



Travel Insurance Policy Wording



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HOLLARD TRAVEL INSURANCE

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Important Information

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IMPORTANT INFORMATION

1. Cancel your policy

1.1. **You** may cancel the policy:

1.1.1. **You** must notify **us** in writing if **you** wish to cancel **your** policy. **You** must give **us** proof that you did not obtain a visa using **our** policy, for example: a copy of other insurance, a letter from the Embassy or your cancelled reservation.

1.2. **We** may cancel the policy:

1.2.1. We may **cancel** the policy when **we** give **you** 30 days written notice.

1.3. Premium refund:

1.3.1. Premiums will be refunded in full when **you** qualify for the cancellation of **your** policy under the cooling off period.

1.3.2. **We** will deduct a fee for administrative costs when **you** cancel after the cooling off period.

1.3.3. **We** will not refund any premium if:

1.3.3.1. **you** cancel after the date of departure on **your** policy schedule, irrespective of whether **you** travelled or not

1.3.3.2. **you** obtained a visa using our policy

1.3.3.3. **you** have a claim against this policy

2. Complaints

If **we** do not accept **your** claim or if **you** do not agree with the amount of the claim, **you** may ask **us** to review **our** decision. **You** must send **us** a written request to review within 90 days of the date that **you** receive **our** claims letter. Please follow the steps below:

Step 1: Complain to Hollard Travel

If **you** have a complaint about the service received from **us**, please contact **us** on travelcomplaints@hollard.co.za

Step 2: Complain to Hollard

If **your** complaint is not resolved to **your** satisfaction, then please contact Hollard on:

E-mail: hollardinsurecomplaints@hollard.co.za or Tel: 011 351 2200

Step 3: Complain to Hollard's Internal Adjudicator

If you are still unhappy, you may email Hollard's Office of the Internal Adjudicator (OIA). The Internal Adjudicator will investigate your complaint objectively and independently:

Email: uia@hollard.co.za or Tel: 011 351 5652 Fax: 011 351 0801

Step 4: Complain to the Ombudsman

In the unlikely event that **you** are still unhappy after the steps above, **you** may send **your** complaint to the following Ombudsman depending on the nature of **your** complaint:

Complaints about the outcome of **your** claim or service related complaints

- Ombudsman for Short-term insurance
 - PO Box 32334, Braamfontein, 2017
 - Tel: 0860 662 837, Fax: 011 726 5501, E-mail: info@osti.co.za Website: www.osti.co.za

Complaints about how **you** bought this policy

- FAIS Ombudsman
 - PO Box 74571, Lynnwood ridge, 0040

IMPORTANT INFORMATION

- Tel: 012 762 5000, Fax: 086 764 1422, E-mail: info@faisombud.co.za Website: www.faisombud.co.za

Step 5: **You** may also choose to take legal action against **us** without first requesting **us** to review **our** decision or to contact the Ombudsman. If **you** decide to do this, summons must be served on **us** within 270 days of the date that **you** receive **our** rejection letter. If **you** take legal action against **us** before contacting the Ombudsman, **you** can approach the Ombudsman for assistance only after **you** have withdrawn the summons against **us**.

3. Cooling off period

You may cancel this policy within 15 days from the date of purchase if **you** have not departed from **your home country**, and/or **you** did not obtain a visa using this policy and/or **you** have not submitted a claim on this policy.

4. Financial loss

- 4.1. Personal Accident: **we** will pay up to the limit in the policy schedule
- 4.2. **We** will not pay more than the actual financial loss **you** suffered for all benefits, except the Personal Accident benefit.

5. Information you give us

The information **you** give **us** will be stored on databases and shared with other parties in the insurance industry in order to gather industry statistics and combat fraudulent claims. **We** can access the information even after **your** policy with **us** ends.

- 5.1. **You** acknowledge that the sharing of information for underwriting and claims purposes is in the public interest, as it will enable insurers to underwrite policies and assess risks fairly and reduce the incidence of fraudulent claims with a view to limiting premiums.
- 5.2. **You** hereby waive any right to privacy with regard to any underwriting and claims information (on **your** behalf and on behalf of anyone **you** represent herein), in respect of any insurance policy or claims made or lodged by **you**, or on **your** behalf.
- 5.3. **You** consent to such information being stored in the shared database and **we** may use the information as set out above.
 - 5.3.1. **You** also consent that **we** may disclose such information to any insurer or its agent.
 - 5.3.2. **You** further consent that **we** may verify any underwriting information against legally recognised sources or databases.
 - 5.3.3. **You** agree that this consent clause will survive the termination for whatever reason of the policy, including its cancellation or lapsing.

6. Intention of cover

This policy provides cover for some claims that arise from **your trip**. Not all circumstances and/or claims related to **your trip** are covered. Please read the policy in full to understand the cover.

7. Interest

We do not pay interest unless ordered to do so by a court of law in **your home country**.

IMPORTANT INFORMATION

8. Insurable interest

You can only claim for items that belong to **you**, or expenses paid by **you**. Having an insurable interest in an item means that any loss or damage to the item will cause a financial loss to **you**. For example, if **you** have booked and paid for a non-refundable hotel room, **you** have an insurable interest in that trip and can purchase travel insurance to protect **your** investment. If the trip was paid for by **your** company, the company must buy a travel insurance policy in the company's name to protect their investment.

9. Legal

- 9.1. The policy is a legal contract between **you** and **us**. This policy document provides **you** with the terms, conditions, and exclusions of the insurance cover.
- 9.2. This policy is subject to South African law.

10. Not a medical aid

The intention of cover is to stabilise and repatriate **you**. This policy is not a medical aid and does not provide cover for follow-up/ongoing treatment or treatment in **your home country** after repatriation. For example, if you fall and break your leg while skiing in Italy and it needs further operations and physio therapy once you have returned to **your home country**, this policy does not cover any of the costs incurred in **your home country**. It is therefore important that **you** have access to a medical aid within the borders of **your home country**.

11. More than one policy underwritten by us

We shall never pay more than the **limit** of whichever policy has the highest **limit** of cover. Example, if one section in terms of this policy covers **baggage** up to 5,000 and the second policy with us covers baggage up to 7,000 the maximum **we** will pay is 7,000.

12. Policy documents

- 12.1. The policy wording explains the benefits, conditions, exclusions, and claims requirements.
- 12.2. The policy schedule (which forms part of the policy contract) shows **your** personal details, how much **you** paid, the **excess** amount, the benefits **you** chose, and the sum insured. Each product contains different levels of cover. **You** must check **your** schedule to see if a benefit applies to **you**.
- 12.3. **You** must read the policy wording, the schedule, and any endorsement as one document. All the headings that **you** see are merely to help **you** find information quickly. **You** must not take them to affect the interpretation of the policy. **You** must read all the sections in **your** policy document and ensure that **you** understand **your** cover and responsibilities. **You** must contact **us** if **you** have any questions.
- 12.4. Should there be any conflict between the contents of the policy wording and the contents of the schedule, **we** will give the schedule precedence.

13. Third party claims

We may finalise the claim by paying **you** up to the **limit**, or an amount for which the third party claim may be settled. This will release **us** from any further liability for the claim.

IMPORTANT INFORMATION

14. Valuable items

We limit cover to the single item limit in the schedule for any item exceeding this amount. For this reason, high value items should be specifically insured under the All Risks cover of **your** home contents policy.

15. Your policy

You may not transfer **your** rights to another person or company. This policy does not give any rights to any person other than **you**. **You** may not transfer your rights to benefits payable under this policy to another person. If **you** try to transfer the rights to any benefits in this policy to another person, **we** will not recognise that contract. **We** will continue our contract with **you** as if **you** had not contracted with someone else.

Who qualifies for the cover?

Nine things **you** must know about **our** travel insurance policies.

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1. Age limits

- 1.1. Specific Benefits - **You** qualify for the Personal Accident benefit if **you** are older than 18 years of age and younger than 65 years of age
- 1.2. Specific products - **You** must be younger than the below ages at the time the loss occurs:
 - 1.2.1. 82 years for the Senior policy
 - 1.2.2. 71 years for all other policies.
- 1.3. **We** will void the policy and refund the premium if **you** exceed the age limit.

2. MICE

The MICE product covers events as defined in **Words with Special Meaning Section**. You do not qualify for MICE cover when you are travelling to attend events such as concerts or festivals, or any events that is not listed under the **Words with Special Meaning**. If you are uncertain, you must call us to determine whether you qualify for this product before you buy it.

3. Children

Children younger than 21 years old will share cover with the adult/s at no extra premium when the schedule shows them as minors. For example - Medical sum insured is R20, 000,000. Total sum insured when one adult and two **children** travel on an identical journey is R20, 000,000.

4. Resident of your home country

You must have the necessary written permission from **your home country's** authorities to reside and/or work in **your home country**, and **you** must be physically present in **your home country** for more than 6 months during the last 12 months. If **you** cannot produce a written consent, **we** will not pay any claim.

5. Return Ticket

Before **you** leave **your home country**, **you** must have booked a reservation with a confirmed departure date from **your home country** and a confirmed departure date back to **your home country**.

6. Medi+

Medi+ cover is only available if **you** receive free medical cover outside the borders of **your home country** from either your bank or your medical aid. For example, **you**:

- 6.1. Purchased **your** flight ticket using **your** credit card and the bank gives **you** free medical cover, or
- 6.2. **Your** medical aid gives **you** free medical cover outside the borders of **your home country**.

