel expenses) incurred by *you*.

This is not a cash benefit.

4.7: CONDITIONS

- a. A written statement must be obtained from the appropriate authority confirming the reason for the *public conveyance*

- being cancelled.
- b. Written confirmation must be obtained from the appropriate authority confirming that the accommodation is uninhabitable.
- c. Any *claim* will be deemed to be in excess of the cover provided by and/or refunds from the transport and/or accommodation provider.
- d. You must provide us with receipts for all purchases when making a *claim* under this Section.

4.8 TRAVEL SUPPLIER INSOLVENCY

We will pay you up to the limit as stated on the Schedule for:

1. an *irrecoverable amount* paid in advance in the event of *financial insolvency* of one of the following: scheduled airline (excluding charter airlines), hotel, ferry, train operator, coach operator, car hire, caravan site, campsite, mobile home, camper rental, cruise owners or operators (excluding charter cruises), theme parks such as Disney Paris, all otherwise defined as the *travel supplier* owning and operating that service prior to departure; or
2. *financial insolvency* of the *travel supplier* after you have departed on your *international journey*:
 - a. additional pro rata costs incurred by you in replacing that *travel supplier* to a similar standard as enjoyed prior to the curtailment of your *international journey*; or
 - b. if curtailment of your *international journey* is unavoidable, the cost of return transportation to your *country of residence*, to a similar standard as enjoyed prior to the curtailment of your *international journey*.

4.8: EXCLUSIONS

We will not pay for any *claim* arising from:

- a. *travel arrangements* not booked within Angola, Botswana, Lesotho, Namibia, Malawi, Mozambique, South Africa, Eswatini, Zambia and Zimbabwe prior to departure on your *international journey*;
- b. the *financial insolvency* of:
 - i. a *travel supplier* where any threat of or any act of *financial insolvency* as described in the Insolvency Act 24 of 1936 is known in the public domain within 14 days of the date of issue your *policy*;
 - ii. a *travel supplier* who is bonded or insured elsewhere;
 - iii. any travel agent, tour operator, tour organiser, booking agent, consolidator or any person acting as an agent of yours, with whom you have booked your *travel arrangements*;
- c. any loss for which a third party is liable, or which can be recovered by other legal means;
- d. *consequential loss* of any kind, for example loss due to being unable to reach your pre booked hotel following the *financial insolvency* of a *travel supplier*.

4.8: CONDITIONS

- a. You must obtain our approval prior to incurring any costs for return transportation referred to in Section 4.8, 2 (a) and (b) above.
- b. You have no knowledge or information of matter, fact or circumstance which is likely to give rise to a loss.
- c. If your *travel arrangements* were paid via an agent and not directly to the *travel supplier* who is *financially insolvent*, the agent must prove that the full costs were paid on your behalf to the *travel supplier*.
- d. There was no public warning 14 days before the purchase of this *policy* that *financial insolvency* was likely to occur.
- e. Any *claim* will be deemed to be in excess of the cover provided by any other *policy* or policies of insurance or credit card or statutory insurance.

4.9: DENIED VISA

If your visa is denied by the Embassy, resulting in your *international journey* being cancelled prior to departure, we will pay for or reimburse you the *non-refundable* portions of travel or accommodation expenses for which you are legally liable.

4.9: EXCLUSIONS

We will not pay for any *claim* arising from:

- a. the costs of your visa application and all associated costs;
- b. a delay by the Embassy in processing your visa.

4.9: CONDITIONS

- a. You are a South African passport holder.
- b. Your passport is valid for 6 months after the return date of *your international journey*.
- c. Your passport must have at least 2 blank adjacent pages, for visa stamps.
- d. It is applicable to applications for tourist and/or business visas only.
- e. All *your* documents must be in order as per the Embassy specific requirements, as stipulated in their terms and conditions.
- f. You must not have a criminal record.
- g. Your application must be made timeously, within the minimum number of days as stipulated by the Embassy.
- h. You must have enough funds in *your* bank account, as required by the Embassy.
- i. Your travel insurance *policy* must be purchased prior to *your* visa application to the Embassy.

4.10: INTERNATIONAL JOURNEY POSTPONEMENT

Section 4.10 only covers a loss that is directly caused by one or more of the listed events below.

