

Hollard.

travel

Travel Insurance Policy Wording

DISCOVERY BANK



This document was prepared on 1 October 2019 and applies to all international tickets purchased on or after 1 November 2018 and will be valid until new policy wording replaces it.

Discovery Bank international travel insurance is underwritten by The Hollard Insurance Limited (Hollard), a registered short-term insurer and an authorised financial services provider, and is managed by Oojah Travel Protection.

OVERVIEW

This document tells you about Discovery Bank's cover for international travel. This benefit covers emergency medical and non-medical costs while you travel outside of South Africa. Europ Assistance South Africa assists members with medical emergencies while travelling.

The following criteria are important to note:

- Your account must be in good standing at the time of your claim. For your credit card to be in good standing, you need to pay the full outstanding amount. Your account will be in good standing if it is open, active and not in arrears for more than one month. Your account will be regarded as not being in good standing if you are accepted to undergo debt counselling.
- The services and benefits described in this policy are only available to clients who live in South Africa. This means that their main home is in South Africa and they have not spent more than six months in another country in the year before they activated this policy.

A master certificate is issued to Discovery Bank. You must read the schedule of benefits together with this policy wording as they form the complete policy document for your international travel insurance cover.

It is also important that you read and understand both the certificate and the policy wording.

IMPORTANT NOTES

Please note the following important features of your policy:

1) Activating the automatic travel insurance benefit

The international travel insurance benefit is available to you if you:

- a. Have a Discovery Bank Gold or Platinum credit card in good standing that paid for the full cost of your international ticket for an insured person listed below, or a portion of the cost and the airport taxes on a Voyager or Discovery Miles free international ticket.
- b. Used your Discovery Miles, or any of the Discovery rewards partners to pay for the full cost or a portion of your international ticket for an insured person listed below, and the airport taxes.
- c. 'Paid' means the cardholder either swiped their card at the point of sale, paid by electronic funds transfer (EFT) or used any mechanism provided for payment in the Discovery Bank account terms and conditions.

- d. 'International ticket' means international airline or cruise ticket from South Africa and back to South Africa.
- e. 'Discovery Miles' means the rewards currency earned by Discovery clients for getting healthy, driving well and spending responsibly. It is one of the recognised payment methods for the purpose of this policy.

2) Who qualifies for cover (insured person)

- a. The principal (primary) cardholder
- b. The secondary cardholder
- c. A listed dependant on the main cardholder's Discovery Health administered Medical Scheme or Discovery Life policy
- d. A close relative
- e. A travel companion travelling on the same itinerary as the cardholder.

3) Medical cover

- a. This policy does not provide cover for medical expenses if you are a member of Discovery Health.
- b. Please note this policy is not a medical scheme and does not provide cover for medical procedures that can be done in South Africa.
- c. Europ Assistance South Africa arranges direct payment for medical treatment while on your insured trip. You must call them to obtain authorisation for all claims exceeding R10 000 or before admission to hospital as an inpatient on +27 11 991 8484.
- d. To receive cover, you must be healthy and fit to travel.
- e. The insurance will not cover you when you are travelling against the advice of a health professional.
- f. The insurance will not cover you when you are travelling with the intention of getting medical treatment or a consultation abroad.
- g. The insurance will not cover you if you have any undiagnosed symptoms that need attention or investigation in future (that is symptoms for which you are awaiting investigations, consultations, or awaiting results of investigations where the underlying cause has not been established).
- h. The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. We, as well as our emergency assistance provider, cannot accept responsibility for any loss, medical complication or death resulting from any factor reasonably beyond our control.

4) Close relatives and travel companions

- a. Please note that this policy contains conditions and exclusions that relate to non-insured travelling companions or close relatives in the event of any need to cancel or curtail a trip (returning home before the scheduled date) as a result of changes in their health.

5) Age limits

- a. Personal accident benefits don't apply if you are older than 75.
- b. Medical benefits don't apply if you are older than 75.
- c. If you are older than 65, you don't qualify for permanent total disability unless you are employed.
- d. Any person over the age of 66 taking part in sports activities as defined under Section 1, point 7, for any claim relating to medical benefits.

6) Trip limits

- a. Trips must start and end in South Africa and you must have booked and paid for your return international ticket as per the requirements to activate the automatic travel insurance benefit on page 1, before your departure from South Africa.
- b. The policy does not provide cover for travel on a one-way ticket or for the intention to emigrate.
- c. The international travel benefit covers you for emergency medical and non-medical costs outside the borders of South Africa for 90 days from your date of departure from South Africa. The cover ends on your return home or after 90 days from your date of departure from South Africa, whichever happens first.
- d. If you are travelling for more than 90 days, you have to arrange additional travel insurance through your travel agent before leaving South Africa.
- e. The cover in this policy is valid for travel outside the territorial limits (borders) of South Africa. We don't provide cover for travel to the following countries:
 - i. The following countries are excluded due to no or very limited medical services available, or due to sanctions imposed by either the US, UN or EU:
 1. Afghanistan
 2. Belarus
 3. Burma (Myanmar)
 4. Burundi
 5. Burkina Faso
 6. Central African Republic
 7. Crimea Region
 8. Cuba
 9. Democratic Republic of the Congo
 10. Eritrea
 11. Guinea
 12. Guinea – Bissau
 13. Haiti
 14. Iran
 15. Iraq
 16. Lebanon
 17. Liberia
 18. Libya
 19. Mali
 20. Niger
 21. North Korea
 22. Russian Federation
 23. Sierra Leone
 24. St Helena Bay
 25. Somalia

26. Sudan
27. Syria
28. South Sudan
29. Venezuela
30. Yemen
31. Zimbabwe

7) Authorisation of medical expenses

- a. Medical emergency – **Accident and emergency department (A&E), emergency room (ER) or casualty department:**
 - i. You, your travel companion or someone designated by you, must phone Europ Assistance South Africa on +27 11 991 8484 immediately when your condition has been stabilised in the emergency department.
 - ii. If you are unconscious, your travel companion must contact us within 24 hours of your admission. If you are travelling alone, you must contact us within 24 hours of regaining consciousness.
 - iii. If you do not contact us for authorisation, our legal responsibility will be limited to R10,000.
 - iv. We cover the following conditions while being treated in the A&E, ER or casualty department:
 1. Anaphylaxis (constricted airway)
 2. Bone fracture
 3. Burns
 4. Cardiac arrest
 5. Choking or blockage of the airway
 6. Diving disorders or drowning
 7. Heat stroke
 8. Hair tourniquet (where a hair or other thread becomes tied around a toe or finger tightly enough to cut off blood flow)
 9. Heavy bleeding
 10. Hyperglycaemia (diabetic coma) and hypoglycaemia (insulin shock)
 11. Hypothermia or exposure
 12. Insect or animal bites and stings
 13. Joint dislocation
 14. Poisoning
 15. Seizures or a malfunction in the electrical activity in the brain
 16. Stroke
 17. Wounds, including lacerations, incisions and abrasions
 18. Gastrointestinal bleeding, avulsions and sucking chest wounds.
- b. Medical emergency – **outpatient treatment for medical conditions not listed above:**
 - i. You must phone +27 11 991 8484 before receiving any treatment where the cost is more than R10 000.

- ii. We provide cover for treatment in urgent care or for a consultation with a general practitioner.
- iii. If you do not contact us for authorisation, our legal responsibility will be limited to R10,000.
- c. Medical emergency – **inpatient treatment**
 - i. You, your travel companion or someone designated by you, must phone Europ Assistance South Africa on +27 11 991 8484 before you are admitted as an inpatient. Your cover and our legal responsibility will be limited to R10 000 if you don't get authorisation for hospital admission.
 - ii. If you are unconscious, your travel companion must contact us within 24 hours of your admission. If you are travelling alone, you must contact us within 24 hours of regaining consciousness.
 - iii. If you do not contact us for authorisation, our legal responsibility will be limited to R10,000.
- d. If you need assistance in contacting Europ Assistance South Africa, you can also contact the international operator of the country you are visiting and ask to be connected to Europ Assistance South Africa on reverse call charges. Once connected, Europ Assistance South Africa will validate whether you qualify for the free benefit. Before they authorise the admission and issue a payment guarantee, they will also identify whether the current funding request relates to a medical or surgical condition that existed previously, which is not covered by the international travel benefit.