7. Where we will cover you

- 7.1. **We** do not cover claims for travel within the borders of **your home country** unless **you** are booked on a **connecting** flight for **your trip**. For example if you are flying to London from Durban via Johannesburg (**connecting** flight), your cover will begin when you have checked in for your flight from Durban.
- 7.2. **We** do not cover **you** when **you** travel to the high risk countries listed below:
 - 7.2.1. Afghanistan, Burkina Faso, Central African Republic, Egypt (the area of North Sinai), Eritrea, Guinea, Guinea – Bissau, Haiti, Iraq, Iran (within 100km of the entire Iran/Afghanistan border,



WHO QUALIFIES FOR THE COVER

Iran within 10km of the entire Iran/Iraq border and the province of Sistan-Baluchistan, the area east of the line running from Bam to Jask, including Bam), Liberia, Libya, Mali, Niger, North Korea, Sierra Leone, Somalia, Syria and within 10km's of the border to Syria in any other country, South Sudan, Venezuela, Yemen.

- 7.2.2. Any country where the government has announced a state of emergency with the exception of emergencies relating to medical pandemics or emergencies.
- 7.2.3. Any country where the United Nations Armed Forces are present and active or where war has been declared.

8. When cover starts

- 8.1. **Your cover** (and this policy) starts at different times depending on the benefit:
 - 8.1.1. The **Cancel** for Named Reason benefit starts 12:01 am (just after midnight) on day 2 after this policy has been issued, example:
 - 8.1.1.1. Policy issue date: 1 Oct
 - 8.1.1.2. Benefit start date: 3 Oct
 - 8.1.2. The **Cancel** for Any Reason benefit starts 12:01 am (just after midnight) on day 15 after this policy has been issued, example:
 - 8.1.2.1. Policy issue date: 1 Oct
 - 8.1.2.2. Benefit start date: 16 Oct
 - 8.1.3. Medi+ cover starts after **your** free cover limit is finished.
 - 8.1.4. Overseas Medical benefit starts when **you** pass through passport control from **your home country**.
 - 8.1.5. All other benefits start as soon as **you** have checked in for your flight related to **your trip**.

9. When cover ends

- 9.1. **Your specific covers** (and this policy) ends at different times depending on the benefit **you** are claiming under and chose and whether **you** have **connecting** flights in **your home country**:
 - 9.1.1. The **Cancel** for Named Reason benefit ends on the date of departure from **your home country**, 3 hours before the scheduled time of departure.
 - 9.1.2. The **Cancel** for Any Reason benefit ends 48 hours before **your** time and date of departure from **your home country**.
 - 9.1.3. The **Curtailment** benefit ends on **your** booked date of return to **your home country** as shown in **your** itinerary.
 - 9.1.4. The Overseas Medical benefit ends when you pass through passport control back into **your home country**
 - 9.1.5. All other benefits end on the earliest of the following dates:
 - 9.1.5.1. when **you** pass through customs back into **your home country**
 - 9.1.5.2. 00:01 on the date **you** reach the maximum age limit
 - 9.1.5.3. 00:01 on the termination / return date on your policy certificate
 - 9.1.5.4. On the date **we** arrange an available flight/transport for repatriation back to **your home country** if **you** refuse to be repatriated.
 - 9.1.6. **We** will extend **your** policy automatically if **you** have an overseas medical claim approved by **us** whilst on **your trip** before **your** policy end date.

Words with special meaning

We show words that have special meanings in **bold**. We define the words in the next pages to assist you in understanding your policy.



WORDS WITH SPECIAL MEANING

1. Checked-in baggage

Checked-in baggage is luggage that is handed to the airline during check-in, and the airline gives you a baggage tag. Checked baggage is inaccessible to the passenger during the flight, as opposed to carry-on baggage.

2. Cancel

You **cancel your trip** due to a listed **event** before **you** depart from **your home country**.

3. Carrier

A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft) or cruise ship licensed to carry passengers for hire and in (or on) which **you** are travelling as a fare paying passenger.

4. Children / Child

Your natural or adopted **child** (son/daughter) not in full-time employment, under the age of 21 years.

5. Complications of pregnancy and childbirth

The following unexpected medical events that occur more than 15 weeks prior to the expected delivery date: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections and any premature births.

6. Civil unrest

Fighting between different groups of people living in the same country or nearby the borders of that country.

7. Close relative

Limited to the below relatives who reside in **your home country**. **Your:**

- 7.1. Legal spouse
- 7.2. parent, parent-in-law, step-parent or legal guardian
- 7.3. biological **child**, legally fostered **child**, legally adopted **child**, step**child**, grand**child** or daughter/son-in-law
- 7.4. biological or step sister/brother
- 7.5. grandparents

8. Connecting flight / connecting cruise

A flight/cruise that requires **you** to change from one aircraft or cruise to another, with a connecting time of less than 12 hours. The 2nd flight or cruise is the connecting flight or cruise.

9. Curtailment

WORDS WITH SPECIAL MEANING

You return to **your home country** earlier than the return date on **your** policy schedule due to a covered reason.

10. Dental emergency

Emergency pain-stilling treatment to teeth as a result of:

- 10.1. Severe toothache
- 10.2. Badly cracked tooth
- 10.3. Knocked-out tooth
- 10.4. Extruded (partially dislodged) tooth
- 10.5. Dental abscess

11. Electricity grid failure

Any situation where the supply of electricity to an entire municipality, district, region, or even the entire country is temporarily stopped or disrupted. This interruption can happen for various reasons, such as damage to the power supply infrastructure, issues with the electricity provider, or even when the power is being restored after a previous interruption. It covers both the initial interruption and any disturbances during the reconnection of electricity.

12. Eligible expenses

- 12.1. **Inpatient** and **outpatient** treatment related to:
 - Doctor's consultation fees, surgery, x-rays, **inpatient** treatment, prescription medication, the once-off cost of **your** taxi to the nearest suitable hospital or the cost of an ambulance to the nearest suitable hospital when **you** are admitted as an inpatient.
- 12.2. **We** will pay for the cost of **your** cremation at the place of death whilst on your trip, or the transport cost to fly **your** body or ashes back to law when arranged by **us**. Covered expenses are limited to:
 - 12.2.1. The collection of the body of the deceased
 - 12.2.2. the transfer of the body to a professional funeral home
 - 12.2.3. embalming and preparation of the body or cremation if so desired
 - 12.2.4. standard shipping casket
 - 12.2.5. any required consular proceedings and permits
 - 12.2.6. the transfer of the casket to the airport and boarding of the casket onto the plane
 - 12.2.7. airfare and the transfer of the mortal remains to **your home**.
- 12.3. Medical **repatriation** or **evacuation**: When **we** confirm with **your** treating doctor that **you** may transfer to another hospital or return back to **your home** country, **we** will pay for the following expenses when booked by **us**:
 - 12.3.1. The extra cost of same class transportation via the most cost-effective route, or
 - 12.3.2. The cost to be transportation as a stretcher case on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary, and
 - 12.3.3. The return cost of a qualified medical escort to accompany you, if this is medically necessary or required by the airline, or
 - 12.3.4. The cost of an air ambulance.
 - 12.3.5. The cost of 3-star accommodation booked by **us** whilst **you** wait for the first available flight booked by **us** after **you** have been discharged as an **inpatient**.

WORDS WITH SPECIAL MEANING

12.4. Additional flights and accommodation booked by us:

- 12.4.1. **Accompanying travel companion:** We pay for 3-star accommodation and an economy class return ticket **when booked by us**, for one person to stay with **you** and fly back with **you** on the same flight when **you** receive **inpatient** treatment for 3 consecutive days or more.
- 12.4.2. **Visit by any one person:** We will pay for the cost of an economy class airline ticket and up to R2 000 per room per night for accommodation when booked by **us** to allow one person to visit **you** after five consecutive days as an **inpatient**. The ticket will only be booked to fly from **your home country** on **your** 5th day as an **inpatient**.
- 12.4.3. **Repatriation of children:** We will pay for an economy class airline ticket/s and an escort when booked by **us** to fly with **your children** back to **your home country** when there is no other adult booked with them, and **you** receive **inpatient** treatment.
- 12.4.4. **Your compulsory medical quarantine:** We will pay for 3-star accommodation when booked by **us** when **you** receive a positive Covid-19 test before **your** scheduled departure time.

13. Emergency assistance provider

Refers to a company authorised by Hollard to provide **you** with assistance whilst **you** are on **your trip**.

14. ER (Emergency room)

Accident & Emergency department (A&E), emergency room (ER) or casualty department of a hospital.

15. Essential items

The below items that **you** paid for using your credit/debit card with an invoice showing each item purchased, whilst **your** bag is delayed:

- 15.1. Toiletries: Soap, shampoo, toothpaste, and a toothbrush
- 15.2. Underwear
- 15.3. Clothing and shoes

16. Evacuation

- 16.1. **Medical evacuation:** we arrange either an ambulance or a commercial flight from the place where **you** are injured or sick (during a **trip**) to the nearest appropriate hospital.
- 16.2. **Security evacuation:** Airport closure (from which **you** are booked to depart) for 2 days or more due to unexpected **civil unrest, military coup, a terrorist attack or political unrest**.

17. Excess

The amount you have to pay first before you can claim under any section of this policy, per person, per benefit.

18. Home / Home Country

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

19. Public Health Emergency of International Concern (PHEIC)

WORDS WITH SPECIAL MEANING

Means any disease transmitted from an infected person, animal or species to another person, animal or species by any means when the World Health Organisation (WHO) declares the outbreak a Public Health Emergency of International Concern (PHEIC).

