

DISCOVERY TRAVEL INSURANCE

Automatic Discovery Travel Insurance policy wording
Platinum, Gold and Discovery accounts



Contents

Introduction	03
Schedule of Benefits	04
General definitions	05
About the policy	09
General conditions	11
Claims	12
General exclusions	16
Benefits	18
Section 1: Emergency medical expenses	18
Section 2: Personal accident	20
Section 3: Cancellation, curtailment and postponement	21
Section 4: Baggage & inconvenience cover	22
Section 5: Personal liability	24
Section 6: Hijack or kidnap & wrongful detention	25
Discovery Travel Insurance Policyholder protection rules	27

Introduction

Welcome to Discovery Travel Insurance! By using your card to purchase an international ticket, you have activated automatic cover.

This policy contains the full details of the benefits, the conditions and exclusions that apply, how to get help in the event of an emergency and how to make a claim.

The *Schedule of Benefits* contains the level of cover that is applicable to you and shows the limit of liability we will pay or reimburse you under each section.

Please check your policy carefully to make sure that the cover provided meets your needs, keep all documents in a safe place and take them with you when travelling.



Schedule of Benefits

OPTION		Platinum	Platinum	Platinum	Gold & Discovery Account	Gold & Discovery Account	Gold & Discovery Account
PLAN		Automatic cover	Automatic cover	Automatic cover + ITB	Automatic cover	Automatic cover	Automatic cover + ITB
AGE LIMIT		6 months up to 80 years	81 years or older	N/A	6 months up to 80 years	81 years or older	N/A
Section 1: Emergency Medical & Related Expenses							
1.1	Emergency medical expenses	Up to R3 million	-	-	Up to R1.5 million	-	-
	- Excess: Inpatient	R2,000	-	-	R2,000	-	-
	- Excess: Outpatient	150 USD or 100 EUR	-	-	150 USD or 100 EUR	-	-
1.2	Emergency medical evacuation, repatriation, or transportation to a medical centre	Included in 1.1					
1.3	Emergency dental treatment	up to R30,000	-	-	up to R15,000	-	-
Supplementary Expenses							
1.4	Repatriation of mortal remains and coffin expenses	<ul style="list-style-type: none"> Actual cost for mortal remains repatriation, up to R300,000 Coffin expense, up to R10,000 	<ul style="list-style-type: none"> Actual cost for mortal remains repatriation, up to R300,000 Coffin expense, up to R10,000 	<ul style="list-style-type: none"> Actual cost for mortal remains repatriation, up to R300,000 Coffin expense, up to R10,000 	<ul style="list-style-type: none"> Actual cost for mortal remains repatriation, up to R300,000 Coffin expense, up to R10,000 	<ul style="list-style-type: none"> Actual cost for mortal remains repatriation, up to R300,000 Coffin expense, up to R10,000 	<ul style="list-style-type: none"> Actual cost for mortal remains repatriation, up to R300,000 Coffin expense, up to R10,000
1.5	Repatriation of accompanying family member/travel companion	Actual cost (part of emergency medical and related expenses)	Actual cost, up to a maximum of R300,000	Actual cost, up to a maximum of R300,000	Actual cost (part of emergency medical and related expenses)	Actual cost, up to a maximum of R300,000	Actual cost, up to a maximum of R300,000
1.6	Compassionate emergency visit by any one person	Actual cost, up to a maximum of R300,000	Actual cost, up to a maximum of R300,000	Actual cost, up to a maximum of R300,000	Actual cost, up to a maximum of R300,000	Actual cost, up to a maximum of R300,000	Actual cost, up to a maximum of R300,000
1.7	Discovery Travel Assistance Services	Assistance Service					
Section 2: Personal Accident							
2.1	Death	R250,000	R250,000	R250,000	R250,000	R250,000	R250,000
2.2	Public Conveyance (Aircraft only) – Additional Death Benefit	R500,000	R500,000	R500,000	R500,000	R500,000	R500,000
2.3	Terrorism extension	R250,000	R250,000	R250,000	R250,000	R250,000	R250,000
Section 3: Cancellation & curtailment and postponement							
3.1.	Cancellation, Trip Curtailment and Postponement (listed reasons)	Up to R15,000					
	Sub-limit: Pre-existing medical conditions or pregnancy	Up to R7,000					
	Excess per claim	R500	R500	R500	R500	R500	R500
3.2	Travel delay	Up to R2,500					
	Excess per claim	4 hours					
3.3	Missed connection	Up to R3,000					
	Excess per claim	6 hours					
Section 4: Baggage & inconvenience cover							
4.1	Theft and damage of baggage and personal possession	Up to R15,000					
	Single item limit	R2,000	R2,000	R2,000	R2,000	R2,000	R2,000
	Excess per claim	R500	R500	R500	R500	R500	R500
4.2	Theft of money	Up to R2,000					
	Excess per claim	R500	R500	R500	R500	R500	R500
4.3	Baggage delay	Up to R2,000					
	Excess per claim	4 hours					
Section 5: Personal liability							
5.1	Bodily injury & material damage	Up to R2.5 million					
Section 6: Hijack or kidnap & wrongful detention							
6.1	Hijack, kidnap or wrongful detention daily benefit (up to R750 for 10 days)	Up to R7,500					
	Excess per claim	24 hours					
	Aggregate limit	R3 million	R2.5 million	R2.5 million	R2.5 million	R2.5 million	R2.5 million

General definitions

The following general definitions are applicable to the **policy** as a whole:

1. **Accident:** A sudden, violent, external, unexpected, and identifiable event that happens by chance and could not have been expected. The word **accidental** shall be construed accordingly. If you suffer bodily injury as a result of unavoidable exposure to severe weather conditions, we will consider it as having been caused by an accident.
2. **Adventure and winter sports:** Recreational activities associated with a high degree of risk often involving speed, height, a high level of physical exertion or highly specialised gear.
3. **Aggregate limit:** The maximum amount shown in the *Schedule of Benefits* that we will pay across all benefit limits during any one period of insurance.
4. **Aesthetic damage:** Includes scratches, cracks, and dents to baggage and personal possessions.
5. **Automatic Discovery Travel Insurance:** The cover you receive when you purchase an international ticket using your card (see general definition 9).
6. **Baggage:** The luggage or bag used to carry personal possessions during your trip.
7. **Benefit:** The payment of any amounts by us in respect of the cover and amount of cover specified in the *Schedule of Benefits*.
8. **Bodily injury:** Injury which is caused solely by accidental means and which independently of illness or any other cause resulted in the person insured's *Death*, disablement, coma or the incurring of *Emergency medical expenses*.
9. **Card:** Your Discovery Account card or your Platinum or Gold Visa card issued by Discovery Bank.
10. **Cardholder:** The primary cardholder or secondary cardholder.
11. **Children or child:** Your natural or adopted child not in full-time employment, under the age of 18, unmarried, not pregnant, without children and primarily dependent on your maintenance and support.
12. **Consequential loss:** Examples of consequential losses we will not pay for include: Costs of telephone calls or data costs, meals (except under the Travel Delay benefit); taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to your illness or bodily injury); interpreters' fees; inconvenience; distress; loss of earnings; loss of enjoyment of holiday; time-share fees; holiday points and any additional travel or accommodation costs (unless preauthorised by us or part of a valid claim).
13. **COVID-19:** Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) and all related mutations identified in the future.
14. **Close business colleague:** Someone who you work with in your country of residence and must take over your work at your offices for you to go on or continue a trip.
15. **Close relative:** Spouse or common-law partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter- or son-in-law), sibling (including step-siblings and sister- or brother-in-law), grandparent, grandchild, or fiancé(e) of a person insured and resident of country of residence.
16. **Common-law partner:** The person living with the person insured as a husband or wife, including same sex partner, for at least six (6) consecutive months at the commencement of the period of insurance.
17. **Competent person:** Means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child.
18. **Consumables:** A personal possession that is intended to be used up after single or recurring use, including without limitation, any drinkable and edible goods, as well as makeup, perfume and other cosmetic items.
19. **Country of residence:** The Republic of South Africa.
20. **Date of loss:** The date that a claim or loss comes into existence. The date of loss depends on the nature of the insured event:
 - 20.1. **Illness:** The date you became aware of your illness or the date your illness was first diagnosed, whichever happens first.
 - 20.2. **Bodily injury:** The date that the accident happened.
 - 20.3. **All other claims:** The date that the insured event happened.
21. **Device:** The cellphone identified by the International Mobile Equipment Identity number or through the serial number, which is used by you.
22. **Device theft:** An unlawful act of taking possession of the device with the intention of permanently depriving you of that device.
23. **Discovery Miles:** Discovery's rewards currency that Discovery Bank clients earn for getting healthy, driving well, and spending responsibly.
24. **Emergency medical expenses:** Reasonable costs necessarily incurred because of illness or bodily injury for hospital, ambulance, surgical or other diagnostic or remedial treatment given or prescribed by a medical practitioner.