8) How to submit a claim

- a. Out-of-hospital emergency medical expenses, you can choose between these options:
 - i. Pay upfront for out-of-hospital emergency medical expenses if your claim is for less than R5 000 and claim from your insurer on your return.
 - ii. If the total cost of your claims for out-of-hospital emergencies or inpatient treatment is more than R5 000, you must pay the excess to the provider immediately. You can call Europ Assistance South Africa to provide a guarantee of payment to the provider directly for any amount that is more than R5 000 after you have paid the excess. Europ Assistance South Africa will provide a guarantee of payment if the claim is for a covered medical emergency and will contact your healthcare professional overseas to make sure they receive payment directly.
- b. You need to send us the following:
 - i. A detailed, original account in English from the healthcare professional including the diagnosis for the treatment obtained.
 - ii. A completed *International Travel Benefit claim* form. You can access it online: www.hollardti.co.za. You will have to attach the following documents in PDF format:

- 1. Proof of travel dates in the form of airline tickets
- 2. Proof of payment for all attached claims.
- iii. When sending us claims, please keep copies for your own records.

9) Third-party liability

If you use any mechanically propelled vehicle, (for example, a car, rental car, motorcycle or scooter), you will not qualify for liability cover under this policy.

10) Policy excess

- a. Please refer to the *Schedule of benefits* for the excess amount that applies to each benefit.
- b. **Non-medical claims:** You may have to pay an excess when you claim. This means you will have to pay the excess for each insured person, for each claim. The amount you pay will be the first part of the claim as stated in the *Schedule of benefits*.
- c. **Medical claims:** You need to pay a co-payment upfront for out-of-hospital emergency medical costs. You will have to pay the first R2 000 of the out-of-hospital emergency treatment cost per person per journey yourself. The international travel benefit covers the balance when authorised by Europ Assistance South Africa.

11) Sports and activities

Your policy contains restrictions regarding the participation in sports. Please refer to the *Sporting activities* covered under the *Emergency medical treatment* section as well as the age limits. Please note that we do not provide cover for rescue costs relating to altitude sickness.

MEANING OF WORDS

Accidental bodily injury: A sudden, violent, external event, which happens at a known time and place and causes the death, loss of an arm, leg or sight, or permanently disables the insured person in the 12 months after the event.

Cancellation: Cancelling a planned trip due to the insured person's inability to start the trip.

Cardholder: A Discovery Bank credit cardholder in good standing who paid for the full cost of the international ticket using their Discovery Bank credit card or Discovery Miles, or combination of both.

Carrier: A scheduled or chartered aircraft or land or water transport that is licensed to carry passengers for hire, on which clients are travelling as fare-paying passengers. Aircraft excludes all non-pressurised single engine piston aircraft, land transportation excludes any hired motor vehicle or motorcycle and water transportation excludes any ferry.

Carrier accumulation limit: The total amount we pay for insured individuals travelling in the same carrier at any one time.

Children or child: A natural or adopted child (son or daughter) who does not have a full-time job, is under the age of 21 years old, is unmarried, not pregnant and does not have children, and is a dependent of an insured person.

Close relative: A spouse or common law partner, parent, parent-in-law, step-parent, legal guardian, child (including legally adopted children, stepchild and a daughter-in-law or son-in-law), sibling (including step-siblings and a sister-in-law or brother-in-law), grandparent, grandchild, or fiancé of an insured person.

Common law partner: The person living with the insured person as their husband or wife (including a same-sex partner) for at least six months in a row before the start of the period of insurance.

Complications of pregnancy and childbirth: In this policy, complications of pregnancy and childbirth include the following unexpected events occurring more than 15 weeks before the expected delivery date:

- Toxaemia
- Gestational hypertension
- Pre-eclampsia
- Ectopic pregnancy
- Hydatidiform mole (molar pregnancy)
- Post-partum haemorrhage
- Retained placenta membrane
- Placental abruption
- Hyperemesis gravidarum
- Placenta praevia
- Stillbirth
- Miscarriage
- Medically necessary emergency
- Caesarean sections
- Premature birth.

Curtailment: Returning home from your trip before the scheduled return date.

Effective date:

- a. The cancellation benefit will be effective at 00:00 on the date after you paid for your international ticket.
- b. All other cover will commence when passing through passport control from South Africa and will end when passing back through passport control into South Africa (including local connecting flights).

Health professional: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided, practicing within the scope of his or her licence and training. The health professional must not be your or any travel companion's relative.

Home: The address you live at for most of the year in South Africa.

Home country: This is South Africa.

Illness: Any unexpected sickness or disease that starts, is caught, or shows up during a trip.

Injury: Harm or damage to your body that happens after an accidental bodily injury.

Inpatient: A hospital patient who receives lodging and food as well as treatment.

International ticket: An international airline or cruise ticket from and back to South Africa.

Limits of cover: Your maximum cover for one period of insurance is limited to the amount stated in each section, for each insured person, unless we agree to something different.

Loss of limb: The physical breaking off or a permanent injury of a limb. In the case of an arm, loss that stops the use of the arm at or above the wrist, or in the case of a leg, loss that stops the use of the leg at or above the ankle.

Loss of sight: Total blindness in one or both eyes where there can be no improvement. This is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual work: A job using your hands including installing, putting together, maintaining or repairing electrical, mechanical or hydraulic equipment (other than in a purely managerial or supervisory, sales or administrative capacity). It also includes any trade work like being a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.

Medical emergency: An acute injury or illness that poses an immediate risk to a person's life or long-term health.

Outpatient: A person who goes to a doctor's office or hospital for treatment but who does not spend the night there.

Pair or set: A number of items of your luggage that are similar or complementary to each other or used together, for example, a pair of earrings or a set of golf clubs.

Period of insurance:

- a. Cancellation cover starts when you buy your international ticket, and
- b. Cover for all other sections applies for the length of your trip, provided it does not exceed a maximum of 90 consecutive days from the date of departure from South Africa.

Permanent total disability: Disability that, having lasted for at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent you from engaging in, or giving any attention to any and every business or occupation for the rest of your life.

Personal baggage: Suitcases and bags containing items that belong to you for your personal use while on your trip. The following items are not considered personal baggage:

- Cash
- Passports or travel documents
- Items hired by you (other than skis and ski equipment)
- Dentures
- Bonds
- Securities
- Stamps or documents of any kind
- Driving licences and passports
- Musical instruments
- Typewriters
- Glass
- China
- Antiques
- Pictures and photos
- Pedal cycles
- Hearing aids
- Coupons
- Vehicles or accessories
- Samples or merchandise or business goods or specialised equipment relating to a trade or profession

- Unused mobile telephone rental charges or pre-payment
- Food and perishable items.

Policy excess: The first amount that you must pay for each and every incident and each insured person for each and every section of cover where the policy excess applies.

Pre-existing medical condition:

- a. Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medicine, medical consultation, investigation or follow-up or check-up has been required or received during six months before the start of cover under this policy or before any trip.
- b. Any cardiovascular or circulatory condition (for example, a heart condition, high blood pressure, blood clots, high cholesterol, stroke, aneurysm) that has occurred at any time before the start of cover under this policy or before any trip.

Paid: It means the cardholder either swiped at the point of sale, or by electronic funds transfer (EFT), or used any mechanism provided for payment in the Discovery Bank account terms and conditions.

Pre-paid: Paid before departing from South Africa.

Secure baggage area: Any of the following, as and where appropriate:

- a. 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.
- b. The fixed storage units of a motorised or towed caravan.
- c. A locked baggage box, locked to a roof rack that is locked to the vehicle roof.

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

Terrorist act: Any actual or threatened use of force or violence conducted by an organisation with an identifiable chain of command or conspiratorial cell structure (whose members wear no uniform or identifying insignia) and perpetrated by a non-state entity, excluding civil disorder, riot, or war whether declared or not with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests (whether such interests are declared or not). Robberies or other criminal acts, committed primarily for personal gain are not terrorist acts.

Trip: When travelling in a direct and uninterrupted manner on an international journey, outside the borders of South Africa (including local connecting flights).

Unattended: When you cannot see and are not close enough to your property or vehicle to prevent unauthorised interference or theft of your property or vehicle.

Valuables: Cameras, photographic and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (PlayStation, Gameboy, Nintendo, etc.) accessories and games; personal organisers;

mobile telephones; televisions; portable audio equipment (DVDs, CDs, mini-discs, MP3 players, iPods, etc.) and all associated discs and accessories; spectacles; sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

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

We, our, us: The Hollard Insurance Company Limited (Hollard), a registered short-term insurer and licensed financial services provider.