20. Illness

An illness or disease that a **medical practitioner** diagnosed and that meets all of the following criteria:

- 20.1. There is a present severe or acute symptom requiring immediate care.
- 20.2. The failure to obtain such care could reasonably result in serious deterioration of **your** condition or place **your** life in jeopardy.

21. Injury

A sudden **injury** because of violent, external and **accidental** means that happened at an identifiable place and time whilst on **your trip**.

22. Inpatient

Hospital admission by a doctor (including day care) where **you** receive treatment, accommodation and food and spend at least 24 consecutive hours.

23. Insured event / benefit

An **insured event** is a single incident, or series of incidents directly related to the same cause, that is listed in this policy and results in a claim. **We** do not cover claims for any event **we** do not list in this policy.

24. Life threatening medical condition

Medical emergency where there is a possibility that **you** may die if not treated immediately, for example:

- a serious allergic reaction that appears quickly and may cause death
- broken bone/s
- high risk burn wounds, for example burns to **your** face, hands or feet
- diving accidents or drowning
- heat stroke with a temperature higher than 39 degrees Celsius
- diabetic coma or insulin shock
- low body temperature (below 35 degrees Celsius)
- joint dislocation
- poisoning
- choking
- convulsions, seizures or loss of consciousness
- heavy, uncontrollable bleeding that **you** cannot stop
- Deep knife wounds or gunshot wounds
- (Signs of) a heart attack (i.e. chest pain lasting longer than two minutes)
- (Signs of) a stroke (loss of vision, sudden numbness, weakness, slurred speech)

25. Limit

WORDS WITH SPECIAL MEANING

The maximum amount that **we** will pay per insured person, per benefit for a **loss**. The **limits** for all benefits are **set** out in the schedule.

26. Loss of limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

27. Loss of sight

Total and irrecoverable **loss of sight** in one or both eye(s).

28. Manual work

Unskilled, semi-skilled or skilled physical labour other than in a purely managerial/supervisory, sales or administrative capacity.

29. Medical practitioner

A legally licensed member of the medical profession, recognised by the law of the country where **you** are treated and who, in rendering such treatment is practising within the scope of his/her licence and training. This person cannot be a **close relative** of either yourself or **your** travel companion.

30. MICE

MICE is a term used for business tourism.

30.1. M = Meetings: Meetings are typically held in conference rooms and is usually a single-day event.

Examples of meetings include the following:

30.1.1. Annual general meetings

30.1.2. Board meetings

30.1.3. Meetings with suppliers and dealers

30.2. I = Incentives: It refers to the travel rewards that an organization will offer to staff, teams, partners, affiliates — and sometimes, for customers. An incentive will typically involve group travel with hotel accommodations, dinner, and recreational activities.

30.3. C = Conferences: Conferences are made for large corporate groups and are usually done over several days. Compared to meetings, this type of event often has more attendees. Conferences are also often called conventions, and they are not limited to one organization.

30.4. E = Exhibitions and sports events: Exhibitions or trade shows are events where an organization/s promotes products and services to the public. This type of event typically draws thousands of exhibitors and visitors and can last from several days to a few weeks. An example of a sports event would include attending the Rugby World Cup.

31. Military coup

A coup organized and carried out by members of armed forces.

32. Missed connection

WORDS WITH SPECIAL MEANING

Your connecting flight or cruise arrives late due to a covered event that causes **you** to miss **your connecting** flight or cruise.

33. Named reasons or perils

Only covers the perils (insured events) stipulated explicitly in the policy.

34. On-Piste / Off-Piste

34.1. On-Piste means doing snow sports on a marked ski run or path down a mountain for snow skiing and snowboarding. These are shown on a trail map and are marked with coloured poles on either side of the trail or ropes or signage, for example: a black, red, blue, or green slope.

34.2. Off-Piste describes any areas within the resort boundaries that are not marked trails.

35. Outpatient

Emergency department services, **urgent care** or **outpatient** services when a doctor has not written an order to admit **you** to a hospital as an **inpatient**.

36. Payment or deposit

EFT or credit card amounts **you** paid in full or part for **your trip**. **Payments** or **deposits** do not include certificates, vouchers, frequent traveller rewards/miles/points, discounts and/or credits applied (in part or in full).

37. Pair or set

The proportionate value **we** will pay for any article that is part of a **pair** or **set**, for example – if one bag is lost but **you** purchased it as a **set** of 3 for R3 000, **we** will pay out R1 000 (the value of only that one bag).

38. Period of insurance

The period shown on **your** schedule, subject to the policy start date and policy end date.

39. Political unrest

Widespread protests against a government.

40. Pre-booked

Booked and paid for before **you** departed from **your home country**.

41. Pre-existing medical condition

41.1. Permanent or long-term chronic medical conditions, for example:

41.1.1. Alzheimer's, stroke, aneurysm, heart attack, dementia, depression or a terminal disease,

41.1.2. Any respiratory disease, for example: Emphysema, Chronic obstructive airways disease (COAD), Chronic obstructive pulmonary disease (COPD), Chronic bronchitis or Cystic fibrosis

41.1.3. **You** periodically visit a medical practitioner for treatment, or **you** are prescribed medication over an extended period of time, for example: diabetes, epilepsy, asthma, high blood pressure, high cholesterol or blood clots.

WORDS WITH SPECIAL MEANING

- 41.2. Medical conditions that existed 6 months or less before **your** date of departure, for which:
- 41.2.1. **you** have been prescribed medication however **you** still have symptoms after **you** used the medication
 - 41.2.2. **you** consulted a medical doctor or specialist but **you** still have symptoms after the consultation
 - 41.2.3. **you** undergone surgery
 - 41.2.4. **you** have symptoms for which **you** are awaiting results of tests or investigations where the underlying cause has not been identified or **you** need a follow-up visit with a medical doctor.
 - 41.2.5. **you** are on the waiting list for medical treatment
 - 41.2.6. Been hospitalised or attended the emergency department
 - 41.2.7. Experienced angina (chest pain)
 - 41.2.8. Receive ongoing treatment with prednisone or other immunosuppressant therapy
 - 41.2.9. Received physiotherapy or chiropractic treatment
- 41.3. Any condition for which you have ever required spinal or brain surgery
- 41.4. Any condition which has caused a seizure in the last 12 months
- 41.5. Joint replacement surgery over 10 years ago
- 41.6. You have had, or are on the waiting list for an organ transplant
- 41.7. Flu symptoms accompanied by shortness of breath, chest pain, sudden dizziness or confusion 2 weeks or less before departure
- 41.8. Congestive heart failure which required a coronary angiography, stents or bypass grafting
- 41.9. A pacemaker or AICD (internal defibrillator)
- Note: This definition applies to **you**, **your** travel companion or a **close relative** when **you** know about their medical conditions

42. Quarantine

A **medical practitioner** gives **you** a letter to isolate **yourself** from other people (no contact with other people) when:

- 42.1. you test positive for an infectious or contagious disease, or
- 42.2. **you** were in **close contact** with someone.

43. Rental vehicle

Means a sedan, hatchback or station wagon, four-wheel drive, or a campervan/motorhome that does not exceed 4.5 tonnes, rented from a licensed motor vehicle rental company.

44. Repatriation

Your return to **your home country**.

45. Snow sports - approved

- 45.1. Snow skiing and snowboarding **on-piste**.
- 45.2. Using a snowmobile/skidoo when provided by the recognised piste authority on a guided tour with a licensed tour operator.
- 45.3. Husky sledge driving (exclude endurance and racing)
- 45.4. Ice skating (indoor and outdoor rinks / exclude racing)
- 45.5. Tobogganing (exclude racing and competition)

WORDS WITH SPECIAL MEANING

46. Sporting activities – approved

When **you** participate on a non-professional leisure basis in the listed **sports** below (must use / wear the required safety equipment):

- 46.1. Abseiling
- 46.2. Acrobatics
- 46.3. Aerobics
- 46.4. American football
- 46.5. Athletics
- 46.6. Archery
- 46.7. Badminton
- 46.8. Banana boat rides
- 46.9. Baseball
- 46.10. Basketball
- 46.11. Bicycling, recreational mountain biking and bicycle tours with a licensed tour operator (but not racing, motor cross, BMX, cross country, or downhill mountain biking). You must wear a helmet.
- 46.12. Blackwater rafting
- 46.13. Boating, sailing
- 46.14. Bowling (lawn & ten pin)
- 46.15. Boxing (training, no contact)
- 46.16. Bungee jumping less than 30 meters when **you** use a body harness as a back-up
- 46.17. Camel riding for a day or if **you** are on a camel trek
- 46.18. Canoeing (inland or 10km coastal waters **limit**)
- 46.19. Canyon swing less than 30 meters when **you** use a body harness as a back-up
- 46.20. Clay pigeon shooting
- 46.21. Cricket
- 46.22. Curling
- 46.23. Cycling (must be wearing a helmet; exclude racing and competition)
- 46.24. Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)
- 46.25. Dirt boarding
- 46.26. Dragon boating
- 46.27. Dune buggy
- 46.28. Elephant riding for an hour, a day or overnight
- 46.29. Fencing
- 46.30. Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: exclude competition fishing, ice fishing or commercial fishing)
- 46.31. Football
- 46.32. Go karting (recreational)
- 46.33. Golf
- 46.34. Gym - including weights, Pilates, aqua aerobics, yoga
- 46.35. Gymnastics
- 46.36. Handball
- 46.37. Hiking (under 6,000 meters altitude / organised tours / clearly marked routes. Exclude solo treks, mountaineering, search and helicopter rescue)