- 25. Epidemic:** An outbreak of disease contracted by many people within a single or multiple community around the same time.
- 26. Event:** An official sporting occasion, music concert, exhibition, educational or cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction that is due to take place at a venue outside the your country of residence where admittance tickets are sold in advance.
- 27. Excess:** The first amount or period of a claim, expressed as a monetary amount, percentage of the loss or period, which you must bear.
- 28. Family:** The person insured, their spouse or common-law partner, parents, parents-in-law, grandparents, step-parents, children, grandchildren, brothers, brothers-in-law, sisters, sisters-in-law, daughters in-law, sons-in-law, fiancés, half-brothers, half-sisters, aunts, uncles, nieces and nephews.
- 29. Financial default:** The total cessation or complete suspension of operations of the public conveyance provider due to insolvency, in terms of the insolvency act no 24 of 1936, with or without the filing of a bankruptcy petition, or the total cessation or complete suspension of operations following the filing of a bankruptcy petition, whether voluntary or involuntary.
- 30. Fully vaccinated:** you have completed a course of vaccination, and you have waited for the period after your last dose which applies to the vaccine you received.
- 30.1. The Pfizer BioNtech vaccine is a two-dose vaccine authorised in South Africa. You are fully vaccinated 14 days after the second dose.
- 30.2. The J&J vaccine is a one-dose vaccine authorised in South Africa. You are considered fully vaccinated 28 days after receiving the vaccine.
- 30.3. Sinovac is a two-dose vaccine authorised in South Africa. You are considered fully vaccinated two weeks after your second dose.
- 31. General hospital ward:** Block-forming a division of a hospital (or a suite of rooms) shared by patients.
- 32. General practitioner:** A medical practitioner who treats acute and chronic illnesses and provides preventive care and health education to patients.
- 33. Good standing:** None of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank including keeping your KYC (verification information) and AML (anti-money-laundering) information up to date. Legal process excludes debt review as defined in the National Credit Act 34 of 2005.
- 34. Hijack:** The unlawful seizure or taking control of a public conveyance in which you are travelling as a fare paying passenger.
- 35. Hotspot:** Areas of elevated incidence or prevalence, higher transmission efficiency or risk, or higher probability of disease emergence.
- 36. International ticket:** An international airline or cruise ticket originating from your country of residence.
- 37. International travel benefit:** Also referred to as the ITB, available to all Discovery Health Medical Scheme members under the Executive, Comprehensive, Priority, Saver, Smart and Core plans.
- 38. Inpatient:** A person insured who has gone through the full admission procedure and for whom a clinical case record has been opened by a medical practitioner who has deemed the person's condition as requiring urgent medical care and treatment that may constitute as an emergency medical expense.
- 39. Insured event:** An event stated in the *Schedule of Benefits*.
- 40. Illness:** Any fortuitous sickness, illness or disease originating, contracted, commencing or manifesting itself during your trip. Pregnancy is not considered to be an illness.
- 41. Kidnap:** The illegal abduction and holding hostage of a person insured for the purpose of demanding payment of money or the performance of some or other action as a condition of release.
- 42. Limit of liability:** Unless stated to the contrary, our maximum liability in any one period of insurance is limited to the amount stated in each section of the *Schedule of Benefits*, per person insured up to the aggregate limit.
- 43. Manual labour:** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial or supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter or decorator or builder, or manual labour of any kind (other than in the catering industry).
- 44. Medical practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment, is practising within the scope of their licence and training, and who is not related to you, any travel companion, or family member.
- 45. Missed connection:** Your incoming public conveyance (such as a flight) arrives later than the scheduled arrival time as a direct result of severe weather conditions or mechanical breakdown of the public conveyance. The late arrival of your public conveyance results in you missing your connecting public conveyance.
- 46. Money:** Coins, bank notes, postal or money orders, signed traveller's cheques and other cheques, letters of credit, travel tickets, petrol coupons or other prepaid coupons which belong to or are in the custody and control of a person insured and are intended for travel, meals, accommodation and personal expenditure only.
- 47. MSOI:** Medical Services Organisation International the assistance provider appointed by us to render assistance in terms of sections 1.1; 1.2; 1.3; 1.4; 1.5; 1.6; 1.7; 3.1.

- 48. Other insurance:** Any insured event or claims covered, paid or payable for the whole or any part under any policy, including any statutory insurance, other insurance, other travel insurance, automatic card travel insurance, medical scheme/administrator covers or service guarantee products.
- 49. Outpatient:** A person insured who goes to a medical practitioner's office, accident and emergency facility, emergency room, or hospital for treatment, but who does not spend the night there.
- 50. Pandemic:** Is an epidemic that's spread over multiple countries or continents.
- 51. Pair or set:** Several items of personal possessions considered as being similar or complementary to one another or used together.
- 52. Personal information:** Personal information has the meaning ascribed thereto in the Protection of Personal Information Act (POPIA).
- 53. Period of insurance:** the period between:
- 53.1. The day you purchase your international ticket (limited to 120 days prior to departure) or 90 days from the departure date as shown in your itinerary.
- 53.2. The return date as show in your itinerary.
- 53.3. The departure and return date shown in your *Plan Schedule*.
- 54. Personal possessions:** Personal articles other than business equipment, valuables and money, which are your property, and which are taken on a trip.
- 55. Person insured or you or your:** Any person under this policy who qualifies for Automatic Travel Insurance and at the commencement of the period of insurance being not more than the specified *Age limit*.
- 56. Policy or policies:** The Discovery Travel Insurance policy wording (this document), the *Plan Schedule*, the *Schedule of Benefits* and any subsequent endorsements to the aforesaid documents.
- 57. Plan Schedule:** Verifies the existence of a policy and summarises the key aspects and conditions of the policy.
- 58. Postponement:** You change your date of departure from your country of residence to a date later than your booked date.
- 59. Pre-existing medical condition:**
- 59.1. Any clinically diagnosed condition, within the 12 consecutive months prior to the inception of this policy, that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation, follow-up or check-up has been required.
- 59.2. Any undiagnosed symptoms present 12 months before leaving your country of residence and at the time of purchasing this policy that require attention or investigation (that is symptoms for which you are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established).
- 59.3. Any cardiovascular or circulatory condition (such as a heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy or prior to any trip.
- 59.4. If Discovery Health Medical Scheme has imposed a waiting period on you, we will not be legally responsible to pay any benefit under pre-existing medical conditions.
- 60. Primary cardholder:** A person insured, other than the secondary cardholder who has a card in their name.
- 61. Professional:** Any person who earns 50% or more of their income from performing as a professional sportsperson or entertainer or who participates in sport or entertainment that remunerates them as a means of livelihood.
- 62. Public conveyance:** Any scheduled aircraft, sea vessel or on-land conveyance legally licensed to carry passengers for hire operating commercially in accordance with all locally applicable laws and regulations and in which you are travelling as a fare-paying passenger. This includes taxis and hired motor vehicles but excludes non-standard motor vehicles and non-pressurised single engine piston aircraft.
- 63. Public conveyance provider:** All common carriers providing public conveyance, licensed to carry passengers for hire and in (or on) which you are travelling as a fare paying passenger.
- 64. Quarantine:** A strict isolation imposed on the person insured by a medical practitioner or government official to prevent the spread of disease.
- 65. Reasonable essential expenses:** Reasonable cost of telephone calls, meals, and non-alcoholic beverages of necessity incurred by the person insured.
- 66. Sanctioned counties:** Include Cuba, North Korea, Iran, Syria, Sudan, Ukraine and any other countries or territory sanctioned at a later date.
- 67. Secondary cardholder:** A person who is 18 years of age or older and has a linked card to the primary accountholder's account.
- 68. Secure baggage area:** Any of the following, as and where appropriate:
- 68.1. The locked dashboard or boot of a car, or a locked baggage compartment of a hatchback or sports utility vehicle car fitted with a lid, tray or roller blind cover behind the rear seats closing off the baggage area.
- 68.2. The fixed storage units of a motorised or towed caravan.
- 68.3. A locked baggage box attached to a roof rack which is itself locked to the vehicle's roof.
- 69. Strike or industrial action:** Any form of industrial action, whether organised by a trade union or not, which is carried out with the intention of preventing, restricting or otherwise interfering with the provision of services from the public conveyance provider.

- 70. Terrorism:** An act, including but not limited to the use of force or violence or the threat thereof, of any person or groups 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.
- 71. Ticket change fees:** The fee or penalty that the public conveyance provider charges you to change or alter a trip reflected on your original travel itinerary.
- 72. Travel and accommodation expenses:** Reasonable and necessary travel expenses and accommodation expenses, which are of a standard up to but not exceeding that in which you were or would have been travelling or staying during the trip.
- 73. Travel companion:** A person insured who is travelling with you or who has arranged to travel to the same destination for the same period of insurance and on the same public conveyance.
- 74. Travel delay:** The departure of your flight outside your country of residence, which is reflected on your travel itinerary, is delayed for more than four hours beyond its scheduled departure time as a direct result of severe weather conditions, failure of air traffic control systems, or mechanical breakdown of a scheduled public conveyance provider. Cover under the travel delay benefit only applies to passengers who eventually travel.
- 75. Travel documents:** Travel tickets, visas, accommodation and other redeemable travel vouchers, Green Card, driving licence, vaccine certificates and passport.
- 76. Travel itinerary:** The travel document issued to you by the Travel supplier that specifies the destinations you and your travel companion are travelling to, when you are travelling and the means of transportation between those destinations.
- 77. Travel supplier:** The tour operator, travel agent, cruise line, or airline that provides pre-paid travel arrangements for your trip.
- 78. Trip:** When travelling in a direct and uninterrupted manner on an international trip (including local connecting flights), outside the borders of your country of residence, commencing when you pass through passport control from your country of residence and ending when you pass back through passport control into your country of residence.
- 79. Trip deposit:** A deposit made by the person insured toward any aspect of the trip.
- 80. Unattended:** When you cannot see and are not close enough to your property to prevent unauthorised interference or theft of your property.
- 81. Valuables:** Cameras and other photographic equipment, telescopes and binoculars, audio or video equipment (including media devices, iPod, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), mobile or smartphones, satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, tablets, iPads, tablets, netbooks and the like), computer games equipment (including consoles, games and peripherals), wallets, jewellery, wearable devices, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals.
- 82. War:** A state of armed conflict between different countries or different groups within a country, whether declared or not, or any warlike activities (including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
- 83. We, our or us:** Discovery Insure Ltd, a licensed non-life insurer and an authorised financial services provider or our appointed service providers (MSOI) operating on our behalf.
- 84. Wrongful detention:** Involuntary confinement of a person insured by persons acting as agents or with the approval of any government or government entity or acting or purporting to act on behalf of any insurgent party, organisation or group.