If *you* are forced to postpone or make any alteration to *your international journey* prior to the departure date from *your country of residence*, because of one of the specified events listed below, we will reimburse *you* for the additional costs incurred to alter *your* travel and accommodation arrangements:

1. unforeseen, unexpected and sudden death, illness or injury of *you*, *your* Travel Companion, *your immediate family*, *business associate*, whether they are travelling with *you* or not, or the person with whom *you* intended to stay with abroad. Medical reasons must not be relating to a *pre-existing medical condition*. A medical report is required from the treating doctor;
2. the transport provider cancelling or delaying the departure of *your public conveyance* transport as a direct result of *hijack, riot, strike or civil commotion*;
3. *traumatic event* that occurs within 14 days of your departure;
4. *you* or *your travel companion* are retrenched or made redundant;
5. accidental damage or burglary to *your* main residence resulting in a loss more than R100 000, within 30 days prior to departure. As proof, *you* must submit reports and invoices, supporting the loss;
6. theft of *your* or *your travel companions* travel documentation causing unavoidable postponement;
7. an incident of *terrorism* within 14 days of *your* departure, in the same city noted on *your* prepaid itinerary;
8. the non-availability of the person that oversees *your* minor or disabled children due to such person's unexpected death, illness, or injury within 30 days prior to *your international journey*. Death or illness must not be relating to a *pre-existing medical condition*;
9. a delay in processing *your* visa application, subject to all criteria for *your* application as set out by the relevant Embassy and/or Consulate, being met.

SECTION 4: EXCLUSIONS

We will not pay for any *claim* arising from:

- a. *your* disinclination to travel or *your* financial circumstances;
- b. the inability of any travel agent, tour operator, tour organiser, booking agent or consolidator to complete arrangements for a group due to a deficiency in the number of persons required to commence or complete any part of the tour;
- c. *financial default* of any transport, or accommodation provider, travel agency, tour operator, tour organiser, booking agent, consolidator or any person acting as an agent of *yours*, with the exception of cover provided under Section 4.8: Travel Supplier Insolvency;
- d. cancellation or curtailment of *your international journey* in terms of Section 4.8: Travel Supplier Insolvency arising directly or indirectly from circumstances known to *you* or *your* agent prior to the booking of *your international journey* or purchasing *your* travel insurance *policy*;
- e. additional costs incurred if *you* fail to notify *us* immediately of the cancellation or curtailment of *your international journey* due to cover provided under Section 4.8: Travel Supplier Insolvency cover;
- f. *consequential loss*;
- g. pregnancy or childbirth from the 1st day of the 26th week of pregnancy;
- h. costs of resuming the *international journey* other than the costs allowed for under Section 4.5: Replacement Airfare;
- i. vascular, cardiovascular, or cerebrovascular conditions if *you*, *your travel companion*, a member of *your immediate family*, *business associate*, whether they are travelling with *you* or not, or the persons with whom *you* had intended to

- stay are over the age of 69 years. This exclusion does not apply to Section 4.1.1, 4.2.1 and 4.3.1;
- j. government prohibition or *you* not having the required, or valid, or correct travel documents, or visas, including transit visas;
- k. the *public conveyance* refusal to allow *you* to board;
- l. any omission to comply with health requirements of any country to be visited by *you*;
- m. travel bans, travel restrictions or border closures imposed by the authorities;
- n. *your* failure to check-in or board at the correct prescribed time for *your* scheduled transport services;
- o. *hijack, riot, strike* or *civil commotion* for which there was a public warning 14 days or more prior to purchasing *your policy*;
- p. retrenchment or redundancy if *you* are self-employed or if *you* take voluntary retrenchment;
- q. an incident of *terrorism* that occurs in the same city within 60 days;
- r. cancellation or curtailment for medical reasons not deemed necessary by a *medical practitioner*;
- s. any expenses incurred if *you* were aware at the time of applying for *your policy* of any reason why the *international journey* should be cancelled or curtailed;
- t. any expenses incurred when an *international journey* is booked or undertaken against the advice of a *medical practitioner* or where the purpose of the *international journey* is to receive medical treatment or advice;
- u. *epidemic* and/or *pandemic*. Section 4:, International Journey Cancellation, International Journey Curtailment, International Journey Extension, Missed Connection, Replacement Airfare, Travel Delay, Weather Conditions, Travel Supplier Insolvency, Denied Visa and International Journey Postponement, does not cover death, injury, sickness, loss, damage, cost or expense whatsoever, legal liability, or any *consequential loss* directly or indirectly caused by, arising out of, resulting from or in consequence of:
 - i. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any variant or mutation of such virus; and/or
 - ii. coronavirus disease (COVID-19) or any notifiable disease; and/or
 - iii. any *epidemic, pandemic* or health emergency declared or classified as such by the World Health Organization or any national, regional or local governmental authority; and/or
 - iv. any fear or threat of i, ii or iii above, whether actual or perceived;

SECTION 4: CONDITIONS

- a. Where *you* are provided with a voucher, credit or coupon (for example by hotels/airlines/cruise/tour operators, etc) for the purposes of re-booking *your international journey* to a later date, this constitutes a monetary refund whether *you* accept or decline the voucher, credit or coupons.
- b. Section 4 Exclusion “u” above will not apply if *you, your accompanied children* or *your travel companion*, limited to one (1) person, has a valid *claim* under Section 1: Emergency Medical and Related Expenses.

