



travelcheck INSURANCE POLICY WORDING

INDEX

IMPORTANT INFORMATION.....1
GENERAL POLICY TERMS, CONDITIONS & EXCLUSIONS.....2
TERRITORIAL AND AGE LIMITS.....4
GUIDELINE TO CHOOSING PRODUCTS.....5
GENERAL CONDITIONS AND EXCLUSIONS.....6

SECTION 1 : Emergency Medical and Related Expenses for International Journey.....7
SECTION 2 : Leisure and Sporting Activities.....8
SECTION 3 : Cancellation for other Reason.....10
SECTION 4 : Cancellation, Postponement and Curtailment for Named Reason.....11
SECTION 5 : Denied Visa Application.....12
SECTION 6 : Travel Supplier Insolvency Cover.....13
SECTION 7 : Missed Connection.....14
SECTION 8 : Journey Replacement Cover.....15
SECTION 9 : Travel Delay.....16
SECTION 10 : Replacement Personnel.....16
SECTION 11 : Baggage & Related Expenses.....17
SECTION 12 : Legal Liability and Related Expenses.....19
SECTION 13 : Personal Liability.....20
SECTION 14 : Hijack, Kidnap or Wrongful Detention.....21
SECTION 15 : Legal Expenses.....22
SECTION 16 : Incidental Events.....22
SECTION 17 : Natural Disasters.....23
SECTION 18 : Credit Card Top Up Excess Waiver.....23
SECTION 19 : Ticket Upgrade.....24
SECTION 20 : Car Rental Excess Waiver.....24

GENERAL DEFINITIONS.....25
STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS.....27

WELCOME TO LINKHAM TRAVEL INSURANCE

A warm welcome and thank you for choosing to insure your travel insurance through us. Our aim at Linkham Travel Insurance is to combine value for money with peace of mind, making travel insurance as straight forward as possible.

If You have any Questions under this policy or you would like more information, please do contact our Customer Services Department by phoning +27 (87) 135 3957 or by emailing travelinsurance@linkhamservices.com.

Should you wish to submit a claim email: assist24@africa-assist.co.za or phone +27 (87) 135 4441

LINKHAM TRAVEL INSURANCE is underwritten by GENRIC Insurance Company Limited (GENRIC), a registered short-term insurer, FSP: 43638 and administered by Linkham Services FSP number 45396.

Your Travel Insurance

This policy wording along with your policy schedule and any appropriate endorsements forms the basis of your contract of insurance with us. The policy wording details for what you **are covered**, for what you are **not covered**, **conditions of cover and evidence** documents required providing proof of loss and **limitations** on benefits, is the basis on which all claims will be settled.

It is validated by the schedule of insurance benefits, which are attached to the **policy wording**. The policy schedule of benefits must be read in conjunction with the Policy Wording.

Excess

The excess as shown in your Schedule of Insurance are applied to each and every claim. If you have a valid claim we will deduct the excess amount from the amount, we pay you.

Excess Waiver:

The excess will be waived if you have purchased the excess waiver as shown in the schedule of benefits. The monetary excess and waiting period will be waived for each section.

Payment of premiums

In return for having accepted **your premium** we will in the **event of bodily injury**, death, **illness**, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance cover in accordance with the operative sections of **your policy** as referred to in **your** schedule of benefits.

You are responsible for paying the **premium** to **us**. The **premium** is due in advance. **We** will not be liable for any claims that occur prior to **us** receiving **premium**. **We** will not be obliged to accept **premium** tendered to **us** after the due date but may do so at **our** sole discretion and on such terms as **we** may determine. Notwithstanding anything to the contrary contained in this **policy**, cover in respect of this **policy** will not commence before the **premium** has been paid by **you** and accepted by **us**.

Different levels of cover apply depending whether you bought an AAIM (Africa, Asia, Indian Ocean, Middle East), Economy Cover including USA or excluding USA and Luxury Cover excluding USA, Schengen, Credit card Top-Up, Senior, Business including or excluding manual labour (Expats included), Youth Cover excludes USA, Local, Inbound or specialised Cover and additional sections of cover will apply if you have paid the required premium.

Please read this policy wording to make sure that the cover meets your needs and check the details outlined within your policy schedule and any applicable endorsements to make sure that the information shown is correct.

IMPORTANT INFORMATION

The 24-hour 365 days Worldwide Medical Emergency Assistance Service will provide immediate help if you are ill, injured or die outside South Africa. The contact details are as follows: Phone +27 (87) 135 4441 or email assist24@africa-assist.co.za. Please have the following information available when you (or someone on your behalf) contact the Medical Emergency Assistance so that your case can be dealt with swiftly and efficiently.

- Your name
- Your policy number as shown on your policy schedule
- Your contact phone number abroad
- The name, address and contact phone number of your GP

Please note: If you go into hospital abroad and booked as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than R5000, someone must contact the Medical Emergency Assistance for you as soon as reasonably possible. If you do not contact us we may not provide cover, or we may reduce the amount we pay for your inpatient or outpatient treatment.

Medical Conditions:

This policy is not a Medical Aid, will only cover you if you have a sudden and unexpected accident or become ill and does not provide any cover for procedures that can be carried out in Your Home Country after Medical Repatriation has occurred. It does not cover any treatment you knew you might need whilst on your trip or if you have pre-existing Medical Conditions and did buy cover that includes pre-existing Medical Conditions.

How to make a claim:

All claims must be notified as soon as it is reasonably practical after the event which causes you to submit a claim. Late notification of a claim may affect our acceptance of a claim or result in the amount we pay being reduced.

The Linkham Travel Claims Department are open Monday to Friday between 8.30am to 5pm. A claim form will be sent to you as soon as you tell them about your claim. We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by us to support a claim. If the information supplied is insufficient, we will identify the further information which is required. If we do not receive the information we need, we may reject the claim.