About the policy

1 | Important notice

We would like to draw your attention to important features of your policy:

- 1.1. The terms and conditions are the rules you must comply with for the policy to be valid.
- 1.2. **Emergency medical expenses:** This policy is not a medical aid. The policy does not provide cover for procedures that can be carried out in your country of residence.
- 1.3. **Inconvenience cover:** You can only claim for items in which you have an insurable interest.
- 1.4. If we issue two or more policies for the same trip, the benefits will be viewed collectively. If the policies apply to the same claim, we will attempt to assess the claim in line with the ITB benefit first.
- 1.5. If you are eligible for cover under the ITB, your emergency medical expenses claim will be assessed in line with this benefit first.
- 1.6. Products are offered to you on a non-advice basis, you are ultimately responsible for ensuring the policy is suitable for your needs.
- 1.7. Headings have been inserted to help you find the information you need. They must not be taken to affect the interpretation of the policy. If there is any conflict in interpretation between the contents of the policy and the contents of the *Plan Schedule*, the policy will be given precedence.
- 1.8. The words and phrases appearing in the *General definitions* have the same meanings wherever they appear. The words and phrases appearing in italics and starting with a capital letter in this policy refer to specific sections of this policy and the *Schedule of Benefits*.
- 1.9. If any word or expression has been given a specific meaning, it will have the same meaning wherever it appears.
- 1.10. This policy contains different levels of cover, which do not apply unless:
 - 1.10.1. You have used your Discovery Account card, Platinum or Gold Visa Discovery Bank card that is in good standing to pay for the full cost of an international ticket for a person insured.
 - 1.10.2. You have used your Discovery Miles to pay for a portion of an international ticket for a person insured through any of the Discovery rewards partners.
 - 1.10.3. You have paid for a portion of the cost and the airport taxes using your Discovery Miles.
- 1.11. Your *Plan Schedule* is an outline of your policy and includes the plan applicable to you. There are *Age limits* that apply to the various plans. Please check your *Schedule of Benefits* to make sure you are insured for the plan that best suits your needs.
- 1.12. Specific conditions and exclusions will apply to individual sections of your policy while general exclusions and conditions will apply to the whole of your policy.

2 | Territorial limits:

- 2.1. Cover is provided worldwide, excluding:
 - 2.1.1. Cover within the person insured's country of residence, unless we indicate otherwise
 - 2.1.2. Travel to sanctioned countries
 - 2.1.3. Cover, payment of claims or provision of benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
 - 2.1.4. A person insured travelling to an area in respect of which the World Health Organization, Foreign Commonwealth or the government has issued a travel warning or in respect of which a travel ban has been issued by either the South African government or the government of the destination country. If you are unsure, please check the following websites:
 - Foreign & Commonwealth Office:
<https://www.gov.uk/foreign-travel-advice>
 - World Health Organization:
<https://www.who.int/>

3 | Who qualifies for the cover

- 3.1. We will provide the services and benefits described in this policy to persons insured who continually reside in the country of residence (i.e. have not spent more than 6 months abroad in the year prior to purchasing the policy).
- 3.2. To be covered under this policy, throughout the period of insurance you must be:
 - 3.2.1. A listed dependent on the same Discovery Health Medical Scheme (excluding KeyCare and administered plans) as the primary cardholder and/or,
 - 3.2.2. A close relative or a travel companion travelling on the same itinerary as the Discovery Bank cardholder.
 - 3.2.3. 100 years or younger – *Age limits* apply to applicable plans.

4 | Trip limits

- 4.1. The period of insurance of any one trip limited to a maximum of 90 consecutive days from the scheduled trip departure date.

5 | When cover will start

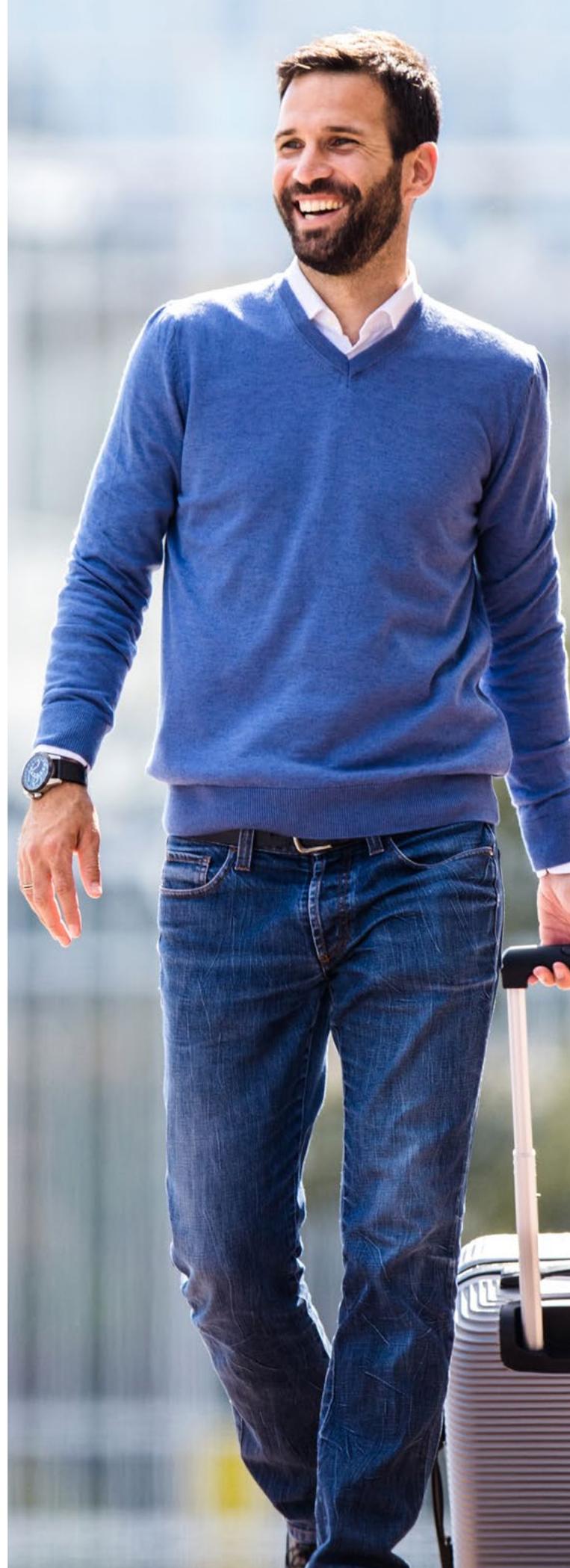
- 5.1. Subject to 1.10. above, cover will start, in respect of:
- 5.1.1. *Section 3.1. – Cancellation* when a trip is booked or the latter of:
- 5.1.1.1. The inception date and time stated in your *Plan Schedule* if this policy is in force at the time of your booking.
- 5.1.1.2. 120 days prior to your departure from your country of residence stated in your travel itinerary.
- 5.2. Subject to 1.10. above, cover will start, in respect of all other sections, when a person insured passes through passport control from within the country of residence to commence a trip during the period of insurance.

6 | When cover will end automatically

- 6.1. Cover under *Cancellation, and Postponement* will end when a person insured passes through passport control from within your country of residence to begin your trip.
- 6.2. Under all other sections of the policy, cover will end on the earlier of:
- 6.2.1. The return date indicated on your travel itinerary or international ticket.
- 6.2.2. The moment that you pass back through passport control from outside your country of residence to end your trip.
- 6.3. Under all other sections of the policy, cover in respect of a child will end the earlier of:
- 6.3.1. Clauses 6.1. and 6.2. above.
- 6.3.2. The date that they get married.
- 6.3.3. Their 18th birthday prior to the departure date or the date that they stop being dependent on you.

7 | Automatic extension:

- 7.1. The period of insurance shall automatically be extended at no extra charge for up to 30-days or as deemed necessary by us or a medical practitioner and agreed to by us, due to the occurrence of an insured event giving rise to a legitimate claim occurring after the commencement of your trip, under *Section 1 – Emergency medical expenses*.



General conditions

The following general conditions are applicable to the policy as a whole:

1. This policy, the *Plan Schedule*, the *Schedule of Benefits*, and any endorsements thereto, should be read together as one contract and any word or expression to which specific meaning has been attached will, unless the context otherwise requires, bear such meaning wherever it may appear.
2. You have a duty of disclosure of all relevant information to us that may influence our decision whether to insure you, and, if we do, on what terms whenever you apply for, or change a policy.
3. You must observe all terms and conditions, which are the rules you must follow for the policy to be valid. If you don't, it may result in us refusing to honour your claim.
4. Changes in your circumstances must be communicated to us in writing immediately and if possible before such changes occur to ensure continuous cover. Provided that the changes are acceptable to us, they will be effective from the date agreed upon, subject to our terms and conditions being complied with. We will confirm these changes by sending you an updated *Plan Schedule* and in certain circumstances an endorsement to your policy.
5. We may change your policy by giving you thirty-one (31) days' notice by email to your last known email address.
6. This policy may be cancelled at any time, provided:
 - 6.1. Your trip has not started
 - 6.2. You have not submitted a claim
 - 6.3. You have not applied for a visa using this policy.
7. You can contact us on 0860 878 233 or travel.service@discovery.co.za to cancel your policy.
8. This policy may be cancelled by us by giving thirty-one (31) days' notice to you, directed to your last known email address.
9. No sum payable by us under this policy will carry interest unless we are ordered to do so by a South African court of law.
10. This policy is between you and us only and all its provisions and conditions are for the sole and exclusive benefit of the said parties. Without limitation, no third party will have any rights under this policy or any right to receive policy benefits.
11. This policy will be voidable in the event of fraud, misrepresentation, misdescription or non-disclosure of any material by or on behalf of you, subject to the provisions of the Short-term Insurance Act 53 of 1998.

12. You agree that:

12.1. This policy shall be governed and construed in accordance with the Law of the Republic of South Africa and the South African courts alone shall have jurisdiction in any dispute.

12.2. Communication of and in connection with this policy will be in the English language.

13. We do not accept any liability for any other products including financial products or services sold, insurance or assurances provided or underwritten in conjunction with this policy by any other person, company, organisation including service providers, medical aid schemes, financial services companies, insurance companies, assistance companies or the like that are not specifically appointed by us and acting on our behalf.
14. We do not accept liability for any admission, statement, offer, promise, payment or indemnity made by you without our prior consent in writing.
15. All sums insured will be deemed VAT inclusive.
16. Our cover shall be secondary to any indemnity provided under the International Travel Benefit, you are privy to through Discovery Health Medical Scheme.
17. We will only provide cover under the sections shown in the *Schedule of Benefits*, which relate to the cover privy to you.