SECTION 5: PERSONAL LIABILITY

If *you* become legally liable for accidental death, accidental bodily injury or illness of any person or loss or damage to property, we will pay for *claims* made against *you*. This amount includes any legal costs recoverable from *you* by the *claimant/s* and other expenses incurred with *our* prior consent but will never exceed the *limit of liability* stated in the *schedule of insurance*.

SECTION 5: EXCLUSIONS

we will not pay for any *claim* arising from:

- a. liability arising from *your* wilful, malicious or criminal activity;
- b. or in connection with any form of sexual misconduct;
- c. liability for damage to property which is in *your* care, custody or control;
- d. any liability where indemnity is provided under any other insurance;
- e. liability for death, bodily injury or illness of any member of *your immediate family, travel companion, business associate* or an employee (or deemed by law to be an employee) of *you* or *your* business;
- f. liability arising from the conduct by *you* of any profession, trade or business or the use or ownership by *you* of any mechanically propelled vehicle, aircraft or waterborne craft;
- g. liability that arises under a contract or agreement entered into by *you*, but not excluding liability which would have attached in the absence of such an agreement;
- h. liability for fines, penalties or punitive damages.

SECTION 5: CONDITIONS

- a. No admission, offer, promise or payment will be made by *you* without *our* prior written consent.
- b. *We* are entitled, if *we* so desire, to take over and conduct in *your* name, the defence and/or settlement of any *claim*, or to prosecute in *your* name, for *our* own benefit, any *claim* for indemnity or damages or otherwise against any person and will have full discretion in conducting such proceedings or in settling any *claim*.
- c. *We* may at any stage of the proceedings pay to *you* the full amount of *our* liability under this *policy* in respect of any *claim* and will not be responsible for any loss alleged to have been sustained in consequence conduct in connection with the prosecution of such *claims* or proceedings and will have no further liability to *you* under this section.

SECTION 6: HIJACK AND HOSTAGE OR WRONGFUL DETENTION

If the transport in which *you* are travelling is *hijacked* and *you* are held hostage or if *you* are wrongfully detained, *we* will pay *you* the daily inconvenience benefit.

SECTION 6: EXCLUSION

We will not pay for any *claim* arising from:

- a. *you* being held hostage or being wrongfully detained by any member of *your immediate family, relative, travel companion, business associate, employer or employee.*

SECTION 7: LEGAL EXPENSES

If *you* are imprisoned or threatened with imprisonment, *we* will assist *you* in locating and appointing legal counsel and pay for legal expenses incurred by *you*.

SECTION 7: EXCLUSIONS

We will not pay for any *claim* arising from:

- a. legal practitioners not licensed or authorised to provide counsel;
- b. the pursuit of a *claim* against a tour operator, travel agent, *our assistance company*, conveyance carrier, *us* or any agent of *ours*;
- c. legal advice or expenses incurred as a result of a legal action brought against *you* or *us*, by a *spouse, accompanied children, relative, business associate* or employee of *yours*;
- d. any criminal or illegal act intentionally committed by *you*.

SECTION 8: LUGGAGE, CASH AND TRAVEL DOCUMENTS

8.1 LUGGAGE

If *your* luggage or *personal effects* are accidentally lost, stolen or damaged *we* will indemnify *you* by payment, replacement or repair (at *our* option) subject to the following:

1. there is a limit of 25% of the insured sum for any single item of clothing or *personal effects*, unless otherwise stated. If additional cover is purchased, the single item limit applies to the original insured benefit;
2. a camera, its lenses and fittings and the camera case is deemed a single item;
3. a mobile phone / satellite phone and its fittings (including photographic fittings) is deemed a single item and is limited to R2 000. Proof of blacklisting must be provided;
4. spectacles, sunglasses, contact lenses is limited to R1 500 per pair;
5. sporting equipment, including the carry bag, is deemed a single item;
6. jewellery and its attachments is deemed a single item and is limited to R2 000. *We* must receive the original or certified copies of valuation certificates or some form of proof of ownership that *we* agree to, that was issued before the start date of the *international journey*;
7. dress watches, sports watches, and activity trackers, including chargers, is deemed single items, and is limited to R1500. Proof of ownership must be provided;
8. a laptop, tablet personal computer, plus accessories, including but not limited to battery charger, adapter, and case, is deemed a single item, and limited to R5000. Proof of ownership must be provided;
9. keys and locks are limited to R2 000;
10. dentures are limited to R5000 per pair;
11. hearing aids are limited to R5000 per pair;
12. air pods are limited to R5 000 per pair, and proof of ownership must be provided when making a *claim*;

13. damage to suitcases, travelling bags, handbags and/or backpacks, including but not limited to hard shell, soft shell, trolley, tog, and duffel, is limited to R2,000 per item;

8.2 CASH AND TRAVEL DOCUMENTS

We will reimburse *you* in respect of accidental loss of or damage to personal cash (meaning bank and currency notes and coins), and *non-refundable* accommodation vouchers, prepaid and *non-refundable* entertainment tickets, the reissuing cost of existing travel tickets, travel currency cards, bank cards, visas, passports, and vouchers.

SECTION 8: EXCLUSIONS

We will not pay for any *claim* arising from:

- a. delay, detention, destruction or confiscation by customs officials or other authorities;
- b. *your* contractual obligations resulting from a mobile or satellite phone;
- c. loss or damage to a mobile or satellite phone and its fittings unless personally carried with *you*;
- d. wear and tear, mildew, rust or corrosion, the action of insects, moth or vermin, clothing or *personal effects* being cleaned, dry cleaned, dyed, altered or repaired;
- e. loss or damage to fragile, glass or brittle items;
- f. theft from an unattended vehicle unless such property is securely contained in a compartment of the vehicle that is not visible to passers-by and entry to the vehicle is gained by visible, forcible and violent means;
- g. mechanical or electrical breakdown or derangement;
- h. loss or damage to bonds, stamps, negotiable instruments, manuscripts, deeds, securities of any kind or bullion;
- i. loss or damage to sporting equipment or tools of trade whilst in use;
- j. loss and/or damage to surf boards, fishing rods, bicycles, baby prams or carriers and/or camping equipment, together with all accessories;
- k. consumables such as cosmetics, perfume, chocolates, alcohol and prescription medication;
- l. drones;
- m. loss or damage to unaccompanied luggage;
- n. jewellery and/or cash left unattended or not locked in a secure safe or safety deposit box;
- o. items left in taxi cabs, uber vehicles or trains;
- p. any loss that has not been reported within 48 hours to the most appropriate authority where the loss occurred (for example the local Police Station, Airline, Airport Security, Hotel or Rail Station). *You* must provide *us* with written proof that the loss was reported within 48 hours.

SECTION 8: CONDITIONS

- a. *You* must always exercise reasonable care for the safety, security and supervision of property at all times and must not leave property unattended in a public place, unlocked building or unattended unlocked vehicle;
- b. *You* must take all reasonable precautions to minimise any loss and not abandon any damaged property;
- c. *You* must always attempt to make a recovery from the transport carrier and never leave an airport or station with a damaged suitcase and/or one that has been tampered with and/or had items removed or damaged, unless it has been reported to the carrier and a written report obtained;
- d. Any *claim* will be deemed to be in excess of cover provided by the transport carrier;
- e. All jewellery, cash and documents must be carried on *your* person or locked in a safety deposit box or safe;
- f. When cosmetics, toiletries and perfumes are carried in *your* check-in luggage, they must be carried in a sealed plastic bag.
- g. Cell phones must be blacklisted, and proof thereof submitted as supporting documentation with *your claim*;
- h. Any electronic equipment (including but not limited to cameras, cellular phones, satellite phones, navigation systems, laptops, tablet personal computers, eReaders) must accompany *you* as hand / cabin luggage and proof of ownership must be provided.

SECTION 9: LUGGAGE DELAY

If *your* luggage has been delayed, misdirected or temporarily misplaced for a period in excess of the period stated in *your schedule of insurance*, we will reimburse the cost of purchasing emergency essential items of clothing and toiletries.

This is not a cash benefit.

SECTION 9: EXCLUSIONS

we will not pay for any *claim* arising from:

- a. *your* omission for any reason to check in according to the scheduled times;
- b. delay, detention, destruction or confiscation by customs officials or other authorities;
- c. purchasing of emergency essential items when you return to *your country of residence*.