WORDS WITH SPECIAL MEANING

- 46.38. High diving (less than 10 meters)
- 46.39. Hockey (field or indoor / exclude ice hockey)
- 46.40. Horse riding (leisure, on a tour with a licenced tour operator, non-competitive; must be wearing a helmet / exclude polo, hunting and jumping)
- 46.41. Hot air ballooning (exclude racing and competition)
- 46.42. Jet boating
- 46.43. Jet skiing (exclude competitions)
- 46.44. Jogging
- 46.45. Kayaking - white water, sea, river, lake
- 46.46. Kite boarding
- 46.47. Kite surfing (exclude racing, competition, and surfing during a storm)
- 46.48. Land surfing
- 46.49. Leisure activities: sight-seeing, picnics, photography and museum or art gallery visits
- 46.50. Martial arts training (exclude contact and competitions)
- 46.51. Moped, scooter (Valid driver's licence for operating this class of vehicle required; must be wearing a helmet)
- 46.52. Motor experience as a passenger only (excluding racing)
- 46.53. Motorcycle riding / touring: independent or an organised tour (Valid driver's licence for operating this class of vehicle required / must be wearing a helmet / exclude off-road, racing and competition)
- 46.54. Mountain biking (must be wearing a helmet; exclude racing and competition)
- 46.55. Mountaineering or hiking: not using ropes, at an altitude less than 4,000 meters as part of an organised group on a marked route.
- 46.56. Netball
- 46.57. Paint ball
- 46.58. Quad biking (must be wearing a helmet; not exceeding 250 cc / exclude racing and competition)
- 46.59. Racquetball
- 46.60. Roller skating
- 46.61. Roller blading/inline skating
- 46.62. Rowing/sculling, surf boat rowing (inland or 10km coastal waters **limit**)
- 46.63. Rugby school level participation only
- 46.64. Running or jogging, including half-marathon or less, marathon and ultra-marathon distances
- 46.65. Safari tours (exclude hunting/guns)
- 46.66. Sail boarding/wind surfing
- 46.67. Sailing up to 10 nautical miles off any land mass
- 46.68. Sandboarding/sand skiing
- 46.69. Scuba diving (when an open water diving licence is held and diving with a buddy diver, or diving with a licensed instructor / maximum depth 30m)
- 46.70. Shark cage diving
- 46.71. Segway tours
- 46.72. Skateboarding (exclude competitions)
- 46.73. Snorkelling
- 46.74. Soccer
- 46.75. Softball
- 46.76. Speed boating (as a passenger on a licensed **carrier**)

WORDS WITH SPECIAL MEANING

- 46.77. Squash
- 46.78. Stand-up paddle surfing/paddle boarding
- 46.79. Surfing (exclude competition)
- 46.80. Surface water activities (other than sailing) up to 2 nautical miles off any land mass
- 46.81. Swimming
- 46.82. Tennis
- 46.83. Track and field athletics
- 46.84. Tuk Tuk as a passenger (excludes Tuk Tuk racing)
- 46.85. Volleyball
- 46.86. Wakeboarding (exclude competition)
- 46.87. Wall climbing (artificial / Proper harness wear and usage / exclude racing and competition)
- 46.88. Water polo
- 46.89. Water skiing (exclude competition)
- 46.90. White water rafting (grades 1 to 4)
- 46.91. Windsurfing (exclude competition)
- 46.92. Yachting (inside territorial waters / exclude racing and competition and being a member of the crew)
- 46.93. Yoga
- 46.94. Zip line
- 46.95. Zorbing (exclude racing and competition)

47. Secure baggage area

Any of the following, as and where appropriate:

- 47.1. The locked dashboard, boot or locked baggage compartment of a hatchback vehicle fitted with a lid closing off the baggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- 47.2. The fixed storage units of a motorised or towed caravan.
- 47.3. A locked Baggage box, locked to a roof rack that is itself locked to the vehicle roof.

48. Strike or industrial action

Any form of **Industrial action**, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

49. Supplier financial default

A scheduled airline (excluding charter airlines) registered to fly from **your home country**, where the airline is unable to provide the flight/s due to financial insolvency.

50. Terrorism or Terrorist attack

- 50.1. An act of force or violence against the civilian population committed for political, religious, ideological, or ethnic purposes.
- 50.2. The country where the act took place must certify the act or acts as an act of **terrorism**.

51. Travel supplier

WORDS WITH SPECIAL MEANING

A scheduled airline, excluding charter airlines, exiting Angola, Botswana, Lesotho, Malawi, Mozambique, South Africa, Swaziland, Zambia or Zimbabwe as well as **connecting** flights forming part of **your** international journey, and/or cruise line and or rail and/or coach and/or car rental company and/or hotel accommodation, booked prior to **your** departure from the afore mentioned countries.

52. Trip

When travelling in a direct and uninterrupted manner on an international journey outside the borders of **your home country**.

16. TSA lock

The TSA lock is a global security system which allows passengers to secure their luggage, while permitting security authorities to inspect them without damage. When travelling to airports across the USA, Canada, Japan, Israel, Finland, Norway, Denmark, Czech Republic, Germany, Austria, Belgium, Netherlands, Switzerland, South Korea, New Zealand and other countries, security agencies are equipped with tools that allow them to open, inspect and re-lock any items of luggage secured with these locks without damage. These locks can also be used for travel to all other countries.

53. Unattended

When **you** leave items with nobody to look after them or you cannot see them, for example:

- 53.1. on the beach or beside the pool while **you** go swimming
- 53.2. more than 5 meters away from **you** at train stations and bus terminals
- 53.3. when **you** are taking photos
- 53.4. when **you** are eating at a restaurant or using an ATM and the item is not on **your** person
- 53.5. when you leave **your** items with a stranger
- 53.6. Unattended motor vehicle means **your** vehicle, **your rental vehicle**, or **your** travel companion's vehicle, where **you** or **your** travelling companion are not inside.

54. United States of America: Preferred Provider Organisation (PPO)

This policy provides cover within a PPO network in the U.S.A. If you receive treatment at a provider in our PPO network, we will pay authorised expenses directly to the provider. You may call our emergency number listed on your policy schedule for details of the nearest PPO provider when you are in the U.S.A. We do not pay for expenses or treatment you received from a provider that is not within our PPO network.

55. United States of America: Urgent care centre

Urgent care centres in the U.S.A. are different from emergency rooms. **Urgent care** centres assist patients with an **illness** or **injury** that does not appear to be **life threatening**, but also cannot wait until the next day, for example:

- Flu or Cold, Fever, Headaches, and Chills
- Sprains
- Allergic reactions
- Minor burns

WORDS WITH SPECIAL MEANING

- Dehydration
- Earache, Headaches
- Sprains and strains
- Urinary tract infections
- Diagnostic services **limited** to X-rays and laboratory tests
- Eye irritation and redness
- Vomiting, diarrhoea or dehydration
- Severe sore throat or cough

56. Valuable items (including their accessories)

- 56.1. Cameras including photographic equipment and video equipment
- 56.2. games consoles including PlayStation, Gameboy, Nintendo and games
- 56.3. personal organisers
- 56.4. mobile telephones
- 56.5. televisions
- 56.6. portable audio equipment including all associated disks
- 56.7. spectacles
- 56.8. sunglasses
- 56.9. telescopes
- 56.10. binoculars
- 56.11. jewellery and watches
- 56.12. furs and leather articles
- 56.13. perfumes
- 56.14. precious stones and articles made of or containing gold, silver or other precious metals
- 56.15. laptops, tablets, and e-readers

57. We, our or us

The Hollard Insurance Company (Hollard) is the underwriter of this policy. Hollard is a registered short-term insurer and an authorised financial services provider.

58. Weather

The state of the atmosphere with respect to wind, temperature, cloudiness, moisture and pressure changes.

59. You/Your

Includes each person named on the schedule that qualifies for the cover.

The rules of cover

If **you** do not follow them **we** may refuse to pay **you** out for a claim, **we** may **cancel your** policy or reduce the amount **we** pay **you**.

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THE RULES OF COVER

1. Authorise expenses

- 1.1. **You** must call **us** on the emergency number provided on your policy schedule:
 - 1.1.1. before **you** receive treatment if you are conscious and do not require life-threatening treatment, or
 - 1.1.2. before **you** are admitted into a hospital, or
 - 1.1.3. immediately when **your** condition has been stabilised in the emergency department.
 - 1.1.4. In the event of treatment for a life-threatening emergency, **you** must call **us** within 24 hours of the initial treatment unless **you** are unconscious. If **you** are conscious but cannot call because of your condition, someone else (family member or travel companion) must call **us** on **your** behalf immediately when they know about your treatment.
- 1.2. **We** will give authorisation of treatment for a specific procedure and/or a number of days when **we** have confirmed the medical necessity of the treatment you require. We base our decision upon the accuracy and completeness of information **you/your close relative/travel companion** or **medical practitioner** give to **us**.
- 1.3. **You** must call us immediately if **your** condition changes or additional days of inpatient treatment is required.
- 1.4. **We** reserve the right to dispute or challenge any authorisation **we** have given if **we** receive new information that changes our decision.
- 1.5. Authorisation is not a guarantee of payment. The fact that **we** give authorisation does not guarantee payment or the availability of treatment. Authorisation remains subject to the terms, conditions and exclusions listed in this policy.
- 1.6. **You** must tell the medical practitioner or hospital this this policy requires authorisation from **us** and **you** must ask them to cooperate with us fully.
- 1.7. If **you** do not follow our instructions or treatment is not authorised **we** will limit **your** claim or not pay **your** claim at all.