Claims

1 | General claims conditions

The following *General claims conditions* are applicable to the policy as a whole:

- 1.1. When we pay a claim, we consider a number of aspects in calculating the amount. These can include:
 - 1.1.1. The amount of financial loss
 - 1.1.2. The excess
 - 1.1.3. The maximum benefit limits and sublimits
 - 1.1.4. The terms and conditions of the policy
 - 1.1.5. Any other insurance you may be privy to.
- 1.2. Any excess, where applicable, will apply separately under each section, in respect of each claim and for each person insured.
- 1.3. How much we pay is always based on the value of the item up to the single item limit or maximum sum insured, and not the sentimental or other value you may hold.
- 1.4. You cannot claim more than the sum insured, even if your financial loss was greater.
- 1.5. You cannot claim more than the actual loss. Similarly, if an insured event is covered by other insurance, airline or operator, then the amount payable by such other insurance, airline or operator will become the excess of this policy.
- 1.6. We will only be liable to pay our pro-rata portion of any claim submitted in terms of this policy if you or any person insured has other insurance, subject to the following:
 - 1.6.1. If any claim is covered by any other insurance, we will not pay more than our rateable proportion.
 - 1.6.2. If in our discretion we decide to pay the claim in full, then we will not be obliged to make payment unless you cede (give up) to us all your rights in respect of the other insurance.
 - 1.6.3. You must give all information, documentation and assistance required by us to obtain indemnity from other insurers.
 - 1.6.4. Notwithstanding the above, the benefits under this policy may not be ceded (given up) or assigned by you.
- 1.7. In approving your claim, we may decide to repair, replace or reimburse you, subject always to the sum insured or limit of indemnity stated in the *Schedule of Benefits*. The amount we pay is always reduced by the excess.
- 1.8. You must sign a release in our favour before we will settle a claim.
- 1.9. You must submit your claim immediately or as soon as reasonably possible, but no later than 122 days after your date of return.
- 1.10. You must send us all supporting documents specified under *Required supporting documentation* and information which would assist to substantiate your claim.
- 1.11. You must help us with any legal proceedings against a party responsible for the loss. Note that any such legal action may be taken in your name.
- 1.12. You will, at your expense, provide us with all documents, certificates, signed medical certificates, receipts, information and evidence as we may require in the form prescribed by us.
- 1.13. You and each person insured must recognise our right to:
 - 1.13.1. Inspect and take possession of any item or property for which a claim is being made and handle any salvage in a reasonable manner.
 - 1.13.2. Be reimbursed within 30-days for any costs or expenses that are not insured under this policy, which we pay to you or on your behalf.
 - 1.13.3. Request and carry out a medical examination and insist on a post-mortem examination, at our expense, if the law allows us to ask for one.
- 1.14. We will have the right to access your current or prior medical records to finalise or proceed with the assessment of a claim or render medical assistance. As provided for by this clause, you will be deemed (regarded) to have given us written consent to access any of your current or prior medical records.
- 1.15. We have the right to utilise your public conveyance ticket to offset our expenses for the purchase of a replacement public conveyance ticket.
- 1.16. Claims involving foreign currency will be converted into South African rand at the selling rate of exchange published by our bankers on the day nearest to the date of payment.
- 1.17. If any claim under this policy is in any respect fraudulent or if any fraudulent means or devices were used by you, a person insured or anyone acting on your behalf to obtain benefit under this policy, we shall be under no liability in respect of such claim.
- 1.18. We will not be liable for a claim if any original writ, summons, legal process or other correspondence received by you in connection with a claim is received by us after 122 days of receipt.

- 1.19. You and each person insured must take ordinary and reasonable care to safeguard against loss, damage, accident, bodily injury or illness as though you were not insured. If we believe you or any person insured has not taken due care, the claim may not be paid.
- 1.20. The items insured under this policy must be maintained in good condition.
- 1.21. You must not do the following without our written agreement:
- 1.21.1. Admit liability, or offer or promise to make any payment
- 1.21.2. Dispose of items to sell or otherwise dispose of any item or property for which a claim is being made or abandon any item or property.
- 1.22. Where you or your personal representatives do not comply with any obligation to act in a certain way specified in this policy, we reserve the right not to pay a claim.
- 1.23. Benefits are payable as follows and will be a valid discharge of our liability under this policy:
- 1.23.1. **Emergency medical expenses** could be paid either directly to you or as directed by you and agreed by us or settled directly by MSOI on your behalf.
- 1.23.2. **Death**
- 1.23.2.1. Where bodily injury results in your death, the benefit will be paid to your estate and the receipt given to us by your personal representatives shall be a full discharge of all liability by us in respect of the claim
- 1.23.2.2. Where bodily injury results in death of a person insured over 18-years other than you, we will pay any claim for death to their estate and the receipt given to us by their personal representatives shall be a full discharge of all liability by us in respect of the claim
- 1.23.2.3. If a person insured other than you is under 18 years, we will pay any claim for death to you and the receipt given to us by you shall be a full discharge of all liability by us in respect of the claim. The most we pay for a person insured under 18 years is the lower amount of either:
- 1.23.2.3.1. 20% of the benefit limit; or
- 1.23.2.3.2. The amount allowed by law at the date of loss.

1.23.3. Personal liability

- 1.23.3.1. We pay the benefit to you except when you claim for legal responsibility to a third party while on an insured journey. In this case, we pay the benefit to the person who claims for legal responsibility to a third party. After we have paid the benefit, we have no further legal responsibility to you or anyone else.

1.23.4. All other sections

- 1.23.4.1. We will pay the claim to you and your receipt shall be a full discharge of all liability by us in respect of the claim.
- 1.24. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond our control cannot be accepted by us or MSOI.
- 1.25. By taking out this policy, you authorise any medical practitioner, hospital or other person to provide us with any information we require relating to your medical history, bodily injury or illness to which the claim relates. You agree that this consent shall remain in force for the period of insurance, plus 122 days after the return date indicated on your *Plan Schedule*.

2 | Claims authorisation

- 2.1. **Medical emergency:** Where we are the insurer of first resort for inpatient and outpatient treatment:
- 2.1.1. You or someone designated by you must contact MSOI on 0860 878 233 (+27 11 259 5025) prior to receiving any treatment.
- 2.1.2. If you are unconscious, your travel companion must contact MSOI within 24 hours of your admission.
- 2.1.3. If you are travelling alone, you or someone designated by you must contact MSOI within 24 hours of regaining consciousness.
- 2.1.4. Our liability will be limited to R10,000 if you don't contact MSOI for authorisation to be admitted as an inpatient or if you are treated as an outpatient.
- 2.2. **All other claims:** You must contact us before incurring expenses equal to or greater than R10,000. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 24 hours. If you don't contact us for authorisation, we may reject the claim or reduce the amount we pay. You must submit your claim to us within 30 days of the date of loss.

3 | Time limits you must adhere to

- 3.1. Notice of death must be given immediately to us.
- 3.2. In the event of baggage or personal possession loss, theft or damage in the custody of a public conveyance provider, you must report the loss, theft or damage immediately to the relevant public conveyance provider, before leaving the baggage area.
- 3.3. Inform the police immediately, but not later than 48 hours after a theft, mugging or event and take all reasonable steps to recover any stolen property.
- 3.4. In respect of all claims, you must do following:
 - 3.4.1. Call Discovery Travel Insurance on 0860 878 233 or email us at travel.claims@discovery.co.za to get a claim form emailed to you.
 - 3.4.2. Complete a claim form and submit your claim together with all supporting documentation to us.
 - 3.4.3. Provide details of any other insurance covering the claim (unless your other insurance is with a Discovery Limited company).
 - 3.4.4. Provide any other documentation we think is necessary to handle the claim (such as death certificates, receipts, medical reports, invoices or a police report).
- 3.5. If we formally reject your claim, you have 90 days to appeal this decision with us. If your dispute is not satisfactorily resolved, you can send a complaint to the Ombudsman for Short-term Insurance (OSTI). Your claim will no longer be valid after 180 days, unless you have started legal action against us or the claim concerns your legal liability towards a third party.

4 | What to do if your claim is rejected

- 4.1. If we reject or dispute your claim, you have the right to appeal our decision. Send your complaint in writing to:

The Insurer: Discovery Insure Ltd

-  Discovery Insure, PO Box 3888, Rivonia, 2128
-  0860 878 233
-  travel.service@discovery.co.za

- 4.2. You may also contact the Ombudsman, an independent body that investigates insurance complaints for consumers:

Ombudsman for Short-Term Insurance

-  PO Box 32334, Braamfontein, 2017
-  0860 662 837
-  011 726 5501
-  www.osti.co.za

5 | Required supporting documentation and information

BENEFIT SECTION	SUPPORTING DOCUMENTATION AND INFORMATION
For all claims	<ul style="list-style-type: none"> ■ A copy of the person insured's stamped pages of the passport showing your departure and arrival dates ■ Copies of the person insured's public conveyance ticket (air or cruise ticket, and so on) ■ Copies of all receipts and invoices the person insured's received from the public conveyance provider (in other words, airline, online travel agent, tour operator and so on) ■ Confirmation of the person insured's bank account details ■ Proof of other insurance (if any)
Emergency medical expenses	<ul style="list-style-type: none"> ■ Comprehensive medical report and diagnosis from the treating medical practitioner ■ If requested, a report of the person insured's medical history 12 months before the inception date of the policy from their usual medical practitioner ■ Proof of costs incurred for medical expenses (copies of all invoices and receipts) ■ Detailed description of the event that led the person insured to seek medical treatment (including police incident report, if applicable) ■ If applicable, a medical report confirming a positive COVID-19 diagnosis ■ COVID-19 vaccination certificate confirming that you are fully vaccinated
Personal accident – accidental death claim	<ul style="list-style-type: none"> ■ The person insured's death certificate indicating the cause of death and all medical reports ■ The notice of death ■ Inquest and postmortem reports when they become available ■ Police report if death is due to an accident ■ The police station and reference number if death is being criminally investigated ■ Blood alcohol results if the person insured was the driver in a motor vehicle