CLAIMS CONTACT NUMBER

+27 (87) 135 4441

EMAIL ADDRESS

assist24@africa-assist.co.za

GENERAL POLICY TERMS AND CONDITIONS

Covered Territory

Worldwide including all Schengen States.

Insurance Product

- The policy cost is based on a number of factors including your travel destinations, the length of your journey, the level of cover and excess you choose, the number of people covered, your age and any optional extra cover you select. It will also include government charges (VAT) for Local and Inbound Cover.
- A single item limit applies as per the schedule of benefits. You are advised to insure any valuable items exceeding this single item limit on a separate All Risks Insurance Policy.
- You must be a resident of South Africa, and you must not have spent more than 6 months abroad in the year prior to purchasing this policy; Or you must hold a valid work permit.
- If you have **dual citizenship** we will not cover you whilst residing or travelling in either country of citizenship (cover excluded).
- Your International Journey must commence and end in South Africa.
- The Policy must be issued prior to the date of departure from South Africa.
- The excess as shown in the Schedule of Insurance is applied to each and every claim per event;
- The monetary limits shown in the Policy are deemed to be in South African Rand in all cases;
- **This Policy of Insurance shall be governed by the Laws of the Republic of South Africa. South African courts shall have sole jurisdiction in any dispute and/or legal matter arising herewith;**
- Under no circumstance will any payment on the Policy exceed the Limit of Liability in respect of the benefit as stated in the Schedule of Insurance You must reimburse Us within 30(thirty) days of receiving a written request to defray any expense for which We are not responsible;
- Prior to the issue of the Policy. We reserve the right to increase the excess, charge an additional amount or decline cover at Our discretion;
- Accompanied Children share in the Limit of Liability of their parent/s however the maximum liability per Insured Person shall not exceed the relevant Limit of Liability stated in the Schedule of Insurance. Applicable to Africa, Asia, Indian Ocean and Middle East, Economy Cover including USA and Luxury Cover Excluding USA , Inbound and Schengen Cover;
- Where You are insured by more than one Policy issued by Us, our maximum payment will never be more than the maximum Limit of Liability as stated on the Policy with the highest Benefits;

Period of Insurance

- The Period of Insurance commences on the **issue date** indicated on Your Policy Certificate
- Cover will terminate on the date indicated on Your Policy Certificate, or when You return from Your International Journey or if Your Policy was cancelled
- Trip limit– You must ensure that your trip duration shown on your policy schedule covers the whole trip. It is essential that your selected trip duration covers you from when you leave home until you return home.
- Cancellation Benefits (cancelling your trip) starts at the time you book the trip or pay the insurance premium and ends on commencement of any trip.
- **Travel Delay** (Section 9) will take effect from the moment You leave Your Place of Residence or Employment and travel in a direct and uninterrupted manner to embark on Your International Journey; will terminate the moment You reach Your Place of Residence or Employment when returning from Your International Journey;
- For all other sections, cover will commence when travelling on an **International Journey**, outside the borders of South Africa, commencing when You pass through passport control from South Africa.
- **Baggage Cover** in terms of Section 4 will terminate when You collected Your Baggage from the Terminal Building and have all Personal Belongings in Your custody and care;
- If **Youth Cover** is purchased, this policy will automatically extend if you are on home leave in your country of residence. The home leave period may not be more than **60 consecutive days** thereafter your policy will expire. There will be no cover whilst you are in South Africa.
- Cover for Emigration, you must buy a travel plan that covers 31 days after your arrival in your new country of residence and cover will be limited to Medical Emergency only.
- If you have selected **Annual Multi Trip (AMT)** this gives you cover to travel as many times as you like within the period of cover provided no single trip exceeds **90 days** and you are under **70 years** of age for leisure cover.
- Our liability is limited to 365 (three hundred sixty-five) days from the date of a valid claim within the Period of Insurance.
- Annual covers 1 trip up to 12 months. The policy ends when you return to your country of residence.

Policy Extension

If once you have left South Africa, and before the end of the period of cover, you decide you want to extend your policy contact our Customer Services department on +27 (87) 135 3957 or email travelinsurance@linkhamservices.com. Extensions can be considered if there has been no change in your health and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. We may consider your extension provided full details are disclosed to the Customer Services Department.

- We can amend any terms, conditions, benefits, exclusions and including premiums of this policy at the time of extension.

Policy Cancellation

- You have the right to cancel Your Policy within 14 days from the day of purchase. If you wish to cancel, you will be entitled to a refund of premium paid provided you have not travelled, there has been no claim or incident likely to give rise to a claim and no Visa has been obtained using Your Policy.
- The Policy cannot be cancelled once Your International Journey has commenced based on Your departure date or after the expiry date stated on Your Policy Certificate.

Automatic Extension due to a Valid Claim

We will Automatically extend the Period of Insurance due to the occurrence of an event giving rise to a valid claim under Medical and Related Expenses (Section 1) and which event occurred during Your International Journey.

Claims procedure

- All claims other than Emergency Medical and Related Expenses (Section 1) is only payable in the Republic of South Africa in South African Rand upon Your return to Your Home Country;
- Claims must be notified and submitted by no later than 60 days together with supporting documentation after return to Your Country of Residence. The cost of submitting claims documentation will be for your own account.

Credit Card Top Up

You can buy Credit Card Top Up Cover if you qualify for Automatic Travel Insurance on your South African issued bank credit card. Any Claim must first be lodged against your bank credit card travel insurance policy and our liability will become the excess of the Insurance.

Currency

If expenses are incurred in a foreign currency, then the rate of exchange used to calculate the amount payable will be the rate at the date the expense or loss was incurred. In all cases the monetary limits shown in the policy are in South Africa Rands.