2. Bring back damaged property

You must bring back property damaged during **your trip** at **your** own cost and keep the damaged property until **we** have finalised **your** claim. If **you** cannot bring back the property, take a photo of the damaged item and send it to **us** with a request for permission to throw away the damaged item. If we do not give permission in writing, do not throw away the item.

3. Buy your policy timeously

- 3.1. **You** must buy **your** travel insurance before **you** depart from **your home country**, and the cover must be from **your** date of departure from **your home country**.
- 3.2. **You** must buy the policy before **you** apply for **your** visa.

4. Cancel your trip

- 4.1. **Cancel** for Named Reason: **You** must **cancel your** flight, cruise, accommodation, transfers and tours at least 3 hours or more before **your** scheduled departure time from **your home country**.

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- 4.2. **Cancel** for Any Reason: **You** must **cancel your** flight, cruise and accommodation more than 48 hours before **you** depart from **your home country** for a reason not listed under the **Cancel** for Named Reason benefit.
- 4.3. **You** must give **us** a letter from the airline, hotel or accommodation provider, transfer company and tour operator confirming the amount **you** paid, their cancellation policy and the amount refunded to **you**. **You** must give **us** this letter even if they tell **you** there is a 100% cancellation fee applicable.

5. Check-in and board your flight or cruise on time

You must check-in for **your** flight or cruise before the **carrier** closes check-in and report to the boarding gate before it is closed by the **carrier**.

6. Claim form and supporting documents

You must send **us** the completed claim form and all the supporting documentation within 30 days of **your** date of return to **your home country**. **We** do not pay for the cost to obtain supporting documentation. Some documentation may be required immediately before **we** can confirm cover in case of a medical emergency. Examples of supporting documentation **we** may require:

- 6.1. A medical report from the treating doctor with the following information:
 - 6.1.1. Hospital admission and discharge reports
 - 6.1.2. diagnosis
 - 6.1.3. date of first consultation
 - 6.1.4. treatment provided
 - 6.1.5. cause of medical problem
 - 6.1.6. medical reason if **You** are unfit to fly
 - 6.1.7. 6 months medical history for claim relating to **illness**
- 6.2. A doctor's letter to confirm **you** must place yourself in **quarantine**.
- 6.3. Receipts listing items purchased, or an itemised invoice listing the cost of services
- 6.4. Proof that **you** paid for all expenses claimed, for example a copy of **your** bank statement.
- 6.5. **Your** original airline tickets that were booked from and back to **your home country**
- 6.6. If **your** flights were changed, the amended airline tickets
- 6.7. Written confirmation of the accident from the official body in the country where the accident happened, for example the police report.

7. Claim from the airline first

- 7.1. **You** must report damage or loss to the airline before **you** leave the **baggage** area and give **us** a copy of the property irregularity report from the airline. **You** must give **us** a letter from the airline or cruise company confirming the damage or loss and how much they paid **you**.
- 7.2. **You** must give **us** a letter from the airline or cruise company confirming the delay and the reason for the delay.

8. Court judgement

You must give **us** any court judgement demanding payment within 48 hours of receipt.

9. Death

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We must receive notice of death within 48 hours of issuance.

10. Do not admit liability

You must not admit liability, make misleading promises to anyone or offer to pay anyone without **our** written approval.

11. Flight ticket

You must send **us** proof of your reservation to **your home country** immediately when **you** notify **us** of a possible claim. **We** have the right to use **your** return ticket when **we** agree to repatriate **you** to **your home country**.

12. Information you give to us

- 12.1. **We** base **our** decision to insure **you** or **your** belongings on the information **you** give to **us**. **You** must make sure that all the information **you** give **us** about yourself, and **your trip** is accurate and complete.
- 12.2. **You** must tell **us** immediately in writing of any material information that may increase the risk of loss. Material information is information that affects **our** decision to insure **you**. **We** will send **you** a written endorsement if **we** agree to cover the change/s. This also applies to changes to the health of **your** travel companion or a **close relative**, which could affect **your** cover under the **cancellation** and **curtailment** section.
- 12.3. **You** must be honest and act in good faith in relation to this policy. Examples of fraudulent or dishonest behaviour are:
 - 12.3.1. providing false information when **you** submit a claim or when **you** purchase a policy
 - 12.3.2. making a claim that **you** know to be false, fraudulent or exaggerated
 - 12.3.3. not telling **us** that **you** are also claiming from another insurance company for the same event or loss
- 12.4. If any of this information is incomplete or incorrect:
 - 12.4.1. **you** will lose **your** right to claim, and/or
 - 12.4.2. **we** may **cancel your** policy from the date that **you** gave **us** incorrect information, and **you** may lose **your** right to claim as well as the premium paid, and/or
 - 12.4.3. **we** may apply special conditions, for example a reduced sum insured or a higher **excess**.

13. Legal

You must help **us** if **we** decide to start legal proceedings against any person or company responsible for the loss. **We** may take legal action against another person or company in **your** name.

14. Lock your bag

You must lock **your** bag. If the bag does not have a built-in lock, **you** must buy a luggage lock and lock it before **you** check-in. To prevent **your** baggage from being opened without **your** consent, **you** must use a TSA luggage lock.

15. Pay back costs

You must pay back costs not covered by this policy to **us** within 30 days of the date **we** paid the cost.

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16. Pay your premiums on time

We must receive the premium before or on the policy start date or there will be no cover in place.

17. Proof of payment or ownership

- 17.1. If **you** paid for **your** tickets via an agent and not directly to the airline, the travel agent must provide proof that they paid the airline on **your** behalf.
- 17.2. **You** must give **us** evidence of amounts **you** paid, for example: **your** bank statement.
- 17.3. If **you** claim for stolen items, **you** must give **us** proof of ownership or purchase by the way of an original purchase receipts, credit card or bank statements or any other evidence that will be acceptable to us.
- 17.4. **You** must give **us** evidence of the purchase or withdrawal of foreign exchange when **you** claim for stolen cash.

18. Police report

- 18.1. **You** must inform the police immediately, but no later than 24 hours after theft/mugging/accident not involving a **carrier**, and give **us** a copy of the police report.
- 18.2. **You** must give **us** a copy of the police report if **your** presence is required in **your home country** following damage to **your home** or theft from **your home**.

19. Prevent loss

You must take all reasonable steps to prevent or minimise loss or damage to **your** insured property after an event, or **we** will not pay **you** for any loss or damage. For example, **you** must not leave **your** cell phone on the table in the restaurant when **you** visit the toilet.

20. Rental vehicle

Claims relating to the Rental Vehicle Excess: **You** must give us a copy of the rental contract, proof that **you** paid the excess to the rental vehicle company and all the damage and/or police reports **we** may ask for.

21. Sign a release

You must sign a release and provide **us** with evidence of **your** bank details before **we** pay **you**.

22. Unattended

You must not leave items alone or unwatched or beyond **your** reach in a public area, example airport.

23. Valuable items and cash

- 23.1. **You** must keep **valuable** items and cash in **your** pocket or a bag that **you** are holding, or locked in a safe while not in use.
- 23.2. **You** must not check **valuable** items or cash into **your** checked-in **baggage**

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POLICY EXCLUSIONS

1. After 12 months

We do not cover any medical expenses **you** have to pay for after 12 months of the date of loss, or the first treatment date, for example: if your baggage was damaged on 1 January 2020 and no claim is paid out by 1 January 2021 the claim will lapse and the claim will be time barred.

2. Age limit

We do not cover any claims where **you** have reached the age **limit** on the date of loss.

3. Alcohol and drugs

We do not pay any claim caused directly or indirectly by:

- 3.1. Excessive alcohol consumption where **you** exceed either a breath alcohol content of 0.24mg per 1,000ml, or a blood alcohol **limit** of 0.05g per 100ml at the time **you** are admitted to a hospital, or
- 3.2. The use of drugs or narcotics unless they were prescribed to **you** by a **medical practitioner**, and they were taken as per a medical prescription, or
- 3.3. Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.

4. Alternative arrangements

We do not reimburse any amounts claimed when the **carrier** provided **you** with a voucher for future travel, or where the **carrier** offers **you** reasonable alternative arrangements.

5. Authorisation not obtained

- 5.1. Medical: **We** do not pay for any costs when **we** did not authorise the treatment as listed in this policy.
- 5.2. **We** do not pay for the cost of additional flights or accommodation not approved and/or booked by **us**.