SECTION 9: CONDITIONS

- a. If *your* luggage has been delayed for more than 50% of *your international journey*, or 7 days and more, whichever is the greater, it will be deemed lost.
- b. A *claim* can be submitted under Section 8.1: Luggage, less whatever is paid under Section 9: Luggage Delay.
- c. Written proof of delay from the transport provider must be submitted with any claim along with receipts in support of the purchase of emergency essential items.

SECTION 10: CAR RENTAL EXCESS WAIVER

If *you* become legally liable to pay the motor excess as a result of accidental damage to or theft of a rented motor vehicle, we will reimburse *you* the excess up to the maximum limit stated on *your schedule of insurance*.

SECTION 10: EXCLUSIONS

we will not pay for any *claim* arising from:

- a. violation of legislation in the country in which *you* are travelling;
- b. violation of the car rental agreement;
- c. damage to the vehicle whilst being used for off-road purposes;
- d. damage to commercial vehicles and/or motorcycles.

SECTION 10: CONDITIONS

- a. The motor vehicle must be rented from a registered car rental company.
- b. *you* must report any accident or theft immediately to the local police or local authorities where the incident occurred, and a written report obtained.
- c. Reimbursement is in excess of any other agreement or contract providing such cover.
- d. *you* must provide proof that *you* have paid the applicable motor excess to the car rental company.

SECTION 11: EMERGENCY SERVICES

- a. Medical Referral
The *assistance company* will help *you* seek and arrange medical attention and hospitalisation if needed.
- b. Medical Monitoring
The *assistance company* will provide continued medical monitoring of *your* condition if necessary.
- c. Emergency Medicine
If *you* cannot find special medicines in the local area or within a reasonable geographical location, the *assistance company* will help to find and deliver them to *you*.
- d. Medical Evacuation
When medical facilities are not available in the local area, the *assistance company* will arrange emergency evacuation under constant medical supervision by whatever means necessary to the nearest facility capable of providing the required care.
- e. Medical Repatriation
If *you* need to be repatriated home, the *assistance company* will make all necessary arrangements.
- f. Return of Mortal Remains
If *you* die, the *assistance company* will help to arrange returning *your* remains.
- g. Transmission of Urgent Messages
The *assistance company* will transmit urgent messages for *you*, or to *you*, if *you* have a medical or travel problem.
- h. Embassy Referral
The *assistance company* will give *you* relevant details of diplomatic representatives wherever possible.
- i. Emergency Travel and Accommodation Arrangements
The *assistance company* will give *you* practical assistance to arrange emergency alternative accommodation and onward

or return transportation if needed.

- j. Legal Assistance
The *assistance company* will attempt to find legal counsel for *you*, and an advance of funds for bail if needed. *you* must pay the bail funds or bonds.
- k. Blood Care Foundation
The *assistance company* will facilitate obtaining screened blood from the Blood Care Foundation.

COMPLAINTS RESOLUTION AND CLAIMS PROCESS

We have a complaints resolution *policy* and should *you* require a copy of this procedure, it can be obtained from *us* – please call to request a copy on + 27 11 521 4000, or alternatively email claims@tic.co.za.

If *you* wish to lodge a *claim*, the following protocol must be followed:

1. Complete the *claim* form. *you* may obtain a *claim* from
 - i. *your* Agent or Broker
 - ii. from *our* website <https://www.tic.co.za/travel-insurance/claims/claims-procedure>
 - iii. *you* can submit *your claim* directly on online from this page, <https://www.tic.co.za/travel-insurance/claims/claims-procedure>
2. Provide a full description of *your claim*, explain how the *claim* occurred and what *you* are claiming for.
3. Provide supporting documentation, eg Invoices, receipts, police report, medical reports, etc.
4. For Medical Transportation *claims*, please contact the *assistance company* immediately. The contact number is in bold red on *your schedule of insurance*
5. If your *claim* is repudiated or disputed, you must within 90 days of receiving the repudiation letter, make representation to us. (Short Term PPR, Rule 17.6.3(b))
6. Any legal action must be instituted within 6 months after the expiry of the period noted in (5) above. (Short Term PPR, Rule 17.6.8(b))
7. Arbitration – if any difference arises as to the amount to be paid under any section of this *policy*, liability otherwise been admitted, such difference shall be referred to an arbitrator, by written agreement between *you* and *us*. Such arbitrator will be appointed in accordance with the statutory provisions in that regard for the time being in force. Where any differences is by this condition referred to arbitration the making of an award shall be a conditional precedent to any right of action against *us*.