BENEFIT SECTION	
Cancellation, curtailment and postponement	Cancellation, curtailment, and postponement claims (listed reasons) <ul style="list-style-type: none"> Public conveyance provider and/or accommodation invoice Proof of deposits or payments that the person insured cannot recover Confirmation from the travel supplier of the date and reason for cancellation Proof of ticket change fees in case of a postponement claim
	Death <ul style="list-style-type: none"> Certified copy of the death certificate Notification of death stating the cause of death
	Illness <ul style="list-style-type: none"> Medical history provided by the usual medical practitioner of the person insured whose condition has led to the submission of the claim Medical certificate or report confirming the diagnosis and certifying why the person insured is unfit to travel or continue with their original trip If applicable, a medical report confirming a positive COVID-19 diagnosis or results from a rapid test. COVID-19 vaccination certificate confirming that you are fully vaccinated
	Bodily Injury <ul style="list-style-type: none"> Full description of the incident leading to the bodily injury Details of the third party that was involved (if applicable) Medical certificate or report confirming the bodily injury and certifying why the person insured is unfit to travel or continue with their original trip
	Retrenchment or redundancy <ul style="list-style-type: none"> A letter from your employer confirming you have been made redundant, the position held and length of service
	Home damage or burglary <ul style="list-style-type: none"> Proof of damage to or loss to the person insured's home A police report confirming that your property was burgled The monetary value of the damage or loss
	Natural disaster cover <ul style="list-style-type: none"> A written statement from an appropriate public authority confirming the reason and nature of the disaster Original receipts for essential expenses incurred Letter from the accommodation provider stating if structural damage was caused to the premises you booked to stay in.
Travel delay and missed connections <ul style="list-style-type: none"> A letter from the public conveyance provider giving the reason and length of travel delay A letter from public conveyance provider detailing reason and length for the missed connection at transfer point Receipts for the extra accommodation and travel costs incurred Any written settlement offers or compensation from the public conveyance provider Receipts for reasonable essential expenses (i.e. telephone calls, food and beverage expenses) Receipts for lounge usage 	
Theft and damage of baggage and personal possessions <ul style="list-style-type: none"> Copy of the police or relevant authority report in your destination country A detailed description of missing baggage and personal possessions Any pre-loss evidence of ownership and existence of the items claimed (such as bank statements, proof of invoices, packaging, photos) Receipts for new items and quotes for replacement items Photo evidence of damaged items Quote for repair or replacement if damaged beyond repair For jewellery claims, original or certified copies of valuation certificates issued before the start date (or some other form of proof we agree to) Receipts for essential expenses you incur Proof of ownership of valuables or similar equipment 	
Baggage delay <ul style="list-style-type: none"> Receipts for reasonable essential expenses incurred Letter from public conveyance confirming the delay 	
Theft of money <ul style="list-style-type: none"> Currency exchange slips or bank statements evidencing the withdrawal or exchange of cash (for theft of cash) Proof of losses you suffered (for bank card fraud) Report from your financial institution (for bank card fraud) 	
Personal liability <ul style="list-style-type: none"> Copies of any legal documents the insured received, for example a lawyer's letter, a letter of demand, a summons A written description of the insured event Any written settlement offers the insured may get 	
Hijack of public conveyance provider; kidnap and wrongful detention <ul style="list-style-type: none"> Copy of the police or relevant authority report 	

General exclusions

The following *General exclusions* are applicable to the whole policy. We will not be responsible for payment of any loss, claim, indemnity or benefit amount due to:

1. A close relative or a travel companion who is not travelling on the same itinerary as the Discovery Bank cardholder unless the traveller is a listed dependant on the primary cardholder's Discovery Health Medical Scheme.
2. A person insured travelling specifically to obtain medical, dental or cosmetic treatment or advice.
3. A person insured travelling to an area in respect of which the World Health Organization, Foreign Commonwealth or the government has issued a travel warning or in respect of which a travel ban has been issued by either the South African government or the government of the destination country. If you are unsure, please check the following websites:
 - Foreign & Commonwealth Office:
<https://www.gov.uk/foreign-travel-advice>
 - World Health Organization:
<https://www.who.int/>
4. Loss, damage or expense insured by any other insurance. This exclusion will not apply to *Personal accident cover*.
5. A person insured's intention to immigrate.
6. Any deliberately reckless act or omission by you.
7. A person insured not meeting the eligibility criteria detailed under *Who qualifies* for the cover.
8. Any insured event which takes place on a trip described under *General exclusions* or under a section's *Specific exclusions*.
9. Any insured event occurring within your country of residence, unless otherwise indicated by us.
10. A person insured committing or attempting to commit any illegal act.
11. A person insured committing or attempting to commit suicide, intentionally inflicting self-injury, regardless of the state of their mental health, or needlessly exposing themselves to danger, except to save human life.
12. Motorcycle, quad biking, or moped riding if you are not wearing a helmet, the engine capacity exceeds 125 cc, or you are not in possession of a valid driving licence (or motorcycle licence where applicable).
13. Complications of pregnancy or childbirth, except for unexpected medical complications or emergency occurring during the first 24-weeks of the pregnancy.
14. A person insured(s) active participation in armed forces are, engaged in war or being exposed to nuclear radiation, chemical/biological weapons.
15. Traveling to a country engaged in war against the recommendation or advice of the Foreign Commonwealth or the government of the person insured's country of residence.
16. A medical condition for which a person insured chose not to take medication or other recommended treatment as prescribed or directed by a medical practitioner.
17. A tropical or communicable disease where the person insured has not had the vaccinations, prophylactics or taken the medication recommended required by the authorities in the country being visited, unless they have written confirmation from a medical practitioner that they should not be vaccinated or take the medication on medical grounds unless indicated otherwise by us.
18. A person insured will not be covered under *Section 1 - Emergency medical expenses* if a trip is undertaken against the advice of a medical practitioner or they are a Discovery Health Medical Scheme member.
19. Any claim related to a person insured not taking the necessary precautions to safeguard themselves from being infected by COVID-19, including taking the necessary prophylactics.
20. Booking a trip to a known COVID-19 hotspot or deliberately exposing yourself to COVID-19.
21. Any trip taken or booked after a travel advisory or ban has been issued by either the Foreign Commonwealth or the government of the departing or the destination country.
22. A person insured suffering from any state of anxiety, stress, depression, or any phobia, mental or nervous disorder that was diagnosed before the period of insurance commenced or the trip was booked (whichever is later) unless the condition is under control and the person insured continues to take the medication prescribed by a qualified medical practitioner.
23. A person insured engaging in air travel or chartered water conveyance other than as a fare paying passenger.
24. A person insured being under the influence of alcohol or solvents or ingesting drugs except for drugs which are properly prescribed by a medical practitioner.
25. A person insured driving a vehicle whilst under the influence of alcohol or drugs.
26. A person insured being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
27. Claims arising from any pre-existing medical condition, unless we indicate otherwise.
28. Claims arising from vascular, cardiovascular or cerebrovascular conditions.
29. Claims arising or resulting directly or indirectly from sexually transmitted diseases.
30. Any claim arising or resulting directly or indirectly from contraceptive devices, prosthetic devices, crutches, a brace of any kind, and new or replacement dentures.
31. Surgery, medical or preventative treatment which can be delayed in the opinion of the medical practitioner treating person insured until their return to your country of residence.

32. Treatment or services provided by any convalescent or nursing home, rehabilitation centre or health spa.
33. Investigatory treatment, cosmetic surgery or any other treatment not immediately necessary as specified by a medical practitioner.
34. Costs incurred following a person insured's decision not to move hospital or return to their country of residence after the date when, in the opinion of MSOI, they should do so.
35. Search and rescue operations.
36. Preventative treatment, including but not limited to any vaccination or immunisation.
37. Physiotherapy or chiropractic without a referral from a medical practitioner.
38. Cancer of any kind (whether a pre-existing medical condition or not).
39. All persons to whom a terminal prognosis has been given (whether a pre-existing medical condition or not).
40. Any claim arising or resulting directly or indirectly from trips outside the *Territorial limits* of the policy.
41. Any claim arising while you, the driver of a motor vehicle or motorcycle, are not in possession of a valid and legal licence, unless otherwise indicated by the government of the destination country specified on your travel itinerary.
42. Any claim arising or resulting directly or indirectly from radioactive contamination.
43. Any claims in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon, device, chemical or biological agent, unless otherwise stated by us.
44. Any loss or damage directly or indirectly caused by the provision of or any delay in providing the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us or acting on our behalf).
45. Cover for the fulfilment of any ransom demands.
46. Any claim arising or resulting directly or indirectly from medication unless prescribed by a medical practitioner.
47. A person insured taking part in any of the following while on a trip:
 - 47.1. Performing as a professional in any leisure activities, sports, or winter sports.
 - 47.2. Any competitive sports.
 - 47.3. Manual labour of any description unless we have agreed in writing to extend this cover.
 - 47.4. Engaging in occupational activities underground or requiring the use of explosives.
48. Any epidemic and pandemic event, unless a loss transpires under sections 1.1. Emergency medical expenses, 1.2. Emergency medical evacuation, repatriation or transportation to a medical centre and sections 3.1.1.1. Cancellation, curtailment and postponement (listed reasons).
49. Any consequential loss (not listed under the headings *Benefits*).
50. Your denied boarding or denied entry into a country.
51. Any scheduled change to your travel itinerary, for reasons not listed under *Section 3 Cancellation, curtailment and postponement*.



Benefits

SECTION 1

EMERGENCY MEDICAL EXPENSES

We will pay the following expenses, up to the limit of liability in the *Schedule of Benefits*, for each person insured who suffers sudden and unforeseen bodily injury or illness, or who dies during a trip:

1.1 | Emergency medical expenses

1.1.1. If a person insured sustains a bodily injury or suffers an illness during a trip, we will indemnify you up to the limit of liability stated in the *Schedule of Benefits* for reasonable medical expenses, such as:

- 1.1.1.1. Medical practitioner's fees
- 1.1.1.2. Inpatient treatment
- 1.1.1.3. The hospital accounts
- 1.1.1.4. Outpatient treatment.

1.2 | Emergency medical evacuation, repatriation or transportation to a medical centre

1.2.1. If a person insured requires an *Emergency medical evacuation, repatriation or transportation* to a medical centre due to bodily injury or illness sustained during a trip, we will indemnify you up to the limit of liability stated in the *Schedule of Benefits*.