You, your: Where a Discovery Bank credit card in good standing, or Discovery Miles, or both, was used to pay for the full cost or a portion of the international ticket and you do not exceed the age limit, the following persons are deemed to be insured persons:

- a. The primary cardholder
- b. The secondary cardholder
- c. A listed dependant on the primary cardholder's Discovery Health administered Medical Scheme or Discovery Life policy
- d. A close relative
- e. A travel companion.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS OF THIS DOCUMENT

1) Accuracy of material information

We may cancel this policy or any part of it if any important details that have an effect on the risk of the insured persons are not shared with us, or hidden from us by you, or on your behalf. This will also apply if you do not tell us of any changes to the risk or your health. It is your responsibility to share information with us that may affect our decision to provide cover.

2) Amendments to cover

We may change this policy by letting you know about the changes within 30 days of making the changes. We will let you know by fax, post or email, using the latest contact details you provided. Any change will be effective from the day we agreed to it.

3) Automatic extension

The period of insurance will automatically increase if an event that results in a valid and legal claim under the medical benefit of this policy or a valid claim covered by Discovery Health happens after you have left South Africa.

4) Cancellation

We may cancel this policy by giving you 30 calendar days' notice at your last known address.

5) Claims procedure and conditions

- a. If an event that results in a claim or is likely to result in a claim comes to your knowledge, you must let us know within 30 days and give us the following as soon as possible:

- i. Details of any other policy covering the same event
- ii. Written details of the event
- iii. Any proof, information and sworn declarations (affidavits) that we may need
- iv. Any document or details of any communication you get about the claim.
- b. You may not make any admission, statement, offer, promise, payment or payment to another party on our behalf, relating to the claim unless we agree that you can, in writing.
- c. You must report any event that involves the following to the police within 48 hours after it takes place:
 - i. Malicious damage
 - ii. Damage to a vehicle
 - iii. Theft
 - iv. Any other criminal act or suspected criminal act
 - v. Loss of property.
- d. You must also take all reasonable and practical steps to find the guilty party and get the stolen or lost property back.
- e. We may take over and carry out the defense or settlement of any claim or recovery from any other party in your name.
- f. You must give us all the information, documents and help we need to get indemnity from other parties.
- g. We are not responsible for any claim after 365 days from the date of the event that caused the claim, unless the claim is the subject of an ongoing court action between you and us, or the claim is for an amount you may be legally required to pay to a third party.
- h. If we do not accept responsibility for or reject a claim, or if you do not agree with the amount we agreed to pay for your claim under this policy:
 - i. You must let us know in writing within 90 days of receiving our letter of rejection. This can be sent to The Hollard Insurance Company Ltd, PO Box 87419 Houghton, Johannesburg, 2041
 - ii. You can call The Ombudsman for Short-Term Insurance on 011 726 8900 or visit their website www.osti.co.za or fax your complaint to 011 726 5501 or post it to PO Box 32334, Braamfontein, 2017.
 - iii. If your complaint is not resolved in this manner, you can start legal action against us by serving us with a summons. You need to start legal action within six months after receiving this notice plus the 90-day period of receiving the letter. If you do not start legal proceedings within that time, you can no longer claim the benefit under the policy.
- i. We will only be responsible for loss, damage or liability that results from one event, under one section of this policy.
- j. Where cover for liability to third parties is listed under any section of this policy, we may pay you the limit of cover for that event or a lower amount that is enough to settle any claims that arise from an event. After that we will not be responsible for any further liability for that event.

- k. You are not allowed to get rid of any property until we have approved the claim, even if we choose not to take ownership of that property.
- l. When approving a claim, we may decide to repair, replace or pay cash to you. This is limited to the sum insured or the amount listed in the *Schedule of benefits* and will be based on whether the first amount due (the excess) has been paid by you.
- m. You have to sign a release document allowing us to settle a claim, before we will settle a claim.
- n. In an emergency, you must contact us before the cost of the claim reaches R5 000. If you are unable to contact us immediately, you or a person chosen by you must contact us within 24 hours.
- o. All claims other than claims for medical expenses where you have contacted us to pay the provider direct at the time of emergency, burial and repatriation of mortal remains are only payable in South Africa.
- p. In the event of a valid claim, you will allow us to change your existing airline tickets you can't use because of the claim.
- q. You will have to have a medical examination that you must pay the cost of, if we require it.

6) Communication of material changes

- a. You must let us know immediately, in writing, if there are any changes in your circumstances, before the change occurs (if possible) to make sure you have cover at all times.
- b. Examples of changes include a change in your health.

If we accept the changes, they will be effective from the date we agree on if they are in line with our terms and conditions. We will confirm these changes by sending you an updated schedule.

7) Privacy of your personal information

- a. **Processing your personal information:** We have to collect and process some of your personal information in order to provide you with our products and services, and also as required by insurance, tax and other legislation.
- b. **Sharing your personal information:** We will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to assess claims, prevent fraud and to conduct surveys.
- c. **Accessing your medical information:** We may ask you to undergo any necessary medical testing, blood testing and examinations. We may also ask you to send us any medical information we need to accurately assess our risk or your claims.
- d. **Protecting your personal information:** We take every reasonable precaution to protect your personal information (including information about your activities) from theft, unauthorised access and disruption of services.
- e. **Receiving marketing from us:** Please contact us if you want to change your marketing preferences. Remember that even if you choose not to receive

marketing from us, we will still send you communications about this product.

8) Currency

If you have any expenses that are in another currency (not the South African rand), we will use the exchange rate on the date we calculate your settlement amount to calculate the amount to be paid. The limits in the *Schedule of benefits* are in South African rand.

9) Fraudulent acts in making a claim

If a claim made under this policy:

- a. Is fraudulent or illegal in any way, or if you (or someone on your behalf) uses fraud to get any benefit under this policy
- b. Has been exaggerated or false information has been given about the claim

We will not be responsible for the claim and you will have to repay all amounts that we paid for the claim to us. We reserve the right to recover any damages that we may have suffered because of your fraudulent conduct.

10) Interest on payments due by us

We will not pay interest on any amount due by us in terms of this policy unless a court of law orders us to do so.

11) Interpretation

The proposal of insurance, this policy, and the schedule together form one document. This includes any endorsements or extra information that forms part of the proposal of insurance, this policy and the schedule. If any word or phrase has been given a specific meaning, it will have the same meaning wherever it is used in this document. Headings have been used to help you find the information you need and do not affect the interpretation or meaning of the document. If there is any difference in interpretation between the information in the printed policy and the information in the schedule, the information in the schedule will apply.

12) Jurisdiction

The law of the Republic of South Africa binds this policy. We will only follow judgments delivered in the first instance by a court of competent jurisdiction within South Africa. This means that we will not accept judgments from:

- a. Courts from countries outside South Africa
- b. Tribunals, arbitrators and other non-judicial bodies
- c. Any appeal court.

13) Observance of policy terms, conditions and warranties

Our legal responsibility is based on a person claiming cover or benefits under this policy following the terms, conditions and warranties set out in the document. If a person does not follow or comply with any of the terms, conditions or warranties, their claim may be rejected or the policy may be cancelled.

14) Other insurance

- a. If an airline, service provider or insurance company (including other credit card insurance) covers any claim (except for a personal accident benefit), then the amount the airline, service provider or insurance company pays will be deducted before we calculate our liability.
- b. If we agreed to pay any expenses on your behalf, which the policy does not cover, you must repay the amounts paid by us within 30 days.
- c. If you have more than one policy underwritten by us, the maximum amount we will pay cannot be higher than the limit of liability of the policy with the highest limit of liability.

15) Pre-existing medical conditions

You do not get cover for any claim relating directly or indirectly to a pre-existing medical condition unless it is listed in the *Medical section* as a covered illness.

16) Prevention of loss

You must take all reasonable steps to stop loss or damage, death, bodily injury, liability and accidents and to prevent further loss or damage following an insured event.

17) Proof of value and ownership

You must give us proof of the value and ownership of any item you claim for.

18) Rights of others

This policy gives rights to you only. No other person may claim for loss under this policy.

19) When cover ends

This policy ends on the earliest of the following dates:

- a. The date of your return home (when you pass through passport control)
- b. The date you reach the maximum age limit for the cover selected
- c. The end date of the master agreement between Discovery Bank and The Hollard Insurance Company Ltd
- d. 91 days after your departure date from South Africa.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This policy does not cover:

- 1) Any person **older than the age limits**.
- 2) Loss, damage or expenses that you have cover for from **another policy** or you do have cover for if you did not have this policy. This does not apply to personal accident cover. You must let us know if you have any other policy that will cover the event you are claiming for.