6. Baggage – no pay out

We will not pay **you** for any loss or damage as listed below:

- 6.1. **you** did not notify the **airline or cruise line** of theft, loss or damage, and **you** did not obtain a claims report from them before **you** left the **baggage** area
- 6.2. **you** did not report theft of any items (not checked-in) to the police within 24 hours of the event
- 6.3. items stolen from the overhead **baggage** compartment
- 6.4. wear and tear - which means the gradual deterioration because of normal usage or the passage of time. It includes the following:
 - 6.4.1. mechanical, electrical or electronic breakdown or failure, or where a component fails to perform to its intended design specification
- 6.5. process of dyeing, cleaning, repairing or maintenance
- 6.6. damage caused directly by scorching, charring, melting, burning or smoke without flames;
- 6.7. exposure to sunlight and water
- 6.8. rust, mildew, corrosion, or decay
- 6.9. cracking, denting or scratching where the item can still be used for its original purpose
- 6.10. damage caused by moth or vermin
- 6.11. any loss from an **unattended** motor vehicle if:

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- 6.11.1. the items claimed have not been locked in the boot of the vehicle
- 6.11.2. no physical evidence that the vehicle was broken into, for example a broken window or door
- 6.12. items that have been forgotten or mislaid;
- 6.13. theft of **valuable** items or cash:
 - 6.13.1. checked into **your baggage**
 - 6.13.2. not in **your** pocket or a bag that **you** carry at the time of loss
 - 6.13.3. not in a safe at the time of loss
- 6.14. anything being shipped as freight or under a bill of lading
- 6.15. theft or damage to personal **baggage** not accompanying **you** on the same flight
- 6.16. **baggage** delay when **your** bag was delayed for less than the amount of hours listed in **your** schedule
- 6.17. **baggage** delay if **you** did not keep the receipts as proof of the items **you** bought
- 6.18. items taken from **you** by customs, police, or airport security.
- 6.19. theft of or damage to **your baggage** whilst travelling on a bus or train
- 6.20. damage to photographic equipment or mobile phones (example a cracked screen or lens)
- 6.21. theft or damage to a baby stroller or pram
- 6.22. theft from checked-in baggage when you cannot provide evidence that you locked the bag before check-in, for example: the airline confirms on their report that the lock has been damaged.

7. Carrier cancelled flight or cruise

- 7.1. **You** are not covered for any claim when the airline or cruise company could not provide the transport (whether as the result of error, omission, **default** or otherwise). **You** must request a refund from the carrier.
- 7.2. This policy does not cover claims where the **carrier** changed their operating time or schedule.
- 7.3. This policy does not cover any claims when:
 - 7.3.1. a regulatory body or government stopped the **carrier** from providing the transport.
 - 7.3.2. When any provider cannot supply the service or transport of any part of the **trip** (whether as the result of error, insolvency, omission, **default** or otherwise) unless the event is specifically covered by this policy.

8. Consequential loss

This policy is a “listed perils” policy. **We** do not pay any claims when the cause of the claim is not listed under the “What is covered” section. For example, **we** do not pay for the following consequential losses (these are just example and not the only reasons for non-payment):

- 8.1. cost of a taxi (other than **your** first **trip** to the hospital)
- 8.2. search and/rescue costs from a mountain or remote area
- 8.3. telephone calls or faxes
- 8.4. food and drinks (other than when it is purchased during a travel delay)
- 8.5. Interpreters’ fees
- 8.6. Inconvenience or lack of enjoyment
- 8.7. loss of earnings
- 8.8. time-share fees and holiday points
- 8.9. any additional travel or accommodation costs (not booked by **us**)
- 8.10. the sentimental value the property may hold to **you**
- 8.11. The cost to postpone **your trip** to different date

POLICY EXCLUSIONS

- 8.12. **Trips** or expenses paid on **your** behalf by another party or person
- 8.13. Refundable airport taxes or service fees charged by **your** agent.

9. Criminal act

We do not cover any claims related to **your** own illegal or criminal act.

10. Delay in services received

The policy does not cover any loss, medical complication or death arising from the provision of, or any delay in providing the services to which this policy relates, whether provided by **us** or by anybody else.

11. Denied boarding or entry

This policy does not pay claims because of **your**:

- 11.1. denied boarding by the airline or cruise company, or
- 11.2. denied entry into a country

12. Disinclination to travel

We do not pay claims for **cancellation** or **curtailment** if **you** decide not to travel unless **we** list it as an **insured event** under "What we cover".

13. Electricity grid failure

We do not cover loss, damage, any amount of any kind, or liability that is caused (in any way) by **Electricity Grid Failure**.

14. Employment

We do not pay claims related to:

- 14.1. **manual work** involving hands-on involvement with the installation, assembly, maintenance, or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity)
- 14.2. the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry)
- 14.3. when **you** work as crew on any flight or any sea vessel
- 14.4. When **you** are not travelling as a fare paying passenger
- 14.5. working with explosives
- 14.6. performing work in any police force, military force, militia or paramilitary organisation
- 14.7. underground mining and tunnelling
- 14.8. the manufacture of ammunition and the refining of petroleum, and
- 14.9. professional sportsmen or women, for example ski instructors and motor racing drivers

15. Factors beyond our control

The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent **Medical evacuations** differ from country to country. **We** do not accept responsibility for any loss, medical complication or death resulting from any factor reasonably beyond **our** control.

POLICY EXCLUSIONS

16. Fit-to-travel

You are not covered when:

- 16.1. **You** travel against the advice of a medical doctor
- 16.2. **You** travel to obtain medical treatment
- 16.3. Receive treatment for symptoms that started before **your trip** for which **you** are awaiting a consultation or results of tests and/or **you** have not confirmed the underlying cause.

17. Flights and accommodation

We do not pay for the below:

- 17.1. the cost of additional or new flights and accommodation unless it is listed under “What **we** pay”, for example: **we** do not pay for the cost of new flights if **you** cannot return to **your home country** on the booked date except when **we** have authorised **your** inpatient treatment and **we** arranged a medical repatriation flight to **your home country**.
- 17.2. unused flights if **you** cannot provide **us** with a detailed breakdown of the airfare and taxes.
- 17.3. unused flights and/or accommodation when **we** pay to bring **you** back to **your home country**

18. Public Health Emergency of International Concern (PHEIC)

We do not cover claims in any way caused by or resulting from an **infectious or contagious disease** (other than the cover provided for Covid19) when a **medical practitioner** diagnosed **you** after the WHO declaration. This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

19. Infectious and contagious disease and/or COVID-19

We do not pay for:

- 19.1. The cost of any tests when the test result is negative.
- 19.2. The cost of any tests that are a requirement for travelling clearance purposes.
- 19.3. You are diagnosed with COVID-19 or develop symptoms of COVID-19 within 72-hours of purchasing your policy.
- 19.4. Claims related to border closures, lockdowns, lockouts, or other travel restrictions imposed within **your home country** or overseas. However, under this circumstance we may provide **you** with a partial or full refund of **your** premium (at **our** discretion).
- 19.5. There is no cover if you cannot go on your trip or your trip is disrupted because someone else is diagnosed with COVID-19 or becomes unwell because of COVID-19 unless that person is named on the Certificate of Insurance.
- 19.6. There is no cover if you cannot go on your trip or your trip is disrupted because you are deemed to be a close contact of someone who has been diagnosed with COVID-19 unless the person who tested positive is named on the Certificate of Insurance.

20. Known event

We do not pay claims arising from an **insured event** when it is public knowledge and/or **you** know before **you** buy this policy of circumstances that could lead to a claim for example: when there is a media article (paper or online), confirming a **strike** is planned for a specific date.

POLICY EXCLUSIONS

21. Medical (also refer to pre-existing medical conditions)

We do not cover any claim relating to the below (whether pre-existing or not):

- 21.1. Cancer or any terminal illness
- 21.2. Heart attack or stroke when **you** have a combination of:
 - 21.2.1. Diabetes and either/or high blood pressure, high cholesterol, high blood lipids (or **you** are using medication to control any of these conditions)
- 21.3. Deep vein thrombosis (DVT) when **you** also have either/or high blood pressure, high cholesterol, high blood lipids (or **you** are using medication to control any of these conditions)
- 21.4. Specialist tests: This policy does not cover magnetic resonance imaging (MRI), computerised axial tomography CAT scans, sonograms, biopsies, cardiac catheterisation or any cardiac procedures, or surgeries of any kind unless we have approved these in advance or unless performed on a life-saving basis in the Emergency Department
- 21.5. Sexually transmitted diseases
- 21.6. Treatment or surgery for cosmetic purposes
- 21.7. Routine optical and/or dental treatment, for example – an eye test
- 21.8. myalgia, which is the medical term for general muscle pain
- 21.9. suicide, attempted suicide, intentional self-injury, anxiety, mental illness, insanity, psychiatric, psychological, emotional or nervous conditions including but not limited to:
 - 21.9.1. dementia, depression, anxiety or stress
 - 21.9.2. behavioural diagnosis such as autism
 - 21.9.3. eating disorders
- 21.10. Treatment received in a private clinic or private hospital that has not been authorised by **us** before **you** received treatment, and where there is no alternative facility within a 100-kilometre radius
- 21.11. Any costs incurred after **you** pass through passport control into **your home country**.
- 21.12. Treatment or surgery that in **our** opinion (in consultation with the treating doctor) can reasonably wait until **your** return to **your home country**
- 21.13. Over-the-counter medication (without a prescription)
- 21.14. when **you** are travelling:
 - 21.14.1. against the advice of a medical practitioner
 - 21.14.2. to another country for treatment or medical consultations
- 21.15. The cost of the coffin or urn.

22. One-way ticket, Emigration or self-drive

You do not qualify for any cover when **you** travel from **your home country** on a one-way ticket, or **you** travel with the intention to emigrate or **you** drive to another country.

23. Other insurance

- 23.1. Expenses or claims covered by any other policy or insurance on the date of loss, other than this policy, for example, workers compensation or automatic cover from **your** medical aid or bank. This exclusion shall not apply to Personal Accident cover.
- 23.2. If the airline deny **your** claim because **you** did not file a claim or that **you** did not file the claim in time, **we** will also deny **your** claim since **we** are secondary to the airline.