Other Insurance Policies

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

This condition does not apply to Personal Accident claims.

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

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

Travel Warning Alerts or Advisory

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

Sanctions and Exclusion Clause

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union as well as United Kingdom or United States of America insofar as they are not in contradiction to the legislative provisions applicable to Us.

Summons

Any summons notice or process to be served upon Us for the purpose of instituting any legal proceedings against Us in connection with this Policy of Insurance must be served upon Genric Insurance Address Hyde Park, Attention: The General Manager Legal, who has authority to accept notice on Our behalf.

TERRITORIAL AND AGE LIMITS

This Policy will provide Insurance cover to the following Product Name and Age Limits:

If you turn 71 years during your trip, you must purchase the senior cover 71-80 years of age cover:

	INDIVIDUAL	COUPLE	SINGLE PARENT	FAMILY
Africa, Asia, Indian Ocean and Middle East (AAIM) 3 months - 70 years				
Economy Cover including and excluding USA 3 months - 70 years				
Luxury Cover excluding USA 3 months - 70 years				
Credit Card Top-Up 3 months - 70 years				
Youth Cover Excluding USA 16 years to 30 years				
Senior Cover 71 years to 80 years				
Senior Extended Cover 81 years to 85 years				
Business excluding Manual Labour 18 - 75 years				
Business including Manual labour 18 - 75 years				
Group Cover 3 months - 70 years				
Inbound Cover 3 months - 75 years				
Local Cover 3 months - 80 years				
Schengen Cover 3 months - 70 years				

Period of Cover

Means if annual multi trip cover is selected: the period of 12 months for which we have accepted the premium as stated in the schedule. During this period for travellers aged 70 and under, gives you cover to travel as many times as you like within the period of cover provided no single trip exceeds 90 days. Under these policies Section A – Cancellation cover will be operative from the date stated in the schedule or the time of booking any trip (whichever is the later date) and terminates on commencement of any trip. Includes Business Cover up to the age of 75 years.

Annual Multi Trip policy lasts for a period of 12 months after which it automatically expires.

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

For travellers aged 70 and under any trip not exceeding 185 days maximum is covered. For travellers 81-85 years any trip not exceeding 31 days is covered. If any trip exceeds the maximum period as stipulated in this clause, no cover will apply exceeding 92 days. Under these policies – Cancellation cover will be operative from the time you pay the premium.

For all other sections starts when you leave your home address in South Africa (but not earlier than 12 hours before the booked departure time) or from the first day of the period of cover as shown on your policy schedule, whichever is the later. Cover ends when you return to your home address in South Africa (but not later than 12 hours) after you return to South Africa or at the end of the period of cover as shown on your policy schedule, whichever is the earlier.



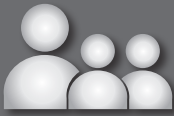
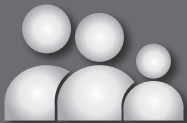

Each trip must begin and end in South Africa, unless you have bought a One-Way policy or Inbound in which case your trip must begin in South Africa.

Cover cannot start after you have left South Africa.

Age Limits

Person buying this insurance must be 3 Months -85 years of age at the date of buying this policy. Adults are entitled to travel independently. Children who are 17 years of age or under are only entitled to travel separately to the main insured person if they are travelling with a relative, guardian or person with legal duty of care, such as school teacher if on a school trip.

POLICY OPTIONS

 SINGLE TRIP	Individual Cover – One person travelling
 COUPLE/FRIENDS/FAMILY	An individual his or her friend or family member travelling together on an identical itinerary (maximum two people)
 SINGLE PARENT	An Individual and up to 5 (five) of his or her dependent children who are under 21 years of age.
 FAMILY	An individual and his or her partner provided they live together and up to 5 (five) of their dependent children who are 21 years of age or under at the date of buying this policy and are either in full time education or living with them, insured on the same policy travelling on any trip to the same destination. Under annual multi trip cover each adult is also insured to travel on their own but children must always travel with one of the adults named on the travel insurance certificate.
 GROUP	A group of individuals who are related (or not) and are named on one policy schedule under a single trip policy. All members of the group must travel together with the same departure, return date and destination (break-away included). Minimum ten travellers required. Children do not share cover, they pay the set rates for group cover.

GUIDELINE TO CHOOSING PRODUCTS

LOCAL COVER

South Africans travelling locally within South Africa. If the trip is taking you more than 300km away from your home and pre-booked at least two night's accommodation in a hotel, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

YOUTH COVER EXCLUDING USA

Covers 1 trip up to 12 months. The policy ends when you return to South Africa. The home leave allows 60 consecutive days thereafter the policy will end if you do not continue your international journey.

INBOUND COVER

- Your journey starts from your country of residence outside the borders of South Africa. Your insurance starts and ends when you pass through passport control in South Africa. An insured journey into South Africa.
- Cover will be provided to the Insured Person who resides outside the territorial limits of South Africa, travelling into South Africa. An International Journey must commence outside the territorial limits of South Africa as well as an onward connection to a destination within SADC region and South Africa must be shown on the Travel Tickets as a stopover.

Cover provided in South Africa with a valid work or study permit.

INTERNATIONAL TRAVEL COVER

Leisure Travel Covers

- Africa, Asia, Indian Ocean Islands and the Middle East
- Economy Cover Including USA
- Luxury Cover Excluding USA
- Schengen countries only (Travel insurance required to attain a Visa)
- Credit card top-up: Provided you qualify for automatic credit card cover
- Senior Cover: 71-80 years
- Senior extended Cover: 81-85 years

Business Covers

- Business Cover: Including and Excluding manual labour (expatriates are included)
- Any trip undertaken primarily for the purpose of business which commences during the period of insurance and is scheduled to last for a maximum duration of 12 (twelve) months.