- 3) **Costs that you would have paid** if the claim event did not take place (for example, the cost of a transfer between your hotel and the airport).
- 4) Any item you are claiming for that is **not listed under the *What is covered*** section. For example, we will not pay for the costs of telephone calls, faxes, meals (except if it is part of a *Travel delay* claim), taxi fares, interpreter's fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, timeshare fees, holiday points, rescue costs, unused travel and accommodation (except if it was cancelled before your departure date from South Africa) and any additional travel and accommodation not pre-authorised by us.
- 5) A **deliberate reckless and irresponsible act or omission** by you.
- 6) Any claim resulting from you acting **illegally or criminally**.
- 7) Unnecessarily putting yourself in **danger**, except if you are trying to save a human life.
- 8) Any claim that happens (directly or indirectly) because of:
 - a. An insured person being under the influence of **alcohol** with more than 0.05 % blood alcohol content (BAC)
 - b. An insured person being under the influence of **drugs or medicine**, unless the medicine was prescribed by a doctor
 - c. An accident that takes place because an insured person is driving with more than the legal limit of alcohol in his blood
 - d. Alcohol abuse, alcoholism, substance abuse, solvent abuse, **drug abuse or addictive conditions** of any kind.
- 9) Any claim that (directly or indirectly) results from **suicide**, attempted suicide, intentional **self-injury**, mental disorder, insanity or psychiatric, psychological, emotional and nervous conditions.
- 10) **Sexually transmitted diseases**.
- 11) Insured persons who drive a vehicle or motorcycle without a **valid driving licence**.
- 12) Insured persons who do **manual work** linked to a profession, business or trade during the trip.
- 13) Travelling on a one-way ticket with the intention to **emigrate**.
- 14) Insured persons doing or practicing for the following **sports and activities**: bobsleigh, boxing, canyoning, caving, cave diving, flying as crew, heli-skiing, horse jumping, horse racing, hunting, shooting, hunting-on-horseback, hurling, ice hockey, luge, competitive martial arts, micro lighting, motor racing, mountaineering, parasailing, paraskiing, polo, potholing, professional sports, quad-biking over 250cc, rock climbing, rock scrambling, shark feeding, cage diving, skeleton, ski jumping, ski racing, ski stunting, skiing off-piste, snowboarding off-piste, steeple chasing, team sports played in competitive contests, wrestling, yachting (racing) or any other activities unless we have given you written acceptance of them.
- 15) Flying or sea travel of any kind, where you are:
 - a. Not travelling as a fare-paying passenger
 - b. A member of the **crew**.
- 16) **War** (even if war is not declared), hostilities, invasion or civil war. This exclusion is amended for personal accident benefits as follows: This policy does not cover

- death or disability caused or contributed to by war, hostilities or any act of war or civil war that the insured person is actively taking part in.
- 17) **Radioactive** contamination (direct or indirect).
 - 18) Taking part in work or activities that **use explosives** or dynamite.
 - 19) Being in the **army, police force, armed forces** or paramilitary organisation, when you are travelling for work.
 - 20) Insured persons travelling to a country, area or event that the **Foreign and Commonwealth Office has advised people not to travel to**.
 - 21) Any claims caused or contributed to by nuclear, chemical and biological **terrorism**. For the purpose of this exclusion, this policy does not cover any claims in any way caused or contributed to by an act of terrorism involving the use or release or threat of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence or the threat, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government or to put the public, or any section of the public, in fear.
 - 22) Any loss or damage (direct or indirect) caused by medical services or a **delay in medical services** related to the cover under this policy, whether provided by us or by anybody else.
 - 23) Cover for the fulfilment of any **ransom demands**.
 - 24) **Pregnancy** of you or any other person where the problem arising is not defined under complications relating to pregnancy and childbirth before the 26th week of pregnancy.
 - 25) Baggage **freight costs**.
 - 26) Participation as a **professional sportsperson** receiving payment for each appearance (other than sponsorship only).
 - 27) Any **sport not listed** in this policy (refer to the approved sports under the medical benefit).
 - 28) **Contraceptive devices, prosthetic devices or crutches**, a brace of any kind, new or replacement spectacles and new or replacement dentures.

SECTION 1: EMERGENCY MEDICAL TREATMENT

What we cover

- 1) **Authorised** medical expenses up to the limit of liability as an **inpatient** for the immediate treatment of an **unexpected illness or injury**.
- 2) **Consultation fees and prescribed medicine up to R10 000** as an outpatient not authorised by us for the immediate treatment of an unexpected illness or injury.
- 3) **Authorised consultation fees and prescribed medicine** up to the limit of liability as an outpatient for the immediate treatment of an unexpected illness or injury.

- 4) **Physiotherapy up to R2 000** when referred by a health professional due to an unexpected illness or injury.
- 5) **Ambulance charges** to take you to the nearest hospital.
- 6) **Authorised medical expenses** for the immediate treatment as an **inpatient** when you are hospitalised for more than 48 hours relating to the following **medical conditions you already have**:
- Allergies limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
 - Asthma, providing that you have no other lung disease, and are younger than 60 years of age at the date the policy is activated
 - Bell's palsy
 - Benign positional vertigo
 - Carpal tunnel syndrome
 - Coeliac disease
 - Congenital blindness
 - Congenital deafness
 - Diabetes (types I and II) provided you were diagnosed over 12 months ago and have no eye, kidney, nerve or vascular complications, do not suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolemia and you are younger than 65 years at the date the policy is activated
 - Deep vein thrombosis – provided you do not suffer from a cardiovascular condition
 - Epilepsy provided there has been no change to your medical treatment in the past 12 months
 - Flu, provided the symptoms are not accompanied by shortness of breath, chest pain, sudden dizziness or confusion
 - Folate deficiency
 - Gastric reflux
 - Hiatus hernia
 - Hypercholesterolemia (high cholesterol) – provided you do not also suffer from a known cardiovascular disease or diabetes
 - Hyperlipidaemia (high blood lipids) provided you do not also suffer from a known cardiovascular disease or diabetes
 - Hypertension (high blood pressure) provided you do not also suffer from a known cardiovascular disease or diabetes
 - Impaired glucose tolerance
 - Incontinence
 - Insulin resistance
 - Iron deficiency anaemia
 - Meniere's disease
 - Menopause
 - Migraine
 - Osteopenia
 - Osteoporosis
 - Pernicious anaemia
 - Complications of pregnancy: for a single, uncomplicated pregnancy, where your trip ends on or before 26 weeks after conception, which does not result from services or treatment associated with an assisted reproductive programme, including but not limited to in vitro fertilisation
 - Raynaud's disease
 - Sleep apnoea.

- 7) The international travel benefit covers medical emergency expenses (as listed above) sustained during participation in the listed sporting activities below only on a non-professional basis while on your trip. You receive cover when you are under the age of 66 years old:
- Abseiling
 - Acrobatics
 - Aerobics
 - American football
 - Amateur athletics
 - Archery
 - Badminton
 - Banana boat rides
 - Baseball
 - Basketball
 - BMX cycling (exclude racing and competition)
 - Blackwater rafting, cave tubing
 - Boating, sailing
 - Bowling (lawn and ten-pin)
 - Boxing (training or no contact)
 - Bungee jumping using a body harness as a back-up
 - Camel riding for a day or if you are on a camel trek
 - Canoeing (inland or 10km coastal waters limit)
 - Canyon swing
 - Clay pigeon shooting
 - Cricket
 - Curling
 - Cycling (exclude racing and competition)
 - Dancing (ballroom, salsa, capoeira, ballet, contemporary, jazz, hip-hop)
 - Dirt boarding
 - Dragon boating
 - Dune buggy
 - Elephant riding for an hour, a day or overnight
 - Fencing
 - Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: excluding ice fishing or commercial fishing)
 - Fly by wire
 - Football
 - Go karting (recreational)
 - Golf
 - Gym (including weights, Pilates, aqua aerobics, yoga)
 - Gymnastics
 - Handball
 - Hiking (under 6 000 metres altitude, organised tours or clearly marked routes. Excluding solo treks, mountaineering and helicopter rescue)
 - High diving (less than 10 metres)
 - Hockey (field or indoor – excluding ice hockey)
 - Horse riding (leisure, on a tour with a licenced tour operator, non-competitive – excluding polo, hunting and jumping)
 - Hot-air ballooning (excluding racing and competition)
 - Husky-sledge-driving (excluding endurance and racing)
 - Ice-skating (indoor and outdoor rinks – excluding racing)
 - Jet-boating