POLICY EXCLUSIONS

24. Personal Accident

We do not cover Personal Accident claims resulting from the following:

- 24.1. **Illness** or infection not related to an accidental cut or wound
- 24.2. physical disability that **you** already had when the policy started
- 24.3. when **you** participate in a sporting activity

25. Personal liability

We do not pay claims as a direct or indirect result of the below:

- 25.1. **injury** to, or the death of any member of **your** family, household, or any person working for **you**
- 25.2. property belonging to, or held in trust by **you** or **your** family, household or servant
- 25.3. loss of or damage to property which is the legal responsibility of **you** or **your** family, household or servant
- 25.4. ownership of any land or building
- 25.5. any claim that is covered under some other insurance policy
- 25.6. liability arising from **your** employment, business or profession
- 25.7. dishonest, fraudulent or malicious acts by **you**
- 25.8. physical assault committed by **you**
- 25.9. ownership or use of airborne craft, horse-drawn, motorised, mechanically-propelled or towed vehicles (for example, a car, taxi or motorbike), vessels, sail or powered boat (other than row boats or canoes), animals, firearms
- 25.10. the reckless disregard by **you** of the possible consequences of **your** actions or omissions
- 25.11. **injury, illness**, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related **illness** including AIDS and/or any mutant derivatives or variations thereof however caused
- 25.12. Judgements or a court order which are not in the first instance either delivered or obtained from a court within **your home country** or the country in which the event occurred
- 25.13. If you use any form of mechanically propelled vehicle, (e.g. car, motor cycle, or scooter), no liability cover will apply under this policy.
- 25.14. You are not covered for liability arising from your ownership or use of vehicles, quad-bikes, scooters or three wheeled vehicles, motorcycles, golf carts, rental vehicles, aircraft or sail or powered boat (other than row boats and canoes).
- 25.15. If the liability claim, award, settlement, court, or enforcement order is made in the United States of America (USA), Canada or any other country which operates under the laws of the USA or Canada.

26. Pregnancy

This policy does not cover any claim when:

- 26.1. **you** are 26 weeks or more pregnant on the date of loss
- 26.2. where the claim is not as a direct result of a **complication of pregnancy**
- 26.3. the claim is related to birth control, childbirth, antenatal care, or the care of a new-born child.

27. Pre-existing medical conditions (also refer to medical)

We do not pay any claims related directly or indirectly to a **pre-existing medical condition** listed below:

- 27.1. **Outpatient** treatment

POLICY EXCLUSIONS

- 27.2. **Inpatient** treatment when **you** have been admitted for less than 48 hours
- 27.3. Medication regulating a **pre-existing medical condition** (chronic medication)
- 27.4. You require home oxygen therapy, or **you** will require oxygen for **your** trip
- 27.5. **You** have chronic renal failure
- 27.6. Epilepsy if **you** use two or more anti-convulsion medications or **your** medication has changed in the last 12 months
- 27.7. When **you** have any undiagnosed symptoms, for example: symptoms for which **you** are awaiting investigations / consultations, or awaiting results of investigations, where the underlying cause has not been confirmed by a **medical practitioner**
- 27.8. Medical conditions that existed 6 months or less before **your** date of departure, for which:
 - 27.8.1. you have been prescribed medication however you still have symptoms after you used the medication
 - 27.8.2. you consulted a medical doctor or specialist but you still have symptoms after the consultation
 - 27.8.3. you had surgery or you are waiting for surgery
 - 27.8.4. you have symptoms for which you are awaiting results of tests or investigations where the underlying cause has not been identified or you need a follow-up visit with a medical doctor.
 - 27.8.5. you are waiting for medical treatment
 - 27.8.6. Been hospitalised or attended the emergency department
 - 27.8.7. Experienced angina (chest pain)
 - 27.8.8. Receive ongoing treatment with prednisone or other immunosuppressant therapy
 - 27.8.9. Received physiotherapy or chiropractic treatment
- 27.9. Any condition for which you have ever required spinal or brain surgery
- 27.10. Any condition which has caused a seizure in the last 12 months
- 27.11. Joint replacement surgery over 10 years ago
- 27.12. You have had, or are on the waiting list for an organ transplant
- 27.13. Flu symptoms accompanied by shortness of breath, chest pain, sudden dizziness or confusion 2 weeks or less before departure
- 27.14. Congestive heart failure which required a coronary angiography, stents or bypass grafting
- 27.15. A pacemaker or AICD (internal defibrillator)
- 27.16. Had a stroke or heart attack
- 27.17. Diabetes when:
 - 27.17.1. You have been diagnosed in the last 12 months, and/or
 - 27.17.2. you have eye, kidney, nerve or vascular problems, and/or
 - 27.17.3. you have either/or high blood pressure, high cholesterol, high blood lipids (or you are using medication to control any of these conditions)
 - 27.17.4. Type I diabetes when you are older than 65 years of age
- 27.18. Any respiratory disease, for example: Emphysema, Chronic obstructive airways disease (COAD), Chronic obstructive pulmonary disease (COPD), Chronic bronchitis or Cystic fibrosis
- 27.19. Asthma when **you** are 60 years of age or older and **you** also have a respiratory disease as listed above

28. Ransom

POLICY EXCLUSIONS

We do not pay claims for the fulfilment of any ransom demands.

29. Rental vehicle excess

We do not pay for the theft or damage to your rental vehicle if:

- 29.1. The rental vehicle is operated or used in violation of the rental agreement, including by any person not designated in the rental vehicle contract as an authorised driver and by any person not named on **your schedule**.
- 29.2. **You** were operating the rental vehicle while affected by alcohol or any other drug in a way that is against the law of the place **you** are in
- 29.3. **You** were operating the rental vehicle without a licence, or outside the conditions listed on **your** driver's licence (valid for driving in **your home country**) for the purpose that **you** were using it.
- 29.4. The vehicle does not meet the definition of **rental vehicle** in this policy.

30. Repatriation

We have the right to demand that **you** return to **your home country**. If **we** confirm a date and time when it is feasible for **you** to return but **you** decide to stay overseas, all expenses incurred after **you** have decided not to return will not be covered by this policy.

31. Rescue costs

You are not covered for:

- 31.1. Any air-sea rescue costs
- 31.2. Any rescue costs related to altitude **illness**, including costs to bring **you** down from a mountain

32. Self-Drive

You are not covered by this policy for non-medical benefits, for example: Cancellation fees or Baggage when you are driving **from your home country** to another country and back.

33. Specific items

We do not pay claims related to any of the following items:

- 33.1. **baggage** freight costs or theft/damage to **baggage** not accompanying **you** on the same flight
- 33.2. forgotten or mislaid items
- 33.3. contraceptive devices
- 33.4. prosthetic devices
- 33.5. crutches or a brace/sling of any kind
- 33.6. dentures
- 33.7. any expense or item not listed under "What **we** pay for"
- 33.8. bonds, securities, stamps or documents of any kind
- 33.9. driver's licences, visa fees and the cost to replace **your** passport
- 33.10. musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, car keys, food (where not listed under What **we** pay)
- 33.11. vehicles or accessories, samples or merchandise, business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments
- 33.12. damage to fragile, perishable or brittle items

POLICY EXCLUSIONS

- 33.13. **sports** gear whilst in use
- 33.14. items hired by **you**, loaned or entrusted to **you**
- 33.15. items purchased whilst on **your trip**, including but not limited to gifts
- 33.16. credit cards, debit cards and identity cards
- 33.17. New or replacement spectacles

34. Sport

You are not covered when **you** participate:

- 34.1. in any sport that is not listed as an approved sport in this policy, or
- 34.2. as a professional sportsman or women, for example ski instructors and motor racing drivers, or in a competition

35. Superficial damage

We do not cover loss or damage due to chewing, chipping, cracking, denting, discolouration, scratching or tearing of an item unless the functionality has been affected and it can no longer be used.

36. Terrorism, war, and public disorder

- 36.1. This policy does not cover any claim(s) in any way caused or contributed to by an act of **terrorism** involving any nuclear weapon or device, chemical or biological agent or radioactive contamination.
- 36.2. **We** do not pay for any loss or damage directly or indirectly related to or caused by **your** active participation in:
 - 36.2.1. War, invasion, act of foreign enemy, hostilities, or war-like operations (whether war is declared or not) or civil war.
 - 36.2.2. Mutiny, military uprising, martial law or state of siege, insurrection, rebellion, or revolution.
 - 36.2.3. Any act in protest against any state or government, or any provincial, local, or tribal authority, or for the purpose of inspiring fear in the public.

37. Theft from an unattended motor vehicle

There is no cover for theft from an unattended vehicle (car, caravan, or trailer), except in the following instances:

- 37.1. The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are clear signs of forcible or violent entry into the building or the premises.
- 37.2. The vehicle is locked, there are clear signs of forced entry, and the item is inside the locked boot.

38. Valuables and cash

We do not pay for any loss because of theft or loss of valuables or cash:

- 38.1. Left unattended. Example: from an **unattended** motor vehicle, checked-into **your baggage**, not in a safe, or
- 38.2. Not on your person, for example: not in **your** pocket or not in a bag that **you** are holding

39. Visa

POLICY EXCLUSIONS

- 39.1. **We** do not pay for the cost of the visa application and related expenses, for example: visa fee, courier fees, agent fees.
- 39.2. **We** do not pay any **Cancellation** claim when:
 - 39.2.1. There is a delay by the Embassy in processing the visa, or
 - 39.2.2. **You** do not qualify for a visa because of any of the following reasons:
 - 39.2.2.1. Incomplete or inaccurate forms
 - 39.2.2.2. Insufficient financial proof
 - 39.2.2.3. False information, misrepresentation or fraudulent documents
 - 39.2.2.4. Lack of ties to your home country
 - 39.2.2.5. Criminal history
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1. Overseas medical expenses

What we cover

Eligible expenses for the immediate treatment of **insured events** listed in the schedule.