1.2.2. We will cover and arrange for you to be repatriated back to your country of residence if deemed necessary by us. We will pay for the cost of a medical escort if considered necessary by us. We have the right to demand that you are repatriated to receive treatment. If our medical officer advises a date when it is feasible and practical to repatriate you, but you choose instead to remain abroad, all expenses incurred thereafter in respect of the occurrence will be for your own account.

1.2.3. If a person insured requires transportation (ambulance charges) to the nearest hospital when requiring treatment in the accident and emergency department (A&E), emergency room (ER) or casualty department, we will indemnify (cover) you up to the limit of liability stated in the *Schedule of Benefits*.

1.3 | Emergency dental treatment

1.3.1. We will cover the reasonable and necessary expenses, for you to receive *Emergency dental treatment* to restore dental function or ease pain, that a medical practitioner considers necessary during a trip to treat a sudden dental illness or injury you suffer.

1.4 | Repatriation of mortal remains and coffin expenses

1.4.1. Transportation costs of returning a person insured's body or ashes to their country of residence, or burial or cremation cost of a deceased person insured abroad.

1.5 | Repatriation of family member/travel companion:

1.5.1. If a medical practitioner confirms that a person insured needs to:

1.5.1.1. Be hospitalised as an inpatient due to bodily injury or illness and is no longer fit to continue with a trip

1.5.1.2. Return to their country of residence by emergency medical transportation due to bodily injury or illness.

1.5.1.3. We will pay the fees charged by the public conveyance provider to change the existing tickets for the family members or travel companion travelling on the same travel itinerary as the person insured and insured by us, to return to their country of residence.

1.5.2. If it is not possible to change existing tickets, we will pay for replacement public conveyance tickets (economy class) for the family members or travel companion travelling on the same travel itinerary as the person insured and insured by us, to return to their country of residence.

1.5.3. If a return flight is only available beyond your hotel check-out date, we will pay for additional accommodation and reasonable essential expenses at a three-star hotel for up to 10 days or until an appropriate flight becomes available for the insured family members or travel companion.

- 1.5.4. If a return flight is available prior to your accommodation check-out date as reflected on your booking confirmation, we will reimburse you the penalties imposed by the accommodation provider for early check-out for the insured family members or travel companion.

1.6 | Compassionate emergency visit by any one person

- 1.6.1. If you are traveling alone, we will pay for a return flight ticket from the country of residence plus accommodation for one person to visit you whilst you are being hospitalised as an inpatient for more than five (5) consecutive days and the claim for your inpatient treatment has been approved by us.
- 1.6.2. The benefit is only activated upon your fifth day being treated as an inpatient and if you are travelling alone.

1.7 | Assistance services

To access MSOI's assistance services, you should call 0860 878 233 (+27 11 259 5025 when travelling internationally). You will be requested to provide:

- Your name
- Your policy number
- Nature of assistance required

1.7.1. MEDICAL ASSISTANCE:

- 1.7.1.1. Telephone medical advice: 24-hours a day, 365-days a year medical advice.
- 1.7.1.2. Subject to a valid claim in respect of *Section – 1.1 – Emergency medical expenses*, MSOI will assist and arrange your admission to hospital as an inpatient.
- 1.7.1.3. MSOI will monitor your medical condition during and after hospitalisation, subject to all obligations in respect of confidentiality and relevant authorisation.
- 1.7.1.4. MSOI will, upon authorisation from us, assist you by guaranteeing on your behalf *Emergency medical expenses* incurred during hospitalisation.
- 1.7.1.5. Where medically necessary, MSOI will arrange for the provision of:
- 1.7.1.5.1. Emergency medical evacuation, repatriation or transportation to a medical centre
 - 1.7.1.5.2. Repatriation of mortal remains and coffin expenses
 - 1.7.1.5.3. Repatriation of family member or travel companion

- 1.7.1.5.4. Compassionate emergency visit by any one person
- 1.7.1.5.5. Hijack, kidnap and wrongful detention

1.7.2. PERSONAL ASSISTANCE

- 1.7.2.1. **Consular referral:** MSOI will assist you by providing the address, telephone number and office hours of the nearest appropriate consulate and embassy worldwide.
- 1.7.2.2. **Replacement of lost travel documents:** MSOI will assist you if a person insured loses their passport while travelling outside their country of residence by referring them to the appropriate authorities involved.
- 1.7.2.3. **Sending urgent messages:** transmit urgent (personal) messages on behalf of a person insured.
- 1.7.2.4. **Delivery of essential medicine, drugs and medical supplies (at the insured's expense):** Where medically necessary, MSOI will arrange to deliver, at your expense, essential medicine, drugs and medical supplies that are medically necessary for a person insured's care or treatment but which are not available at your location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally.
- 1.7.2.5. **Referral to the appropriate authorities in the event of baggage loss:** MSOI will assist a person insured whose baggage has been lost or stolen on a trip by referring them to the appropriate authorities.

SECTION 1 EMERGENCY MEDICAL EXPENSES:

Specific conditions

1. You must not make or attempt to make arrangements without the involvement and agreement of MSOI.
2. You shall obtain and follow the advice of a medical practitioner. We shall not be liable for any consequences of your failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
3. We will arrange for your admission to a general hospital ward, if deemed medically necessary by us.

4. MSOI may at any time, if they believe that it is necessary and safe to do so:
 - 4.1. move a person insured from one hospital to another
 - 4.2. return a person insured to their home in their country of residence
 - 4.3. move a person insured to the most suitable hospital in their country of residence.
5. Sections 1.1, 1.2., 1.3., 1.4., 1.5. and 1.6. must be authorised in advance by MSOI.
6. All original receipts must be kept and provided to support a claim.
7. All additional accommodation expenses or alternate accommodation must be arranged through MSOI.
8. Additional accommodation arranged through us will be of a standard which is not superior to that of the original trip, up to three (3) star accommodation.

SECTION 1 EMERGENCY MEDICAL EXPENSES:

Specific exclusions

1. Any claim arising or resulting directly or indirectly for treatment or any medication, which commenced prior to the commencement date of the trip, which a person insured has been advised to continue whilst on a trip.
2. Any routine treatments, unless otherwise stated by us.
3. Routine dental or optical treatment incurred other than for emergency dental or optical treatment required to relieve pain or restore dental function provided by a registered and medical practitioner.
 - 3.1. Dental fillings or crowns made of precious metal under *Section 1.5. – Emergency dental treatment.*
 - 3.2. Any procedures relating to dental hygiene or oral hygiene.
4. Claims arising from participating in adventure and winter sports.
5. Anything mentioned in the *General exclusions.*
6. Treatment for COVID-19, under *Section 1.1. Emergency medical expenses*, will not be covered unless the insured is fully vaccinated.

SECTION 2 PERSONAL ACCIDENT

We will pay the benefit stated in the *Schedule of Benefits* if an accident occurs during a trip and causes bodily injury to a person insured resulting in any of the following:

2.1 | Accidental death

- 2.1.1. Where bodily injury results in death, we will pay the amount shown in the *Schedule of Benefits*.
- 2.1.2. If a person insured disappears and after a suitable period of time the evidence is that the most probable conclusion is that they have died as a result of bodily injury, the *Accidental death* benefit will become payable subject to a signed undertaking that if the belief is subsequently found to be wrong, the *Accidental death* benefit will be refunded to us.

2.2 | Public conveyance (aircraft only) – additional death benefit

- 2.2.1. In addition to the *Accidental death* benefit, we will pay you the amount shown in the *Schedule of Benefits* for bodily injury caused on a trip while a person insured is travelling in, boarding or alighting any scheduled or chartered aircraft public conveyance resulting in *Accidental death*.

2.3 | Terrorism extension – additional death benefit

- 2.3.1. In addition to the *Accidental death* benefit, we will pay you the amount shown in the *Schedule of Benefits* for bodily injury caused on a trip as a direct result of a terrorism attack resulting in *Accidental death*.

Specific conditions

1. Where more than one policy or *Schedule of Benefits* has been issued by us the benefits will be additive.
2. Any benefit payable in respect of children may be subject to maximum benefit legislation applicable at the time.
3. Any contributory degenerative condition or disability (as determined by a medical practitioner) in existence at the time of sustaining bodily injury will be considered by us in assessing the level of benefit payable.
4. Notice of death must be given immediately to us and we will have the right to have a post-mortem examination of the body at our cost.

SECTION 2 PERSONAL ACCIDENT (CONTINUED):

Specific exclusions

1. Bodily injury not caused solely by outward, violent and visible means.
2. Disease or any physical defect, infirmity or illness which existed prior to the commencement of the trip.
3. A person insured engaging in any sporting activity.
4. Any claim arising directly or indirectly from any type of illness or bacterial infection. This exclusion will not apply to medically acquired infections or blood poisoning which may result from an accidental cut or wound.
5. Anything mentioned in the *General exclusions*.

SECTION 3 CANCELLATION, CURTAILMENT AND POSTPONEMENT

3.1 | Cancellation, curtailment and postponement (listed reasons)

3.1.1. We will reimburse you for irrecoverable costs, up to the limit of liability in the *Schedule of Benefits* per person insured if an insured trip needs to be *Cancelled, curtailed or postponed* due to an insured event listed below:

- 3.1.1.1. You, your common-law partner, close business colleague, your children, the person who you had intended to stay with abroad, a family member or travel companion suffering sudden and serious illness.
- 3.1.1.2. Injury or death affecting you, your common-law partner, close business colleague, your children, the person who you had intended to stay with abroad, a family member or travel companion.
- 3.1.1.3. When you or your travel companion's employment has been made redundant.
- 3.1.1.4. Damage or burglary affecting your home where the damage is more than R50,000. The damage or burglary must occur within seven days or less before your departure date from your country of residence.
- 3.1.1.5. Your compulsory quarantine pre-departure within the Period of Insurance.
- 3.1.1.6. We will cover a terrorist incident in a city listed in your itinerary, occurring 14 days or less before your departure date from your country of residence.