- Jet-skiing
- Jogging
- Kayaking (white water, sea, river, lake)
- Kite-boarding
- Kite-surfing (excluding racing, competition and surfing during a storm)
- Land-surfing
- Marathons
- Martial arts (training – excluding contact)
- Moped, scooter (South African and local licence for operating this class of vehicle required; you must wear a helmet)
- Motor experience as a passenger only (excluding racing)
- Motorcycle riding (touring, independent, organised tour; South African and local licence for operating this class of vehicle is required; you must wear a helmet – excluding off-road, racing and competition)
- Motorcycle riding (as a passenger you must wear a helmet)
- Mountain biking (excluding racing and competition)
- Netball
- Paintball
- Parasailing over water
- Quad biking (not exceeding 250cc – excluding racing and competition)
- Racquetball
- Roller-skating
- Roller-blading or inline skating
- Rowing or sculling, surf-boat-rowing (inland or 10km coastal waters limit)
- Running or jogging, including half-marathon or less, marathon and ultra-marathon distances
- Safari tours (excluding hunting or guns)
- Sail boarding or wind surfing
- Sailing
- Sandboarding or sand skiing
- Scuba diving (when an open water diving licence is held and diving with a buddy diver, or diving with a licensed instructor, with a maximum depth of 30m)
- Shark cage diving
- Segway tours
- Skateboarding
- Skiing (on-piste or glacier – excluding racing, competition and black slopes for first-time skiers)
- Skidoo
- Snorkelling
- Snowboarding
- Soccer
- Softball
- Speed boating (as a passenger on a licensed carrier)
- Squash
- Stand-up paddle surfing or paddle-boarding
- Surfing (excluding competition)
- Swimming
- Swimming with whales, whale sharks or dolphins
- Tennis
- Tobogganing (excluding racing and competition)
- Tuk-Tuk as a passenger (excluding Tuk-Tuk racing)
- Volleyball
- Wakeboarding (excluding competition)

- Wall climbing (artificial or proper harness wear and usage – excluding racing and competition)
- Water polo
- Water skiing (excluding competition)
- White water rafting (grades 1 to 4)
- Windsurfing (excluding competition)
- Yachting (inside territorial waters – excluding racing and competition and being a member of the crew)
- Yoga
- Zip line
- Zorbing (excluding racing and competition.)

8) Travel back to South Africa due to an unexpected illness or injury

If the medical condition necessitates a flight on a different date than your scheduled flight, or in a different class of travel and you are fit to travel, we will book and pay for your flight to South Africa including accommodation (three-star) after your discharge from hospital if this is different to your booked accommodation. If you are fit to travel and can return but choose not to, all expenses incurred after that date will be for your own account. You must contact us to make the arrangements before incurring the costs.

9) Work on teeth under certain circumstances

The International Travel Benefit will only cover you for specific emergency dental work on sound natural teeth, which is limited to:

- Temporary caps and fillings for teeth that break
- Re-cementing of existing crowns and bridges
- Emergency root canal treatment for pain control.

10) Accompanying travel companion

We will book and pay for flights and accommodation (economy and three-star accommodation) for one person to stay with you and accompany you on the trip home if our medical officer confirms that it is medically necessary for you to be accompanied on the trip home and the return journey cannot take place on the original scheduled date. You must contact us to make the arrangements before incurring the costs.

11) Visit by any one person

We will book and pay for a return air ticket (economy class) plus reasonable accommodation costs (three-star) for one person to fly out to you after you are admitted to hospital for more than five days. You must contact us to make all travel and accommodation arrangements before incurring the costs.

12) Repatriation of children

We will book and pay for flights (economy class) to send your children, under 18 years of age and insured under this policy, home if you are admitted to hospital due to an unforeseen illness or injury and there is no other responsible adult to take care of them. You must contact us to make the arrangements before incurring the costs.

13) Burial or cremation of a deceased insured person

We will arrange and pay for the burial or cremation of an insured person who passes away abroad. Alternatively, we will pay for and arrange the transportation of an insured person's body or ashes home. You must contact us to make the arrangements before incurring the costs.

What we do not cover

- 1) Accommodation and flights not arranged by us.
- 2) Costs exceeding the authorisation limit, where you did not contact us for authorisation before incurring the cost.
- 3) Any claims for costs related to pregnancy or childbirth unless the claim is due to complications of pregnancy and childbirth and happens more than 15 weeks before the expected delivery date.
- 4) Expenses as a result of a tropical disease when you have not had the recommended injections or taken the recommended medicine.
- 5) Any costs in your home country other than costs related to transporting you or your remains home.
- 6) Cancer of any kind whether pre-existing or not. This exclusion applies to tests as well as any form of treatment or surgery.
- 7) Participating in an extreme sport or activity or hazardous pursuit. A hazardous or extreme sport or pursuit is an activity that extends beyond what we consider conventional and puts you at a high risk for illness or injury. Examples include motorsport, mountaineering using ropes, rock climbing, skydiving and BASE jumping.
- 8) Motorcycle or moped riding if you are not wearing a helmet, or you are not in possession of a valid motorcycle license, or the driver is not in possession of a valid motorcycle license.
- 9) Any claim relating directly or indirectly to a pre-existing medical condition that is not listed under the *What is covered* section.
- 10) Treatment which, in the opinion of our medical officer, can reasonably be delayed until your return to South Africa.
- 11) Treatment or services provided by a private clinic or private hospital, health spa, convalescent home, chiropractor or any rehabilitation centre.
- 12) Treatment or surgery for cosmetic purposes.
- 13) Treatment related directly or indirectly to myalgia.
- 14) Physiotherapy without a referral from a health professional. Where you have been referred, our maximum cover for physiotherapy is limited to R2 000.
- 15) Medical expenses incurred after 12 months of the illness or injury first manifesting itself on your trip.
- 16) All persons given a terminal prognosis (whether pre-existing or not).
- 17) Treatment and medicine in connection with the stabilisation and regulation of a pre-existing, chronic or recurrent illness. Examples of medicine not covered include insulin or blood pressure medicine.
- 18) Any medicine without a prescription from a health professional.
- 19) Any costs relating to search or rescue operations.
- 20) Any costs for helicopter rescue due to altitude sickness.
- 21) Any claim for reimbursement where you cannot provide us with the supporting documents such as proof of payment, invoice, medical report confirming the diagnosis and a medical history if treatment was required for an illness.
- 22) Any claim related to medical expenses if you are a member of a medical scheme.
- 23) Anything mentioned in the general exclusions.

SECTION 2: ASSISTANCE SERVICES

What we cover

We will pay the administrative and delivery costs for the following services while you are on your trip:

- 1) **Consular referral**
We will give you the contact details of diplomatic representatives wherever possible.
- 2) **Emergency travel and accommodation arrangements**
We will give you all reasonable, practical and possible assistance in arranging emergency alternative accommodation and onward or return transport. You will be responsible for the payment of all costs and need to make arrangements to pay us or the service provider when the cost is incurred.
- 3) **24-hour medical emergency telephone helpline**
Our 24-hour helpline gives you access to professional medical assistance to help you with any health questions.
- 4) **Legal assistance abroad**
Qualified and experienced in-house attorneys to give you guidance and information on legal matters while you're on your trip through our legal advice line.
- 5) **Replacement of lost travel documents**
We will help you replace lost or stolen tickets and travel documents and refer you to suitable travel offices, but we do not cover the cost of any items insured under another section of this policy.
- 6) **Cash advance**
We will contact Discovery Bank to assist you with the transfer of emergency funds to you if you urgently need it. This will apply when your normal financial or banking arrangements are not available locally and is intended to cover your immediate emergency needs.
- 7) **Urgent message relay**
We will send out urgent messages after an illness, accident or travel delay problems to your family, friends or any other contact people you choose.

SECTION 3: PERSONAL ACCIDENT

What we cover

If you suffer accidental bodily injury during the trip, which directly causes your death or permanent disability within 12 months, we will pay the following benefits to you or your legal representatives, up to the limit of liability in the *Schedule of benefits*.

- 8) Any claim arising (directly or indirectly) from any type of illness or bacterial infection, except for medically acquired infections or blood poisoning from an accidental cut or wound.
- 9) Anything mentioned in the general exclusions.