What we pay

We will pay up to the **limit** in the schedule for **insured events** listed above.

2. Cannot Travel

What we cover

2.1. Cancel for Named Reason/s:

You cancel your flights and accommodation before check-in opens for **your** departure from **your home country** as a direct result of the **insured events** listed on your schedule affecting **you**, or **your** travel companion or **your close relative**.

2.2. Cancel for Any Reason:

You cancel your trip 48 hours or more before **your** date of departure from **your home country** for any reason not listed under the **Cancel** for Named Reason benefit.

2.3. Delay in departure of flight or cruise: 6hrs+ later than scheduled:

When **your pre-booked** flight or cruise departs, however the departure is more than 6 hours later than the scheduled time of departure, as a direct result of:

2.3.1. unexpected strike or industrial action

2.3.2. severe weather conditions

2.3.3. failure of air traffic control systems

2.3.4. mechanical breakdown of the aircraft or cruise line

2.4. Missed flight or cruise: Flight or cruise arrives 1hr+ later than scheduled:

You miss your connecting flight or cruise because **your** incoming flight or cruise arrived more than 1 hour after the scheduled arrival time, as a direct result of:

2.4.1. unexpected strike or industrial action

2.4.2. severe weather conditions

2.4.3. mechanical breakdown of the aircraft or cruise line

2.4.4. A medical emergency on-board the flight

2.5. Return home earlier than scheduled: **Curtailment**

You return to **your home country** earlier than **your** scheduled date of return as a direct result of the **Cancel** for Named Reasons listed on your schedule affecting **you**, or **your** travel companion or **your close relative**.

What we pay

We will reimburse **you** up to the **limit** in the schedule for the financial loss based on:

2.2. Cancellation (Cancel for Named Reason or Cancel for Any Reason):

2.2.1. The unused, pre-booked amounts that you paid for as shown on your invoice, minus any refunds due to you for the below expenses:

POLICY BENEFITS

- 2.2.1.1. airfare, accommodation, sightseeing tours, bus transfers to and from the airport, and
- 2.2.1.2. ski school fees, ski rental and ski lift pass.
- 2.3. Delay in departure of flight or cruise: 6hrs+ later than scheduled:
 - 2.3.1. The additional costs you paid for meals, drinks and accommodation before your flight or cruise's actual departure time.
- 2.4. Missed flight or cruise: Flight or cruise arrives 1hr+ later than scheduled:
 - 2.4.1. The additional airfare and accommodation you paid for in order for you to travel to your booked destination by the most direct alternative route.
- 2.5. Return home earlier than scheduled: Curtailment
 - 2.5.1. Unused accommodation: the non-refundable, unused, pre-paid accommodation you could not use after your return to your home country. We calculate curtailment claims on the difference between your scheduled date of arrival in your home country and your actual date of arrival in your home country, for example: if you are booked to return 10 January, however you return 5 January we will use 5 days as unused accommodation.

3. Baggage

What we cover

This policy covers the **insured events** listed in **your** schedule whilst **you** are outside the borders of **your home country** (on **your trip**).

What we pay

We pay up to the **limit** in the schedule. When **we** pay **you**, **we** base the amount on either:

- **Theft or damage:** The replacement cost "new for old" for the same item, or the cost of similar new property as determined by us on the date of loss, or the cost of the repair of the damaged item if the item can be repaired for less than the cost to replace.
- **Delay:** The financial loss based on the purchase of **essential items** whilst the bag is delayed.

4. Personal Liability

What we cover

We cover **you** for money that a court of law will force **you** to pay to another party (third party) because of:

- 4.1. bodily **injury** or death of another person outside the borders of **your home country**
- 4.2. accidental loss or damage to property outside the borders of **your home country**
- 4.3. any legal costs paid with **our** written consent in the defence of **your** claim

What we pay

We will pay for judgements made against **you** for any **insured event** up to the **limit** in the Schedule. This **limit** applies to all claimants in any one period of insurance affected by all occurrences with any one original cause. We reimburse **you** in **your home country**, in **your home country's** currency.

5. Personal Accident

POLICY BENEFITS

What we cover

We cover **you** for bodily **injury** sustained outside the borders of **your home country** that results in **your** death within 12 months, or permanent and total disablement within 12 months

You must sustain the bodily **injury** because of an event that was clearly violent and **accidental**.

If the **injury** results in death, **we** will be entitled to a post-mortem examination undertaken at **our** own expense. If the **injury** results in disablement, **our** medical officer will determine the level of disability.

What we pay

We pay **you** In the event of permanent and total disablement. In the event of **your** death, **we** pay **your** legal representatives, **your** estate or the person **you** have nominated in the policy as **your** beneficiary. **We** calculate claim **payments** as per below:

- 5.1. Death or permanent and total disablement: according to the Disability table
- 5.2. Carrier accumulation limit: we pay up to the limit in the schedule as a direct result of your death or permanent and total disablement.

Disability table

Disability (total and permanent) * or Death	Percentage payment
a) Death	100%
b) Total, permanent and irrecoverable loss of hearing in both ears	100%
c) Total, permanent and irrecoverable loss of hearing in one ear	50%
d) Total, permanent and irrecoverable loss of sight in both eyes	100%
e) Total, permanent and irrecoverable loss of sight in one eye	50%
f) Loss by physical separation or permanent total loss at or above the wrist or ankle of one or more limbs	100%

* The disability or loss of use of relevant parts of **your** body cannot be of a temporary nature. It must be total and permanent. Loss includes loss of use, with or without amputation. If **you** qualify under more than one benefit, **we** will not pay more than 100% of the **limit** in the schedule.

6. Rental vehicle excess

What we cover

This benefit covers the rental vehicle excess component of the rental vehicle insurance that **you** have with **your** car hire company.

- 6.1. This cover does not take the place of rental vehicle insurance and only provides cover for the excess component that **you** become liable to pay in the event of collision or theft.
- 6.2. **You** must hold a current Driver's Licence valid for driving in **your home country**, for the same class of motor vehicle, regardless of the local laws and if required, a licence valid for the country that **you** are driving in.

What we pay

We pay the excess amount that **you** paid to the rental vehicle company after they approved and settled **your** claim with them.

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CLAIMS

1. 365 Days: Your right to claim will lapse

Your claim will no longer be legally enforceable after 365 days of the date of loss, unless **you** have started legal action against **us**.

2. Accumulation limit

If more than one person is injured or dies as a result of a crash or accident involving the same aircraft, cruise ship or any public transportation, **we** will not pay more than the accumulation **limit** in the schedule for all persons insured by **us** (whether on the same policy, or individual policies).

3. Currency

We will use either **your** bank statement as evidence of **your** financial loss, or the rate of exchange on the date of loss if **you** paid in a foreign currency. The monetary limits are deemed to be South African Rands.

4. Excess

You will always pay the first amount of every valid claim, also known as the **excess**. For example, *if there is an excess of 500 on a 20,000 claim, you will receive a pay out from us of 19,500.* **We** show the **excess** in the Schedule.

5. How we calculate a claim

We consider a number of aspects in calculating the claim **payment** amount. These can include:

- 5.1. **We** may decide to **repair**, replace or pay in cash
- 5.2. **We** never pay more than the **limit** of cover
- 5.3. **We** always deduct the **excess** amount

6. Interest

We do not pay any interest, unless ordered by a court of law (or another presiding officer of a dispute such as the Ombudsman for Short Term Insurance) in **your home country**.

7. More than the actual loss

We will never pay out:

- 7.1. more than the value of the property even if **you** are over-insured
- 7.2. twice for the same event, for example - claiming under two different sections of this policy

8. Supporting documents

We do not pay any claim where **you** do not provide **us** with the requested supporting documents, for example: no medical history when **you** are claiming due to an **illness**.

9. Third party claim

We may finalise the claim by paying **you** the **limit** of liability, or any smaller amount for which the third-party claim may be **settled**. This will release **us** from any further liability for the claim.

CLAIMS

10. Other insurance

- 10.1. **More than one policy with us:** The maximum **we** will pay is the **limit** of the policy with the highest sum insured. For example: if **you** have a policy with **us** up to R10,000 and another policy up to R5,000 the maximum **we** will pay is R10,000.
- 10.2. **Medi+ cover:** **You** must have a policy (main policy) that provides medical cover before **you** buy **our** Medi+ policy. **You** must claim from the main policy first. **We** will only pay for an **insured event** when the main policy has reached its **limit**.
- 10.3. **A policy with another company:** **We** will split the full amount of the claim between the different policies. **You** must tell **us** if **you** have any other insurance.
- 10.4. **Airline liability:** **You** must claim from the airline first when **your** claim relates to **cancelled flights**, long delays, **missed connections**, loss or damage to **your** personal **baggage** or **baggage** delay. **We** will calculate **our payment** on the difference between the airline's **payment** and **your** financial loss.

11. Where do we pay claims

- 11.1. Medical claims authorised by **us:** **We** pay the medical provider in the country of loss direct, up the **limit** in the schedule.
- 11.2. All other claims: **We** reimburse **you** in **your home country** up to the **limit** in the schedule.

12. Who do we pay

We pay medical claims authorised by **us** before **you** received treatment directly to the service provider (hospital). **We** pay all other claims to **you**, in **your home country**.