GENERAL EXCLUSIONS

(You will have no cover if any of the following applies)

You must observe all the important information and Policy conditions insofar as they relate to anything to be done by You;

YOU WILL HAVE NO COVER ON THIS POLICY IF:

1. You are aware of any reason why the International Journey should be cancelled or abandoned; prior to booking Your International Journey;
2. You are travelling with the intention of obtaining medical treatment abroad or if You are on a waiting list for medical treatment or if You are travelling against medical advice;
3. You are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
4. You require search and rescue.
5. Prior to the purchase of the policy, You received a terminal prognosis, or have been recommended to continue or to commence any medical treatment or medication after the effective date of cover;
6. You are Travelling by air or acting as part of an aircraft crew, except where You are travelling as a fare paying passenger on an aircraft that belongs to an airline company duly registered for the transport of fare paying passengers on regular and published scheduled routes;
7. You are Travelling by sea vessel where you are part of a cruise ship crew, except where you are travelling as a fare paying passenger on a sea vessel;
8. You are undertaking employment on a permanent or contract basis. We will cover on a casual basis if you have purchased the Business or Youth Cover.
9. You Undertake Manual Labour work in connection with a business or a trade, unless Business cover including Manual Labour was purchased (driving a commercial vehicle is excluded).
10. You engage in occupational activities underground or requiring the use of explosives and on any oil rig stations at sea;
11. You are engaging in or taking part in armed forces services, armed security services or similar operations;
12. You wilfully expose yourself to or actively participate in war, invasion, act of foreign enemy, hostilities (whether war be declared or not), Riot, Civil Commotion, civil war, rebellion, revolution, insurrection, military or usurped power or any foreseeable act of any person acting on behalf of or in connection with any organisation with activities towards the overthrow by force of any Government (whether with legal authority or not) or any foreseeable act of Terrorism or violence;
13. Your deliberate exposure to exceptional danger (except to a save human life);
14. You are not admitted to any country by the authorities;
15. Accrue interest on any indemnity payable under this Policy. We reserve the right to commence or take legal proceedings in Your name for the settlement or defence of any claim or to prosecute any other party to recover compensation (including legal costs) in respect of any cover provided by this Policy of Insurance. Any amount recovered shall belong to Us;
16. Your claims are based on fraud or dishonesty. This includes any claims for events that You, or any person colluding with You, bring about deliberately so that You can benefit from a claim;
17. Loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss or other loss directly or indirectly caused by or contributed to or arising from ionising radiation or contamination by radio activity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For this exclusion only, combustion shall include any self-sustaining process of nuclear fission or in any way caused or contributed to by an act of war or Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent;
18. You are Participating Leisure or Sporting Activities not mentioned in the Leisure and Sporting section or if you are over the age of 65 years.
19. You are participation in motor cycling except as a driver or passenger of a motor cycle with an engine capacity of 250cc or less, provided that You or the driver hold a current legal motor cycle driver's licence and a driver permit to drive in the country visited. You must use the appropriate safety equipment (Crash Helmet) and adhere to the speed limit. Note that NO Personal Accident Cover, Permanent Disablement Cover and Personal Liability Cover is available when participating in motor cycling activities;
20. The Insured Person is reported to be under the influence of alcohol or has more than the legal limit of alcohol in his/her blood or breath as per legislation in the applicable country/region;
21. The Insured Person being under the influence of drugs or narcotics, accidental or otherwise, unless such drugs or narcotics were administered by a medical practitioner or unless prescribed by and taken in accordance with the directions of a medical practitioner;
22. There is any reported alcohol abuse, alcoholism, substance ingestion, solvent ingestion, drug ingestion, or addictive conditions of any kind.
23. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you, with the exception of cover provided under Travel Supplier Insolvency Section 6.