Insured event	Sum insured (Expressed as a percentage of the limit of liability)
a) Death	100%
b) Total and permanent loss of hearing in both ears	100%
c) Total and permanent loss of hearing in one ear	50%
d) Total and permanent loss of sight in both eyes	100%
e) Total and permanent loss of sight in one eye	50%
f) Total and permanent loss of both hands or feet	100%
g) Total and permanent loss of one hand and one foot	100%
h) Total and permanent loss of one hand or one foot	50%
i) Total and permanent loss of speech	100%
j) Permanent and incurable paralysis	100%
k) Total and permanent of four fingers and thumb of either hand	70%
l) Total and permanent loss of four fingers or thumb of either hand	40%
m) Total and permanent disablement	100%
n) Permanent disabilities not provided for under the listed insured events 'a to m'.	15%

Special conditions relating to claims

- 1) Our medical officer must make and document the diagnosis and determination of permanent total disability. The disability must be continuous and permanent for at least 24 months in a row.
- 2) The total amount of compensation must not exceed 100% of the limit of liability for each insured person or the accumulation limit if compensation is under more than one benefit.
- 3) We need to receive notice of death immediately and we have the right to have a post-mortem examination of the body.

What we do not cover

- 1) Injury not caused only by outward, violent and visible means.
- 2) Disability caused by mental or psychological trauma not involving injury to your body.
- 3) Disease or any physical defect, infirmity or illness that existed before the start of the trip.
- 4) Any payment in over the amount allowed by law arising from death of insured persons under the age of 18.
- 5) An insured person who takes part in any adventure sports and activities.
- 6) Personal accident benefits after you turn 76.
- 7) Permanent total disability for people over 65 who are not gainfully employed.

SECTION 4: CANCELLATION AND CURTAILMENT

What we cover

We will pay you back for financial loss you suffer for pre-paid flights and accommodation you or any other insured person do not use, up to the limit of liability in the *Schedule of benefits*.

Cancellation cover will apply if you book a trip, but you are forced to cancel before your booked date of departure because one of the changes listed below take place less than 60 days before your trip is due to start, without you knowing about it when you booked the trip.

Curtailement cover will apply if you are forced to cut a trip short and return to South Africa because of one of the changes listed below that take place without you knowing about it when you booked the trip:

- 1) Unforeseen illness, injury or death of you, your travel companion or a close relative.
- 2) If you lose your job and you qualify for redundancy payment under law.
- 3) Accidental damage, burglary, flooding or fire in your home, which is over R10 000 and happens after your booked date of departure from South Africa or within 48 hours before your booked date of departure from South Africa. You have cover when the police need your presence in connection with it.
- 4) Your compulsory quarantine.
- 5) You abandoning your trip after a terrorist act in a city listed on your travel plans 14 days or less before you are to leave the country. The same city must not have experienced a terrorist incident in the 90 days before the terrorist incident that is the cause of your claim.
- 6) Pre-existing medical conditions affecting you, your travel companion or a close relative, and the condition requires inpatient treatment, or your doctor provides a medical reason that prevents you to travel.
- 7) Your pregnancy, or your travel companion's pregnancy where your doctor confirms in writing a medical reason that prevents you to travel and this is related to one of the conditions listed under complications of a pregnancy.

Please note: The maximum amount we will pay for cancellation and curtailment claims under Section 4 is the limit of liability in the *Schedule of benefits* related to one reason only.

Special conditions relating to claims

- 1) In the event of cancellation due to an illness, injury or pregnancy you must get a medical certificate from a health professional which states the reason you can't travel before the date of departure.
- 2) In the event of curtailment due to an illness, injury or pregnancy you must get a medical certificate from a health professional which states the reason you can't travel and our approval to confirm the need to return home before the date of return. You must contact us to book the flight and accommodation.

- 3) You must let the carrier or travel agent know immediately if your trip is going to be cancelled or curtailed to minimise your loss as far as possible. If you do not and the trip has been cancelled, our responsibility will be limited to cancellation charges that would have applied if you had informed the carrier or travel agent. You must request a refund from the carrier or travel agent before you submit your claim to us.
- 4) If the carrier cancels your flight, cruise or train journey, you must claim from the carrier.
- 5) If you cancel or curtail your trip because the police, in connection with accidental damage, burglary, flooding or fire affecting your home during your trip require your presence, you must give us a written document from the police confirming that the loss or damage happened during the trip or we will not pay your claim.
- 6) We calculate curtailment claims from the date you return to South Africa to determine the unused prepaid accommodation. We calculate claims relating to prepaid transportation on the cancellation fee you were charged to change your ticket to return to South Africa earlier than the booked date. Travel must be in the same booking class according to the original travel plans unless authorised by us in writing before incurring the expense.
- 7) We calculate cancellation claims on the cancellation fees charged by the airline or provider for prepaid flights and accommodation. You must provide a letter from the airline or provider with a full breakdown of the amount paid and confirmation of the cancellation fee charged.

What we do not cover

- 1) Any reluctance to travel or continue travelling, unless one of the circumstances listed under *What we cover* causes your change of travel plans.
- 2) Cancellation or curtailment fees where the class of travel does not match your original travel plans.
- 3) Any costs for additional travel and accommodation.
- 4) If the regulatory authority in any country orders or recommends that the aircraft, sea vessel, coach or train on which you booked to travel on may not depart. You must send any claim for this to the transport operator.
- 5) Failure to provide the service or transport (as the result of error, insolvency, omission, default or anything else) by a service provider for any part of the trip, unless the policy specifically covers this event. You must send any claim in this case to the service provider.
- 6) Change of plans caused by your financial circumstances except if you lose your job and qualify for redundancy payment under current law.
- 7) Any costs relating to airport taxes or air passenger duty. You need to get a refund from your carrier for these costs.
- 8) Any cancellation, curtailment or trip interruption caused by work commitments or your employer making changes to your leave entitlement.
- 9) Any claim resulting from your inability to travel because an insured person does not have or could not get a valid passport or visa in time for the trip.
- 10) Any claim resulting from your inability to travel because the carrier cancelled your flight, cruise or train.

- 11) Any claim where you did not arrive at the airport with sufficient time to check in before the flight closed or you did not reach the boarding gates on time.
- 12) Regulations or laws by the government of any country, or delay or changes to the booked trip because of government action.
- 13) Nervousness, anxiety, depression or stress-related disorders that result in your reluctance to travel.
- 14) If satisfactory medical evidence is not given to prove that the claim is due to an unforeseen covered event as listed above, at the date you became aware of the claim, you will be responsible for the cost of all arrangements.
- 15) Cancellation or curtailment caused by pregnancy or childbirth where the cause is not listed as a medical complication under the *Meaning of words* section: Complications of pregnancy and childbirth, or where you are more than 25 weeks pregnant during your trip.
- 16) The policy excess.
- 17) Anything mentioned in the general exclusions.
- 18) The cost of your visas and agent fees.

SECTION 5: BAGGAGE LOSS

What we cover

We will cover you up to the limit of liability in the *Schedule of benefits* (for each insured person) under this policy if your personal baggage is damaged, stolen, destroyed or lost by the carrier (and not recovered) during your trip.

The following sub-limits apply (after deducting the excess amount):

- 1) The maximum we will pay for any one article or for any one pair or set of articles is R2 000.
- 2) The maximum we will pay for sunglasses or prescription glasses is limited to R1 000 for each insured person.
- 3) The maximum we will pay for cellphones is limited to R1 000 for each insured person.
- 4) The maximum we will pay for personal baggage or valuables lost, damaged or stolen from a beach or poolside is limited to R1 000 for an insured person.
- 5) The maximum we will pay for a laptop, tablet or similar personal computer (and any fittings and accessories) is R2 000.

Special conditions relating to claims

- 1) If baggage damage or loss is due to a carrier's mishandling, we act as secondary insurance. The airline will provide the main cover. You must report the damage and loss before you leave the baggage area and file a claim with the airline first. If you can provide proof that you have reported the damage or loss and obtained a *property irregularity* report from the airline and you have taken all reasonable and necessary steps to claim from the airline, we will pay a portion of the claim. Our liability will reduce by the amount which we believe the airline is responsible for.
- 2) If the airline does not allow your claim because you did not file a claim or that the claim was not filed in time, we

will also not allow your claim because we are secondary to the airline.