3.1.1.7. A government regulation, the World Health Organization or Foreign Commonwealth's recommendation not to travel because of an epidemic that takes place within four days before the start date of the insured trip and when the announcement is made after the policy inception date.

3.1.1.8. A natural disaster occurring within 10 days or less before your date of arrival, which causes structural damage to the accommodation you are booked to stay in and where the natural disaster occurs after the policy inception date.

3.2 | Travel delay

3.2.1. We will reimburse you up to the limit of liability in the *Schedule of Benefits* per person insured for reasonable essential expenses (excluding alcoholic beverages) and additional accommodation you paid for whilst your public conveyance is delayed.

3.3 | Missed connection

3.3.1. We will reimburse you for irrecoverable costs, up to the limit of liability in the *Schedule of Benefits* per person insured for irrecoverable reasonable essential expenses and travel and accommodation expenses (including the extra cost of economy class transportation by the most direct route to rejoin a tour or continue with your original itinerary), necessarily incurred by missing an onward travel connection at the transfer point during a trip due to the late arrival of your incoming confirmed connecting public conveyance and no onward transportation is available within six consecutive hours of your arrival, if not provided or compensated by the public conveyance or any third party.

Specific conditions

1. **Illness or injury:** You must obtain a medical certificate at your cost from the medical practitioner prior to cancelling, postponing, or curtailing your trip. The medical practitioner must provide a medical history, diagnosis and certify why you are unfit to travel or continue with your original trip.
2. **Damage or a burglary affecting your home:** You must provide us with written documentation or an affidavit from the police confirming that the loss or damage occurred.
3. **Trip curtailment:** You must contact MSOI before you make any changes to your flights or accommodation to obtain authorisation from us to return to your country of residence earlier than booked.

4. With reference to section 3.1, you must provide us with a letter from the public conveyance provider confirming their penalties relating to your claim and the irrecoverable expense.
5. With reference to section 3.3, we will only provide compensation for missed connection where there are three hours or more allowed between your original schedule arrival time and the scheduled departure time of your connecting transportation in your original itinerary.
6. If you suffer *Travel delay* or *Missed connection*, you must obtain written confirmation from the public conveyance provider stating the period and reason.
7. You must provide receipts for the expenses paid.
8. You must take every reasonable step to commence and complete the trip to the departure point and check in for the flight on time.
9. Public conveyance arranged through us will be of a standard which is not superior to that of the original trip, up to an economy ticket.
10. We have the right to use your public conveyance ticket to offset our expenses in the purchase of a replacement public conveyance ticket.
8. Any charge or expense paid for with, or settled using, any kind of promotional voucher or points (excluding Discovery Miles), timeshare, holiday property bond or holiday points scheme, or any claim for management fees, maintenance costs or exchange fees associated in relation to timeshares or similar arrangements.
9. Travel and additional accommodation expenses where the alternative transport or accommodation is of a standard which is superior to that of the original trip.
10. Redundancy where you or your travelling companion:
 - a. Were unemployed or knew that you or they may become unemployed, at the time the trip was booked
 - b. Are voluntarily made redundant or made redundant because of misconduct or following resignation
 - c. Are self-employed or a contract worker.
11. Any expenses incurred because of regulations or order made by any public authority or government.
12. Any expenses incurred as a result of strike or industrial action, labour dispute, mechanical breakdown, weather, natural disaster, or the travel supplier cancelling any trip reflected in your travel itinerary unless otherwise indicated by us.
13. Any loss arising from failure of the person insured to check-in according to the published itinerary.
14. Any loss arising where you failed to obtain written proof from the public conveyance operator or their handling agents of the reason for and length of any *Travel delay* or *Missed connection* from the public conveyance provider or original receipts for cancellation expenses, curtailment, postponement or alteration of itinerary expenses, reasonable essential expenses and travel and accommodation expenses incurred.
15. Annual passes or season tickets, however you will be reimbursed for the equivalent value if an event is missed.
16. Any claim where you have not done everything you can to get to the point of departure for the time specified on your ticket or itinerary.
17. Anything mentioned in the *General exclusions*.

SECTION 3 CANCELLATION, CURTAILMENT AND POSTPONEMENT (CONTINUED):

Exclusions

We will not be liable for payment of any loss, claim, indemnity, or benefit under *Section 4 – Cancellation, curtailment and postponement* due to:

1. Any claim where the transportation or accommodation was cancelled by the public conveyance provider. You must obtain a refund from the public conveyance provider.
2. Any claim related to financial default.
3. The cost of new tickets, accommodation, or travel arrangements.
4. Any expenses incurred due to adverse changes in your financial circumstances.
5. Withdrawal from service temporarily or otherwise, of an aircraft, sea vessel or other public conveyance on the orders or recommendation of the manufacturer, the Civil Aviation Authority, Rail Authority or Port Authority or any similar body in any country.
6. Any expenses incurred because of disinclination of a person insured or your travel companion to travel or, if on a trip, disinclination to continue.
7. A delay in notifying the tour operator, travel agent, or public conveyance provider and/or accommodation provider that it is necessary to cancel a booking.

SECTION 4: BAGGAGE & INCONVENIENCE COVER

4.1 | Theft and damage of baggage and personal possessions

- 4.1.1. If during your trip, your *Baggage* or *personal possessions* are damaged or stolen (and not recovered), we will cover you up to the limit of liability in the *Schedule of Benefits* per person insured for the repair or replacement costs (as applicable), whichever is the lesser.

4.2 | Theft of money

- 4.2.1. If during your trip, the money you are carrying on your person or locked in a safety deposit box is damaged or stolen and not recovered, we will cover you up to the limit of liability in the *Schedule of Benefits* per person insured for the replacement costs.

4.3 | Baggage delay

- 4.3.1. If your baggage is certified by the public conveyance provider to have been mishandled on your arrival outside the borders of your country of residence for a period in excess of four hours, we will reimburse you up to the limit of liability in the *Schedule of Benefits* per person insured for reasonable essential expenses.

SECTION 4

BAGGAGE AND INCONVENIENCE COVER (CONTINUED):

Specific conditions

1. You must report damage or theft to the public conveyance provider before you leave the baggage area and obtain a Property Irregularity Report from the public conveyance provider.
2. When damage or theft occurs in the custody of a public conveyance provider, we act as a secondary compensation to that of the public conveyance provider. The amount not reimbursed by the public conveyance provider may then be directed to us up to the limit of liability in the *Schedule of Benefits*.
3. You must take suitable precautions to secure the safety of your baggage and personal possessions and must not leave it unsecured or unattended or beyond your reach at any time in a place to which the public have access.
4. In the insured event of device theft:
 - a. You must report the device theft to the local police in the destination country and produce a case number and affidavit as soon as possible after discovery of the loss
 - b. Produce proof from your mobile network operator that the device has been blacklisted
 - c. Report the claim to us within 15 days of the insured event occurring.
5. You must take all reasonable steps to attempt to recover items listed under the *Section 4: Baggage and inconvenience cover* if they are damaged or stolen.
6. There is a single item limit of 25% on the sum insured for *Theft and damage of baggage and personal possessions* and *Theft of money*.
7. You must report the *Baggage delay* that happens at the destination airport to the public conveyance provider or airport authority immediately. You must get a written acknowledgement of the delay.

8. If claiming for your goods that were stolen by the public conveyance provider you must produce proof of purchase of the original goods by way of receipts, card or bank statements (unless such goods were a gift to you), as failure to do so may affect the assessment of the claim.
9. Within 24 hours of the discovery of the incident, you must report theft of baggage and personal possessions, money or passport to the local Police or to your hotel or accommodation management.
10. You must provide us written documentation from the appropriate parties listed above confirming that the theft occurred during the trip, otherwise no claim will be paid.
11. You must provide to us evidence of the withdrawal of bank notes or foreign exchange purchase, otherwise no payment will be made.
12. Money and valuables must be carried on your person or locked in a safety deposit box at the time of loss.
13. You must report damage or theft of money within 24 hours of the insured event to the relevant issuing authority. You must take the appropriate steps to cancel the bank cards, cheques or documents. You will have to prove that any delay in reporting the loss or theft did not affect us negatively.
14. We will be liable only for the value of that part of the pair or set which is lost or damaged.

Specific exclusions

1. We will not be liable for payment of any loss, claim, indemnity or benefit for more than the limit of liability in the *Schedule of Benefits*.
2. Aesthetic damage to baggage, a device and personal possessions that does not render the baggage or personal possessions unusable.
3. Loss, theft of or damage to consumables.
4. Loss, or damage to a device.
5. Damage to the screens of mobile phones, devices, and valuables.
6. Any item not defined as baggage or personal possessions under General definitions.
7. Loss, theft of or damage to money and valuables (even if valuables cannot be carried as check-in luggage) from checked-in baggage left in the custody of a public conveyance provider or money and valuables packed in baggage left in the baggage hold or storage area of a public conveyance provider.
8. Loss, theft of or damage to money and valuables not on your person, or not locked in a safety deposit box at the time of loss.
9. Items hired by you, and all items loaned or entrusted to you.

10. If the public conveyance provider denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, we will also deny your claim since we are secondary to the public conveyance provider.
11. Any loss, theft of or damage to baggage and personal possessions if left unattended unless contained:
 - 11.1. In a locked room and there is evidence of forced entry
 - 11.2. In a locked safe or safety deposit box
 - 11.3. In the locked glove box or boot of a vehicle, in other words the luggage storage space located at the front or rear of a locked estate car, SUV or hatchback, under a luggage cover and out of view.
12. Loss or corruption of or damage to software, information or data contained in any computer, portable storage of any kind (such as flash drives and external hard drives), tapes or recording equipment or any consequential loss arising therefrom.
13. Theft of money and valuables from an unattended motor vehicle.
14. Electrical or mechanical breakdown of the article insured.
15. Wear and tear, damage caused by water, moth or vermin or any process of dyeing or cleaning.
16. Loss, damage, cost or expense directly or indirectly arising from permanent or temporary dispossession resulting from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities.
17. Bonds; securities; stamps or documents of any kind, including driving licences and passports, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, dentures, coupons, vehicles or accessories, samples or merchandise or business goods or specialised equipment relating to a trade or profession (unless otherwise specified by us), unused mobile telephone rental charges or prepayments.
18. Damage to fragile, perishable or brittle items.
19. Forgotten or mislaid items.
20. Sports gear while in use.
21. Losses from a roof or baggage rack.
22. Claims for loss, theft or damage to anything being shipped as freight or under a bill of lading.
23. Loss, theft or damage to baggage and personal possessions not accompanying you on the same flight.
24. Loss, theft or damage to illegal items or counterfeit watches.
25. Medication.
26. The excess.
27. Anything mentioned in the *General exclusions*.