SECTION 1: EMERGENCY MEDICAL AND RELATED EXPENSES FOR INTERNATIONAL JOURNEY

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section or benefit only applies if shown on the schedule of benefits:</p> <ul style="list-style-type: none"> • Outside your country of residence. <p>Emergency Medical Expenses and Repatriation If during your trip you become ill or injured and require hospitalization or out-patient treatment (including prescription), repatriation or it is likely that the costs will exceed R5000 then you must contact the Emergency Assistance Service. We pay for necessary and reasonable costs.</p> <p>Pre-existing Emergency Medical and Related Expenses: (This section only applies if shown on the schedule of benefits.)</p> <p>If during your trip you become ill as a result of sudden and unexpected acute onset of a pre-existing illness we pay for necessary and reasonable costs up to the amount shown in your schedule of benefits provided you contact our Emergency Assistance Service for pre-authorization. Cover applies if you are hospitalized for more than 48 hours.</p> <p>Up to the amount shown in the schedule of benefits for costs incurred outside your country of residence.</p> <ol style="list-style-type: none"> 1. Repatriation of Mortal Remains or conveying your ashes to your home country and/or related costs, including R10,000(ten) for mourning expenses; 2. Provide medical transportation to the nearest most appropriate medical facility to obtain necessary treatment and or repatriation to Your Country of Residence. 3. Your Accompanied Children or Travel Companion (provided they are insured by us) are left stranded in the event of your hospitalization, repatriation or death, we will arrange and pay (economy class air ticket) for their transportation back to their country of residence with a qualified escort if necessary (for the children as per policy limits). 4. If You are travelling alone and are hospitalised as an in-patient for more than 10 consecutive days, we will pay for the air ticket (economy class) plus accommodation (three star) as per policy limit for a family member from your country of residence to visit you or escort you to your country of residence. 5. Emergency dental treatment required for the immediate relief of pain solely to relieve distress in eating up to a limit of R5000; 6. Hospital Cash Benefit as shown in the schedule of benefits for every 24 hours you must stay as an inpatient; 7. The cost of Out-Patient Physiotherapy or manipulative treatment limited to a maximum of R2000; 8. If you are Human Immunodeficiency Virus (HIV) positive or have Acquired Immune Deficiency Syndrome (A.I.D.S), Your medical related expenses are restricted to an overall indemnity limit of R500,000. <p>Note: All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced. If you become ill or injured, we have the right to bring you home if the medical practitioner and the Emergency Assistance Service doctor agree that you can safely travel home. If you choose not to return home, you must pay all further medical and related expenses you incur from that date onwards. We have the right to use your original travel tickets. Any refund you would get from unused tickets belongs to us.</p>	<ul style="list-style-type: none"> • Expenses of over R5000 if you did not contact the Emergency Assistance Services for their authorization; • The excess shown in the policy schedule of benefits; • Any costs incurred after you have refused the offer of returning to your home, when, in the opinion of our medical advisors, you are fit to travel. • If you do not observe all the policy terms and conditions insofar as they relate to anything to be done by you; • Treatment that You or Your medical practitioner are aware will arise during the International Journey or where a medical advisor has advised against travel; • Vascular, cardiovascular or cerebrovascular conditions if You are 71 (Seventy-one) years and over; • Investigatory treatment that is not specified by a medical practitioner appointed by Us as being immediately necessary; • Contraceptives devices, prosthetic devices and or artificial aids; • Cosmetic Surgery; • Psychiatric, psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress; • Any event where you are reported to be under the influence of alcohol or has more than the legal limit of alcohol in his or her blood or breath as per legislation in the applicable country/region; • Any event where you are under the influence of drugs or narcotics, accidental or otherwise, unless such drugs or narcotics were administered by a medical practitioner or unless prescribed by and taken in accordance with the directions of a medical practitioner; • Any reported alcohol abuse, alcoholism, substance ingestion, solvent ingestion, drug ingestion, or addictive conditions of any kind. • Sexually transmitted diseases; • Fillings or Crowns (permanent); • Pregnancy or childbirth from the 1st day of the 26th week of pregnancy onward as determined by a Medical Practitioner. • Any claim related to manual labour unless specifically listed on the Schedule of Benefits on the Business Policy. • Out-patient treatment under pre-existing Medical Conditions; • Under 'SPORTS AND ACTIVITIES' requirements have not been followed. • Medical and related costs incurred in your country of residence. • Anything mentioned in the General Exclusions.

IF YOU NEED TO CLAIM:

For Medical Emergencies contact +27 (87) 135 4441

You must obtain the Emergency Assistance Services authorisation before incurring any expenses over R5000 (Five thousand) rand as soon as reasonably possible. Failure to contact our Emergency Assistance Service for costs exceeding R5000 as an in-patient or out-patient, may result in us not paying the claim or reducing the amount we pay.

Call our Emergency Assistance 24 hours a day, 7 days in week, 365 days a year from anywhere in the world.

You can request a claim form from assist24@africa-assist.co.za.

No excess will apply if You are admitted as an in-patient for more than 24 hours.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that you have signed;
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Copies of passport;
- Copy of a cancelled cheque or a letter from your bank confirming your banking details;
- We require a 12(six) months medical history from Your Usual Medical Practitioner with regards to illness;
- Detailed medical report including diagnosis from the treating Medical Practitioner abroad with regards to any illness or injury
- Incident report/police report for any accident or injury;
- Daily Hospital Cash: Hospital admission form to prove every 24 (twenty-four) Hours completed in Hospital;
- Mortal Remains: Death Certificate which detail cause of death;
- All original invoices/receipts for expenses incurred;
- Details of Medical Aid or proof of other insurance

SECTION 2 : LEISURE AND SPORTING ACTIVITIES

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will cover You for Emergency Medical and Related Expenses up to the limits shown in the policy schedule of benefits whilst participating in the following activities at no additional premium.</p> <p>Where cover for sports and activities is provided, it is on a recreational and non-professional basis. Any participation in sports or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads).</p> <p>We may agree in writing to cover additional sports or participation in Professional Sports or competitions however, the Benefit limit on Medical Section 1 will be reduced to R1,000,000 and no benefits will be available under the Personal Accident, Permanent Total Disability and Personal Liability sections of the policy.</p>	<ul style="list-style-type: none">• Participating in a Professional Sport unless authorized by Us prior to travel;• The excess shown in the policy schedule of benefits;• Sprains, strains and physiotherapy treatment;• Claims as a result of mountaineering that requires the use of ropes, crampons or ice axes;• Participating in a race;• Participating in any sport not listed on the Leisure and Sporting Activity schedule;• Being over the age of 65 (sixty-five) years inclusive;• Participating in any of the following Leisure and Sporting Activities that are entirely excluded - Aerobatic flying, Cape Epic, Cave diving, Cliff diving, Free diving, Hang gliding, Horse racing, Hunting, Ice climbing, Microlite flying, Motor vehicle and/or motor bike and/or quad bike racing, Muay Thai, Paragliding, Parachuting, Rock climbing, Running with the bulls, Freestyle skiing, Sky diving, Sky surfing, Street luge, Tow-in surfing, Tour de Afrique, Toboggan racing, White water rafting class 6, Mount Everest past base camp, Heli-skiing, Horse Jumping, Skate Boarding;• Anything mentioned in the General Exclusions.