- 3) We have the choice to pay you for the loss, or replace, reinstate or repair the items.
- 4) We pay for claims based on the value of the goods at the time of the loss.
- 5) You must take safety measures to make sure your personal baggage is safe and must not leave it unsecured or unattended or beyond your reach at any time in a public place.
- 6) You must give us proof of purchase (like a till slip, receipt or credit card/bank statement) when you claim for goods that were stolen or lost. If you fail to do this, it may affect the way we assess your claim.
- 7) You must report the theft or damage of personal baggage (not caused by the carrier) to the local police or your hotel or accommodation management within 24 hours of finding out.
- 8) You must give us written documents from the parties listed above, confirming that the damage or theft took place during the trip or we will not pay for your claim.
- 9) You must carry valuables on you or have left them in the safety deposit box at your accommodation at the time of the loss.
- 10) Liability for a pair or set of items. We will only be legally responsible for the value of the lost or damaged part of the pair or set.

What we do not cover

- 1) Any item that does not belong to you (is lent, hired or entrusted to you).
- 2) Any loss, theft of, or damage to personal baggage left in an unattended motor vehicle if:
 - a. The items concerned have not been locked out of sight in a secure baggage area.
 - b. No forcible and violent means have been used to get entry into the vehicle.
 - c. No evidence of such entry is available.
- 3) Theft of valuables from an unattended motor vehicle.
- 4) Loss, theft of, or damage to valuables from checked-in baggage left in the care of a carrier or valuables packed in your luggage left in the carrier's baggage hold or storage area.
- 5) Electrical or mechanical breakdown of the item.
- 6) Cracked screens.
- 7) Wear and tear, damage caused by moths, rats, cockroaches or insects, dents (where the item is not completely unusable), scratches, or any process of dyeing or cleaning.
- 8) Loss, damage, cost or expense (direct or indirect) as a result of permanent or temporary removal caused by detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities.
- 9) Loss of items that were placed in the security scanning machine, or damage due to the scanning machine.
- 10) Any item not defined as personal baggage, including but not limited to dentures; bonds; securities; stamps or documents of any kind, driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles

or accessories; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused cellphone airtime or data (contract or pre-paid), chronic medicine, gifts, food and any items purchased while on your trip.

- 11) Damage to breakable, perishable or brittle items.
- 12) Forgotten items.
- 13) Sports gear while in use.
- 14) Loss or theft of or damage to money.
- 15) Losses from a roof or baggage rack.
- 16) Claims for loss, theft or damage to anything that is shipped as freight or under a bill of lading.
- 17) Loss or damage to baggage not with you on your flight.
- 18) Cellphones received as part of a contract where you have not paid for the full cost of the handset upfront.
- 19) The policy excess.
- 20) Anything mentioned in the general exclusions.

SECTION 6: MISSED CONNECTION

What we cover

Missed connection cover will apply when the following happens:

The late arrival of your scheduled incoming flight or cruise, which causes you to miss your connecting flight or cruise. Both travel journeys must be booked before you depart from South Africa as part of your original travel plans.

We will pay for additional flight and accommodation expenses needed to reach your booked destination by the most direct alternative route if a missed connection at the transfer point interrupts your trip. This is for each insured person up to the limit of liability in the *Schedule of benefits* and will only be covered if the late arrival of your incoming carrier is caused by:

- Bad weather conditions
- A strike or industrial action
- A mechanical breakdown of the carrier.

Special conditions relating to claims

- 1) You must take all reasonable steps to start and end the trip to the departure point and check in for the flight, sea-crossing or train journey on time.
- 2) You must get confirmation from the carrier in writing stating the reason for the delay and how long it lasted.

What we don't cover

- 1) Claims where you did not provide receipts for the expenses claimed.
- 2) Claims that take place because of an event that was common knowledge when you booked the trip.
- 3) Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You must direct any claim to the transport operator.
- 4) Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- 5) Claims due to you not allowing enough time to complete your journey to the departure point (if the minimum

connecting time was less than four hours, or as defined by the International Air Transport Association).

- 6) Meals, drinks and taxi costs.
- 7) Claims where you are unable to provide us with a letter from the carrier confirming the delay or cancellation of the flight, and whether they paid any money to you.
- 8) The policy excess.
- 9) Anything mentioned in the general exclusions.

SECTION 7: BAGGAGE DELAY OUTSIDE THE BORDERS OF SOUTH AFRICA

What we cover

If a carrier certifies that your baggage has been misplaced outside the borders of South Africa for over 12 hours, we will pay you back for additional expenses you incurred during the delay for the purchase of clothing or toiletries, or both, if your carrier does not provide them, up to the limit of liability in the *Schedule of benefits* for each insured person for each trip.

Special conditions relating to claims

- 1) You must give us receipts and a report from the carrier confirming the length of the delay or there will be no payment to you.
- 2) If the carrier confirms that your baggage is permanently lost, we will deduct the amount paid to you under the baggage delay benefit from the settlement under the *Baggage loss* section as we only provide cover under one benefit.

What we do not cover

- 1) Any claim arising in connection with a delay once you have passed through passport control back into South Africa.
- 2) Delay, detention, destruction or confiscation by customs officials or other authorities.
- 3) Any claim where you did not obtain receipts and invoices as proof of purchase.
- 4) Any item that we do not consider as either clothing or toiletries.
- 5) Anything mentioned in the general exclusions.

SECTION 8: TRAVEL DELAY

What we cover

If the departure of your international carrier forming part of a booked trip that was paid for before you departed from South Africa is delayed as a direct result of a strike, industrial action, bad weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train for more than 12 hours over the intended departure time:

We will pay you back for additional expenses you have incurred during the delay for the purchase of meals, drinks and accommodation. You get cover if your carrier does not cover the costs, up to the limit of liability in the *Schedule of benefits* for each insured person for each trip.

Special conditions relating to claims

You must give us receipts and a report from the carrier confirming the length of the delay and the reason for the delay or there will be no payment to you.

What we do not cover

- 1) Claims that take place because of an actual or planned strike or industrial action that was common knowledge when you booked the trip.
- 2) Cancellation of the transport by the carrier. You must send any claim to the transport operator.
- 3) Claims where you do not have written confirmation from the carrier.
- 4) Costs relating to unused flights, accommodation and excursions.
- 5) Anything mentioned in the general exclusions.

SECTION 9: THEFT OF MONEY OR PASSPORT

What we cover

- 1) If money you are carrying on you or the money you have left in a safety deposit box is stolen, damaged or destroyed during a trip, we will cover you up to the limit of liability in the *Schedule of benefits* for each insured person.
- 2) If your passport is stolen during a trip, we will pay up to R1 000 for each insured person for the cost of an emergency passport and reasonable additional travel and accommodation expenses you have to pay while on your trip. We do not cover the replacement cost of the passport itself.

Special conditions relating to claims

- 1) You must report loss of money or your passport to the local police within 24 hours of discovery of the incident.
- 2) You must give to us a written report from the police confirming that the theft took place during your trip or we will not pay your claim.
- 3) You must give us proof that you withdrew foreign currency or we will not pay your claim.

What we do not cover

- 1) Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by customs or other lawful officials and authorities.
- 2) Anything that can be replaced by the issuer.
- 3) The policy excess.
- 4) Anything mentioned in the general exclusions.
- 5) Any claim relating to unused flights and accommodation due to your inability to obtain a valid passport or emergency travel document.
- 6) Any transactions where you have not complied with the South African Reserve Bank's requirements in terms of converting foreign exchange.

SECTION 10: PERSONAL LIABILITY

What we cover

If you become legally responsible for accidental bodily injury to or the death of any person or accidental loss of or damage to their property during the trip, then we will cover you (or in the case of your death, your legal personal representative) against:

- 1) All sums that you will become legally responsible to pay as compensation
- 2) All legal costs awarded to any claimant for the defense of any claim that we contest or with our permission.

This cover is on condition that there is no other insurance policy in force covering the loss, material damage or your liability.

We will pay up to the limit of liability in the *Schedule of benefits*. This limit applies to any and all people who claim in one period of insurance affected by any and all events with one original cause.