SECTION 5

PERSONAL LIABILITY

- 5.1. If during a trip you become legally liable for accidental Bodily injury to, or the death of, any person or accidental loss of or *Material damage* to their property, we will cover you up to the limit of liability stated in the *Schedule of Benefits* (or in the event of your death, your legal personal representatives) against:
 - 5.1.1. All sums which you shall become legally liable to pay as compensation; and
 - 5.1.2. All legal costs awarded to any claimant or incurred in the defence of any claim that is contested by us and with our consent, up to the benefit or actual liability.

Specific conditions

1. No admission, offer, promise or indemnity will be made without our consent, which we shall be entitled to take over and conduct in your name the defence or settlement of any claim or to prosecute in your name for our own benefit any claim for indemnity or damages or otherwise and will have full discretion in the conduct of any proceedings and in the settlement of any claim and you will give all information and assistance as we may require. Every letter, claim, writ, summons and process will be forwarded to us on request. Written notice shall be given to us within 20 days of receipt that you have notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
2. We may at any time pay to you in connection with any claim or series of claims, up to the amount shown in the *Schedule of Benefits* (after deduction of any sum already paid as compensation) or any lesser amount for which such claim can be settled and upon such payment being made, we will relinquish the conduct and control of and be under no further liability in connection with such claim except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

SECTION 5 PERSONAL LIABILITY (CONTINUED):

Specific exclusions

1. Injury to, or the death of, any member of your family or household.
2. Occurrences, claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country.
3. Property belonging to or held in trust by you or your family or household.
4. Loss of or damage to property which is the legal responsibility of you or your family or household.
5. Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement.
6. Claims for injury, loss or damage arising directly or indirectly from ownership or use of airborne craft; horse drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats or canoes); animals and firearms.
7. Pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by you.
8. The ownership or occupation of any land or building.
9. Wilful or malicious acts.
10. Liability or material damage for which cover is provided under any other insurance or legislation
11. Accidental injury or loss not caused through your negligence.
12. Any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) or any HIV-related illness including AIDS or any mutant derivatives or variations thereof, however caused.
13. Any claim arising in connection with a trip within the borders of your country of residence.
14. Liability arising from the conduct by you of any profession, trade or business.
15. Judgements which are not in the first instance either delivered or obtained from a court within your country of residence or the country in which the event occurred.
16. Anything mentioned in the *General exclusions*.

SECTION 6 HIJACK OR KIDNAP AND WRONGFUL DETENTION

6.1 | Hijack, kidnap or wrongful detention daily benefit

- 6.1.1 We will pay up to the limit of liability shown in the *Schedule of Benefits* for each complete day that a person insured is forcibly or illegally detained, if during a trip:
- 6.1.1.1 The public conveyance in which you are travelling in is hijacked
 - 6.1.1.2 You are kidnapped
 - 6.1.1.3 You are wrongfully detained.

Specific conditions

1. Cover in respect of this section applies to incidents anywhere in the world, except for:
 - 1.1. Any country where the Foreign Commonwealth Office or the South African Department of Foreign Affairs has issued a travel warning
 - 1.2. Any other country in which the United Nations Armed Forces are present and active.
2. You will use all reasonable efforts not to disclose the existence of the cover provided by this section or any other insurance policy.
3. For each kidnap or wrongful detention event, the maximum limit and aggregate limit of our liability will not exceed the limit of liability shown in the *Schedule of Benefits* by reason of any one event, except where stated to the contrary.
4. You will use due diligence, do, and concur in doing all things reasonably practicable to avoid or diminish any loss insured under this policy.
5. The insurance provided under this section will be in excess over any other insurance or compensation from public conveyance.
6. You will file a detailed, affidavit with us as soon as possible after the insured event. We will specify information that is to be furnished to us to consider the claim.
7. You will cooperate with us in all matters relating to this insurance. This may include attending hearings and trials, securing and giving evidence, obtaining the attendance of witnesses, assisting in achieving settlements, and in conducting litigation, arbitration, or other proceedings.
8. No suit, action or proceeding for recovery of any loss under this section will be sustainable in any court of law, equity or other tribunal unless all requirements of this section are complied with and it is commenced within 12 consecutive months after you have filed a statement of loss with us.
9. We have the right to use your public conveyance ticket to offset our expenses in the purchase of a replacement public conveyance ticket.

SECTION 6

HIJACK, KIDNAP OR WRONGFUL DETENTION (CONTINUED):

Specific exclusions

1. Any demand for ransom monies.
2. Actual loss of or damage to property owned or lived in by you of any description, including intellectual property, because of an insured event.
3. Any violation of the laws of the host country by a person insured or failure to maintain and possess duly authorised and required documents and visas.
4. A person insured's failure to evacuate from the host country within seven-days after the issuance of an advisory or after an advisory against travel to that country has been issued.
5. A person insured taking part in the operations as a member of any governmental organisation, official law enforcement or military force.



Policyholder protection rules

Notice to Policyholders

As a short-term insurance policyholder or prospective policyholder, you have the right to the following information.

1. ABOUT THE INTERMEDIARY

Where an insurance intermediary or broker is appointed, they must provide you with the following information of their company:

- Their name, physical address and postal address and telephone number
- Their legal status and any interest in the Insurer or underwriting manager
- Whether or not they or their company is in possession of professional indemnity insurance
- Details of how to institute a claim
- The South African rand amount or percentage of fees and commission payable to them
- Confirmation of their written mandate to act on behalf of insurer or underwriting manager.

2. ABOUT THE INSURER

Name	Discovery Insure Limited
Registration number	2009/011882/06
FSP number	43064
Physical address	1 Discovery Place, Sandhurst, Sandton 2196
Postal address	Discovery Insure, PO Box 3888, Rivonia 2128
Telephone number	0860 87 82 33
Type of policy	Please refer to your <i>Plan Schedule</i> and policy wording
Professional indemnity cover	Discovery Insure Limited is in possession of professional indemnity cover.

3. PREMIUM OBLIGATIONS

Manner of payment	Please refer to your <i>Plan Schedule</i> and policy wording
Due date of premiums	Please refer to your <i>Plan Schedule</i> and policy wording
Consequences of non-payment	Please refer to your <i>Plan Schedule</i> and policy wording
Fees	The premium displayed on your <i>Plan Schedule</i>

4. COMPLIANCE

If you have any complaints about the availability or adequacy of information herein or about our claims or underwriting service, please bring this to the attention of Discovery Insure's compliance officer.

Telephone number	011 529 2980
Fax	011 539 1887
Email address	compliance@discovery.co.za

Your policy document contains the details of procedures to follow in the event of a claim. Should anything not be clear, please contact your insurance advisor or Discovery Insure for assistance.

5. BINDER DISCLOSURE

Binder holder	MSO International (Pty) Ltd 'MSO'
Physical address	2nd Floor, The Ridge, 1 Discovery Place, Sandhurst, South Africa, 2196
Postal address	P.O Box 1578, Gallo Manor, Gauteng, South Africa 2052
Phone number	+27 (11) 259 5000
Website	https://www.mso.co.za/

The binder holder is paid a binder fee which is calculated on the gross written premium. MSO International (Pty) Ltd 'MSO' is a subsidiary of Discovery Health and acts as a binder holder for Discovery Insure and has a signed binder agreement to this effect. In terms of the agreement, the binder holder may settle all valid claims. MSO may not reject claims, only Discovery Insure may do this. Discovery Health has 70% shareholding in MSO.

As a subsidiary of Discovery Health, MSOI is covered for professional indemnity and fidelity insurance.

6. COMPLAINTS

If you are dissatisfied with the feedback received from your intermediary or your underwriting manager, or your complaint remains unresolved, feel free to contact the Discovery Insure complaints department:

Telephone number	0860 87 82 33
Email address	insurecomplaints@discovery.co.za
Our website	https://www.discovery.co.za/corporate/contact-us

7. IMPORTANT INFORMATION

- Discovery Insure will inform you of any material changes to the information above.
- If any of the information reflected above was given to you orally, this disclosure notice serves to provide you with the information in writing.
- If any complaint to the intermediary or Discovery Insure is not resolved to your satisfaction, you may submit the complaint to the Ombudsman for Short-term Insurance or FAIS Ombud using the details provided below.
- Polygraph or any lie detector test is not obligatory in the event of a claim and failing it may not be the sole reason for repudiating a claim.
- Discovery Insure and not the intermediary must give reasons for repudiating your claim.
- Discovery Insure may not cancel your cover by informing your intermediary; it is our obligation to send notice to you.
- You are entitled to a copy of the policy wording, free of charge.

Claims	The claims submission process is detailed in the policy wording in the section headed GENERAL CLAIMS CONDITIONS. In the event of a possible claim, you must notify your adviser or Discovery Insure as soon as possible and submit a completed claim form within 30 days from the date of loss.
General	The policy wording and <i>Plan Schedule</i> must be read as one document. If you need advice on any aspect of your policy, excesses, claims procedures or your responsibility to pay premiums, please contact your insurance adviser or Discovery Insure. If you, at any time, suspect fraudulent dealings, please contact Discovery Insure on 0860 87 82 33 or the Insurance Fraud line on 0800 00 77 88.
Ombudsman for Short-term Insurance	PO Box 32334, Braamfontein 2017 0860 66 28 37 +27 11 726 5501 www.osti.co.za
Financial Sector Conduct Authority (FSCA)	P.O. Box 35655, Menlo Park 0102 0800 20 37 22 +27 12 346 6941 www.fsca.co.za
The FAIS Ombud	PO Box 74571, Lynnwood Ridge 0040 +27 12 470 9080 +27 12 348 3447 www.faisombud.co.za