SPORTS & ACTIVITIES WHICH ARE COVERED

ACTIVITIES COVERED

- Clay Pigeon Shooting – supervised by a qualified person;
- Cricket;
- Croquet;
- Curling;
- Cycling;
- Dancing;
- Darts;
- Deep Sea Fishing;
- Dinghy sailing – inland & coastal waters provided it is in territorial waters;
- Dog Skijoring;
- Dog Sledding;
- Dressage;
- Dry Skiing;
- Dune bashing;
- Elephant / Camel riding;
- Fell Walking;
- Fencing – supervised by a qualified person;
- Field Hockey;
- Fishing; Foot Bag (Hacky Sack);
- Football;
- Go Karting (leisure only) – engine capacity of 200cc or less;
- Golf;
- Gym;
- Gymnastics;
- Handball;
- High Diving – less than 10 meters indoor only;
- Hiking – under 6,000 metres altitude, no solo treks, no mountaineering using ropes;
- Hill Walking – under 6,000 metres altitude, no solo treks, no mountaineering using ropes;
- Hockey;

- Horse riding – excluding Jumping, Hunting and Polo;
- Hot Air Ballooning – organised trips and travel as a passenger only
- Husky sledge driving – excluding endurance;
- Ice skating- excluding speed skating;
- In line skating;
- Javelin;
- Jet Boating;
- Jet Skiing up to a capacity of 500cc;
- Jogging;
- Ju Jitsu;
- Judo;
- Karate;
- Kick Boxing;
- Kite skiing, surfing and boarding
- Korfbal / Basketball / Netball;
- Power Lifting;
- Racquetball;
- Rambling;
- Roller Blading;
- Roller skating;
- Rounder's;
- Rowing – inland and coastal within territorial waters;
- Rugby;
- Running, Sprint, Long Distance;
- Safari – organised trips only excluding any guns;
- Sailing & Sailboarding & Sandboarding;
- Scooter – provided you wear a crash helmet and adhere to South African age limits for applicable motor driver licensing
- Scuba Diving – max depth 30m, accompanied by qualified instructor and

- not diving alone;
- Segway - a two-wheeled motorized personal vehicle consisting of a platform for the feet mounted above an axle and an upright post surmounted by handles;
- Skidoo;
- Skiing on piste, alpine, green, blue, red slopes;
- Snorkelling
- Snowboarding on piste; green, blue, red slopes
- Surfing – in territorial waters
- Soccer;
- Softball;
- Squash;
- Street ball;
- Surfing – in territorial waters;
- Swimming;
- Trekking under 6,000 metres altitude, no solo treks, no mountaineering using ropes;
- Triple Jump;
- Tug of War;
- Twirling;
- Volleyball;
- Wake boarding;
- Water polo;
- Table Tennis;
- Tennis;
- Tenpin Bowling;
- Tobogganing;
- Twirling;
- Volleyball;
- Wake boarding;
- Water polo;

IF YOU NEED TO CLAIM

For Medical Emergency contact +27 (87) 135 4441

You must obtain the Emergency Assistance Services prior authorisation before incurring any expenses over R5000 (five thousand rand) as soon as reasonably possible. Failure to contact us as required may result in declining to pay your claim, reduce the amount we pay or Limit the liability to R5000.

Call our Emergency Assistance 24 hours a day, 7 days in week, 365 days a year from anywhere in the world

You can request a claim form from assist24@africa-assist.co.za

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that you have signed;
- Request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copies of passport;
- Copy of a cancelled cheque or a letter from your bank confirming your banking details;
- Copy of Your Travel Insurance Certificate;
- Detailed medical report including diagnosis from the treating Medical Practitioner abroad with regards to any illness or injury
- Incident report for any accident or injury;
- Daily Hospital Cash: Hospital admission form to prove every 24 (twenty-four) Hours completed in Hospital;
- Mortal Remains: Death Certificate which detail cause of death;
- All original invoices/receipts for expenses incurred;

SECTION 3 : CANCELLATION FOR OTHER REASON

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will reimburse You up to the Limit of Liability as shown on the Schedule of Benefits for 50% of the published penalties and the non- refundable pre-paid expenses portion of Your Travel and or accommodation costs paid by You following the necessary cancellation of Your International Journey for reason not listed under Section 4.</p> <p>Provided:</p> <ul style="list-style-type: none">• You purchased your policy within 48 hours of the date of your initial deposit for your trip.• You must cancel your trip within 48 hours or more before your scheduled trip departure.	<ul style="list-style-type: none">• Any Expenses if your policy was purchased after 48 (forty-eight) hours of your full or part payment for your trip.• Any Expenses if you cancel your trip less than 48 (forty-eight) hours before Your scheduled trip departure.• The excess shown in the policy schedule of benefits.• The person who is the cause of the claim suffer from Psychiatric, psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity and depression.• Cancelling your travel if you or the person who is the cause of the claim are 71 years and over, suffering from any-pre-existing Medical conditions or have Vascular, cardiovascular or cerebrovascular conditions.• If you are aware of any reason why the International Journey should be cancelled or abandoned; prior to booking Your International Journey.• Exclusions mentioned under General Exclusions.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Obtain a claim form from assist24@africa-assist.co.za;
- Completed claim you have signed;
- Copies of the relevant International Flight Ticket and passport.
- Medical or death certificates in the case of death;
- Proof of deposits that you can't recover;
- Proof of ticket change fees;
- Proof of accidental damage to your movable property;
- Proof of carrier schedule change;
- Copy of Your Travel Insurance Certificate;
- Copy of a cancelled cheque or a letter from your bank confirming your banking details;
- The original flight invoice (original amount paid and any refund amount due);
- A letter from the provider confirming their cancellation/refund policy and whether any amount was refunded to You;
- If Cancellation / Curtailment / postponement is on medical grounds, including death, the medical history must be completed by the usual medical practitioner of the individual whose condition has led to the submission of the claim (refer to the Medical Section);
- If Cancellation/Curtailment is due to death, We require a certified copy of the death certificate;
- If this claim is being submitted as a result of an injury, please provide a full description of the incident leading to the injury. If a third party was involved, please provide their details;
- Proof of Traumatic Event that occurred;
- Travel Supplier Insolvency:
 - Proof that costs were paid directly to the Travel Supplier by the agent or Yourself;
 - Proof that Travel Arrangements were booked prior to departure;
 - Written statement from the appropriate authority confirming reason for cancellation;

- Travel Delay and Missed Connection: A letter from the Carrier with whom You were travelling when the delay/missed connections occurred, detailing the cause and length of the delay;
- Receipts for all expenses.