What we do not cover

- 1) Injury to, or the death of, any member of your family or household, or any person employed by you.
- 2) Property belonging to, or held in trust by you or your family, household or servant.
- 3) Loss of or damage to property that is the legal responsibility of you or your family, household or employee. This does not apply to temporary accommodation that you occupy and are responsible for during your trip.
- 4) Any liability that is because of a contractual agreement, but that would not exist in law if the contract did not exist.
- 5) Claims for injury, loss or damage (direct or indirect) as a result of:
 - a. Owning or using the following crafts, vehicles, vessels or boats: airborne, horse-drawn, motorised, mechanically propelled or towed, sailing or powered boat (other than row boats or canoes), animals or firearms.
 - b. The pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by you.
 - c. The ownership or occupation of any land or building.
 - d. Wilful or malicious acts.
- 6) Liability or damage that other insurance covers.
- 7) Accidental injury or loss that is not caused by your negligence.
- 8) Any injury, illness, death, loss, expense or other liability caused by the transmission of a contagious disease or virus, or to HIV or any HIV-related illness including AIDS or any variations of it.
- 9) Any claim that took place within the borders of South Africa.
- 10) Judgements that are not in the first instance handed down from a court in South Africa or the country in which the event occurred. This means that we will not accept judgments from:
 - a. Courts from countries outside South Africa

- b. Tribunals, arbitrators and other non-judicial bodies;
or
 - c. Any appeal court.
- 11) The policy excess.
 - 12) Anything mentioned in the general exclusions.

SECTION 11: HIJACKING OF PUBLIC CONVEYANCE

What we cover

We will pay up to the limit of liability in the *Schedule of benefits* for every 24-hour period if the aircraft or cruise ship you are travelling in is hijacked for more than 24 hours on the original, pre-booked trip. You must give us a written statement from an appropriate authority confirming the hijacking and how long it lasted.

What we do not cover

- 1) Any claim resulting from you acting in a way that could cause a claim under this section.
- 2) Anything mentioned in the general exclusions.

SECTION 12: CARRIER ACCUMULATION LIMIT

The carrier accumulation limit is the maximum amount we will pay in total for all insured persons travelling in the same carrier.

- 1) The maximum amount we will pay is R2.5 million.
- 2) If a claim is for more than the carrier accumulation limit, we will reduce the liability of each insured person who claims until the total of the claim is not more than R2.5 million.

Schedule of benefits

Benefit	Limit
Age limit	75 years
Emergency medical treatment	
Injury	R1 000 000
Illness	R1 000 000
Out-patient excess	R2 000
Dental	R5 000
Visit by a family member	Actual expense
Return of children	Actual expense
Return of travel companion	Actual expense
Burial, cremation or return of mortal remains	Actual expense
Coffin expenses	R10 000
Medical evacuation, transport to medical centres, return to South Africa	Actual expense
Medical assistance benefits	
Medical referral	Assistance only
Medical monitoring	Assistance only
Emergency medicine	Assistance only
Hospital benefit [daily benefit of R200 for a maximum of 15 days]	R3 000
Assistance services	
Cash advances	Assistance only
Consular referral	Assistance only
Emergency travel and accommodation arrangements	Assistance only
Legal assistance abroad	R5 000
24-hour medical emergency assistance telephone line	Assistance only
Replacement of lost travel documents	Assistance only
Sending urgent messages	Assistance only
Personal accident cover	
Public conveyance	R500 000
24-hour cover	R250 000
Terrorism extension	R250 000
Cancellation and curtailment cover	
Unforeseen illness, injury or death	
If you are made redundant	
Accidental damage, burglary, flooding or fire in your home	R15 000
Your compulsory quarantine	
A terrorist act in a city listed on your trip plans	
Pre-existing medical condition	R7 000
Pregnancy	R7 000

Excess	R500
Baggage loss	R15 000
Maximum insured value of any one item	R2 000
Excess	R500
Missed connection – minimum 4-hour connecting time	
Incurred expenses up to	R3 000
Baggage delay – 12-hour excess	
Incurred expenses up to	R2 000
Travel delay – 12-hour excess	
Incurred expenses up to	R2 500
Personal liability	
Bodily Injury or material damage	R2, 500 000
Excess	R1 000
Hijack and wrongful detention [daily benefit of R750 for a maximum of 10 days]	
R750 a day for up to 10 days	R7 500
Carrier accumulation limit	R2 500 000

Disclosure notice to short-term insurance policyholders

Important – please read carefully (this notice does not form part of the insurance contract or any other document)

The details of these companies and what they do is set out below.

Particulars of the UMA	
Business name	Oojah Travel Protection (Pty) Ltd
Physical	22 Oxford Rd, Parktown, Johannesburg
Postal address	PO Box 41641, Moreletapark, 0044
Telephone number	011 351 4531
Fax number	0866 43 44 36
Email address	Travelinsurance@oojahtravel.co.za

Other key conflict of interest disclosures	
Relating to your UMA:	
Does your UMA have a shareholding in any insurer?	No
Does your UMA receive more than 30% of their income from any insurer?	Yes, The Hollard Insurance Company
Does your UMA have a relationship with any insurer that provides a financial interest other than ownership?	No
Does your UMA have a relationship with any other broker that provides an ownership or financial interest?	No
Does your UMA have a relationship with any distribution channel that provides an ownership, financial interest or support service?	No
Does your UMA have a relationship with	No

Your insurance product involves four companies performing different functions:

The insurer	This is the insurance company that ultimately receives your premium and is liable for claims
The underwriting management agent (UMA)/binder holder	This company 'binds' or deals with various aspects of your policy on behalf of your insurer (for example, deciding on your premiums and settling your claims).
any other person that provides an ownership or financial interest?	
Any combination of these relationships or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.	
A full copy of the binder holder's conflict of interest management policy can be obtained from:	travelinsurance@oojahtravel.co.za
Disclosure of premiums and fees	All premium obligations and fees are disclosed in your policy schedule
Manner of payment of premium, due date and consequence of non-payment	Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment

Name of company	Associated compliance
Telephone number	011 678 2533
Your UMA is authorised to provide financial services in respect of short-term personal lines and commercial lines products	
License number: 42928	
Your UMA has the following insurance in place which provides protection to clients	
Professional indemnity	R10 000 000
Fidelity guarantee	R10 000 000
Intermediaries guarantee facility	Nil

If you have a claim against your policy, please note the following:

- Procedures for the submission of claims are detailed in the policy wording.
- You may contact the UMA'S claims department at the above address or by telephone on 0861 455 738 for assistance.

Complaints

If you would like to lodge a formal complaint regarding your Insurer, the binder holder, the financial adviser or your travel agent (relating to the insurance product), please write to:

The Hollard Insurance Company Limited
Hollard Insure
Email: Hollardinsuredisputes@hollard.co.za
Website: www.hollard.co.za (click on the 'Contact Us' button at the top of the page)

If you get no response or you are dissatisfied with the outcome of your complaint, you may approach the Short-Term Ombudsman or FAIS Ombud, using the details below.

The Ombudsman For Short-Term Insurance		The FAIS Ombud	
Physical address	Sunnyside Office Park, 5 th Floor, Building D/32 Princess of Wales Terrace, Parktown	Physical address	Eastwood Office Park, Baobab House, Ground Floor, Cnr Lynnwood Rd & Jacobson Dr, Lynnwood Ridge, 0081
Postal address	PO Box 32334, Braamfontein, 2017	Postal address	PO Box 74571, Lynnwood Ridge, 0040
Telephone number	0860 726 890/ 011 726 8900	Telephone number	012 470 9080
Fax number	011 726 5501	Fax number	012 348 3447
Email address	info@osti.co.za	Email address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za

Your insurer

Business name	The Hollard Insurance Company Limited
FSP number	17698
Physical address	22 Oxford Rd, Parktown, Johannesburg
Postal address	PO Box 87419, Houghton, 2041

Telephone number	011 351 5000
Fax number	011 351 0691
Website	www.hollard.co.za
Compliance department	011 351 5000

Commission, binder and conflict of interest disclosure

Sand Olive Investments (Pty) Ltd, a company within The Hollard Group of Companies, owns 75% of the shares in the UMA. A Hollard employee sits on the board of the UMA as a non-executive director.

The binder holder is paid a binder fee which is calculated on the gross written premium it places with the insurer.

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Binder disclosure

Oojah Travel Protection (Pty) Ltd acts as a binder holder for The Hollard Insurance Company and has a signed binder agreement to this effect. In terms of the agreement, the binder holder may:

- Enter into, vary and renew policies;
- Determine premiums;
- Determine policy benefits;
- Settle all valid claims

The binder holder may not reject claims, nor may it cancel policies. The insurer may only do this.

Other matters of importance

- You must be informed of any material changes to the information provided above.
- If the information above was given to you verbally, it must be confirmed in writing within 30 days.
- If any complaint to the binder holder, UMA or insurer is not resolved to your satisfaction, you may submit a complaint to the Short-term Insurance Ombudsman or the FAIS Ombud, depending on the nature of the complaint.
- A polygraph or any lie-detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
- All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- You must on request be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- Do not sign any blank or partially completed application forms.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make note as to what is said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.