SECTION 4 : CANCELLATION, POSTPONEMENT AND CURTAILMENT FOR NAMED REASON

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>Cancellation of an insured journey</p> <ul style="list-style-type: none"> • We will pay you up to the amount shown in the Schedule of Benefits for non-refundable unused travel and accommodation costs due to an insured event listed below. • Refund cost of visas, not exceeding R2000 (two thousand), you have paid for and cannot get back. <p>THIS SECTION ONLY APPLIES IF SHOWN ON THE SCHEDULE OF BENEFITS.</p> <p>Postponing an insured journey: We will pay you up to the amount shown in the schedule of benefits for any flight penalties (before the journey starts) or economy class travel cost or three-star accommodation if you need to postpone the return flight after departure due to an insured event listed below.</p> <p>Curtailement: The Medical Emergency Service must be contacted immediately in the event of a serious injury, illness or hospitalization, where repatriation to your country of residence has to be considered.</p> <p>We will pay you up to the amount shown in the schedule of benefits for the non-refundable, unused portion of your travel or accommodation costs to curtail Your International Journey to return to your country of residence due to an insured event listed below.</p> <p>Please note: We will calculate claims for cutting short your trip from the day of your return to South Africa begins or the day you go into hospital overseas as an in-patient. Your claim will be based on the number of complete days you have not used.</p> <ol style="list-style-type: none"> 1. The unexpected death, unforeseen illness, or injury of You, Your Travel Companion, Your Immediate Family or Business Partner or person with whom You had intended to stay with abroad as deemed necessary by a medical practitioner. 2. Traumatic event that occurs within 30 (thirty days) days before your planned departure. 3. You are made redundant or retrenched 30 (thirty days) days before your planned departure. 4. Theft or Loss of Your or Travel Companions Passport or Visa causing unavoidable cancellation of Your pre-booked travel arrangements; 5. World Health Organisation or Local Government regulations recommendations due to an Epidemic or Natural Disaster that takes place within 7 (seven) days prior to Your departure date; 6. Accidental damage, burglary, or fire affecting Your Home, occurring during the Trip or within 30(thirty) days prior to Your departure date, when a loss relating to Your Home in excess of R100,000 (one hundred thousand) rand is involved; 7. A terrorist attack within 14 (fourteen) days of your departure, in the same city listed on your itinerary. 8. The cancellation and/or delayed departure of the scheduled departure of Your transport, is due to Hijack, Strike, Riot or Civil Commotion; 	<ul style="list-style-type: none"> • The excess shown in the policy schedule of benefits. • Hijack, riot, strike or Civil commotion, for which there was a public warning 14 (fourteen) days or more prior to purchasing your policy. • Claims where a theft of passport has not been reported to the necessary authorities within 48 hours, and a written report obtained. • Cancellation, postponing or curtailment relating to Pre-Existing Medical Conditions including you or the person who is the cause of the claim unless cancellation for other reasons was purchased; • Any claim from you or the person who is the cause of the claim suffers from a Vascular, cardiovascular or cerebrovascular condition or the person with whom you had intended to stay are over the age of 70 years; • Claims arising due to a medical conditioning where a medical practitioner did not confirm that cancellation of the trip was necessary prior to the trip being cancelled; • Claims where You did not check in for Your flight according to the scheduled times; • The same city has not experienced a terrorist incident within 90(ninety) days prior to the terrorist incident that is the cause of Your claim; • Delay, detention, destruction or confiscation by customs officials or other authorities; • Disinclination to proceed or financial circumstances or government prohibition, loss of enjoyment; • The inability of any tour operator or wholesaler to complete arrangements for a group due to a deficiency in the number of persons required to commence or complete any part of the tour; • Any consequential loss; • Any claim related to Pregnancy or childbirth from the 1st day of the 26th week of pregnancy; • The cancellation of the International Journey on request of Your Spouse, parent, child or employer; • Any claim related to Psychiatric, psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress; • Retrenchment and redundancy if you are self-employed or take voluntary retrenchment. • Non-admittance into any country by the authorities. • You not having the required and/or correct travel documents or visa. • Anything mentioned in General Exclusions.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed and signed claim form that can be obtained from assist24@africa-assist.co.za
- Copy of Your International Flight tickets purchased for Your booked itinerary
- Copy of Your Travel Insurance Certificate;
- A letter from the provider confirming their cancellation/refund policy and whether any amount was refunded to You;
- If Cancellation / Curtailment / postponement is on medical grounds, including death, the medical history must be completed by the usual medical practitioner of the individual whose condition has led to the submission of the claim
- If Cancellation/Curtailment is due to death, We require a certified copy of the death certificate;
- If this claim is being submitted as a result of an injury, please provide a full description of the incident leading to the injury. If a third party was involved, please provide their details;
- Proof of Traumatic Event that occurred;
- Receipts for all expenses.
- Any other documentation that We may require to finalise the assessment of Your claim.

SECTION 5 : DENIED VISA APPLICATION

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will reimburse You the amount as shown in the schedule of benefits for the non-refundable portion of pre-paid travel or accommodation</p> <p>Refund of visa costs not exceeding R2000 (two thousand) provided you have purchased the optional additional cover for visa cost.</p> <p>If Your Visa application is denied resulting in Your International Journey being cancelled or postponed provided:</p> <ul style="list-style-type: none">• You are in possession of a valid passport;• Your passport is valid for 6 (six) months after the last day of Your International Journey;• Your passport has at least 2 (two) blank adjacent pages, for visa stamps;• You are applying for a tourist or business visas only;• All Your documents are in order as per the Embassy specific requirements;• You do not have a criminal record;• Your application is made timeously, within the minimum number of days as stipulated by the Embassy.• You have a return airline ticket.	<ul style="list-style-type: none">• The excess shown in the policy schedule of benefits;• Working visa or Emigration applications;• If your travel insurance policy has been purchased after your visa application to the Embassy;• Anything mentioned in General Exclusions.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

Request claim form from assist24@africa-assist.co.za

- Completed claim form that you have signed;
- Copies of the relevant International Flight Ticket;
- Copy of a cancelled cheque or a letter from your bank confirming your banking details;
- Copy of Your Travel Insurance Certificate;
- Proof of submission and Denial of your Visa;
- Written confirmation from the Consulate or Embassy that your visa application was rejected;
- A letter from the provider confirming their cancellation/refund policy and whether any amount was refunded to You;
- Proof of flight and accommodation penalties;
- Proof of deposits and payments that you cannot recover;
- Receipts for all expenses.

SECTION 6 : TRAVEL SUPPLIER INSOLVENCY COVER

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>Travel suppliers of your travel arrangements include the scheduled airline, cruise line, railway line, coach transportation, car hire, hotel accommodation (Travel agents are not travel suppliers).</p> <p>We will reimburse You the Irrecoverable Loss if Your International Journey is cancelled prior to departure or the additional costs for You to return to Your Country of Residence if Your International Journey is curtailed.</p> <p>Bankruptcy and/or Financial Default of the Travel Supplier through whom You booked and purchased Your Travel Arrangements, resulting in the complete stopping of services with no alternative Travel Arrangements being provided.</p> <p>Specific conditions:</p> <ul style="list-style-type: none"> Your travel arrangements must have been booked in South Africa before the scheduled departure. The travel airline must be licensed in South Africa. If your travel arrangements were paid to an agent and not directly to the travel supplier who is in financial default, the agent must provide us with proof that the full costs were paid on your behalf to the travel supplier. If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will pay the difference up to the amount stated in the schedule of benefits. There was no public warning 14 days before the purchase of this policy that Financial Insolvency was likely to occur. 	<p>The excess shown in the policy schedule of benefits.</p> <ul style="list-style-type: none"> Default of any transport, or accommodation provider, travel agency or tour operator, or any person acting as an agent of Yours, with the exception of insolvency; Cancellation or Curtailment of Your International Journey arising directly or indirectly from circumstances known to You or Your agent prior to the booking of Your International Journey or purchasing Your travel insurance Policy; Additional costs incurred if You fail to notify Us immediately of the cancellation or curtailment of Your International Journey due to Insolvency; Any Travel Arrangements forming part of Your International Journey that were booked after Your departure date indicated on Your Policy Certificate; Travel or hotel not booked within South Africa before the start date. Any claim will be deemed to be in excess of the cover provided by any other Policy or policies of insurance or credit card or statutory insurance; Anything already mentioned in General Exclusions.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Obtain a claim form from assist24@africa-assist.co.za
- A completed claim form that you signed;
- Copies of the relevant International Flight Ticket;
- Copies of passport
- Proof of payment for costs paid directly to travel supplier by the agent or yourself;
- Unused travel supplier tickets, vouchers;
- Evidence of the travel supplier being insolvent;
- Copy of a cancelled cheque or a letter from your bank confirming your banking details;
- Copy of Your Travel Insurance Certificate;
- Proof that Travel Arrangements were booked prior to departure;

SECTION 7 : MISSED CONNECTION

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will pay the amount as shown in the Schedule of Benefits for the reasonable extra cost of economy class transportation and accommodation you incur to enable you to continue with your pre-booked journey in accordance with your itinerary should you miss a flight connection.</p> <p>Or</p> <p>We will provide you with a Dragon Pass Lounge Voucher* if you are delayed by more than 4 hours where an onward flight has been arranged by the Carrier.</p> <p>See Section 9 Travel Delay for more information about Dragon Pass.</p> <p>Specific Conditions:</p> <p>When You miss Your connecting scheduled transportation due to:</p> <ul style="list-style-type: none"> • Strike, Industrial action; • Adverse Weather Conditions, Natural Disasters; • Failure of air traffic control systems; • Carrier Mechanical Breakdown; Grounding of an aircraft due to mechanical or structural defect • Any event leading to airspace restriction or airport closure. • We will only pay these costs if there was 3(three) hours or more between your original scheduled arrival time and the scheduled departure time of your connecting transportation in your original itinerary. 	<ul style="list-style-type: none"> • Your failure to check in on time; • The excess shown in the policy schedule of benefits. • If you don't allow 3 hours or more between Your original scheduled arrival time and the scheduled departure time of your connecting transportation in Your original travel itinerary. • If there is alternative onward transportation to your destination available for you to use within 6(six) hours of your arrival. • Being delayed, detained, by customs officials or other authorities; • Any claims where you have not obtained written confirmation from the Carrier stating the reason for the delay and number of hours the delay lasted. • When you do not proceed due to financial circumstances or government prohibition; • Any consequential loss; • Costs of resuming the International Journey other than the costs allowed for under Replacement Journey (Section3.7); • Costs where the Carrier is liable or makes alternative arrangements at their cost; • Possession of incorrect travel documents or visas at the time of travel; • Non-adherence to health requirements of any country to be visited by You. • Exclusions already mentioned in General Exclusions.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that you have signed, request claim from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Copy of Your International Flight tickets purchased for Your booked itinerary;
- A letter from the Carrier with whom You were travelling when the missed connections occurred, detailing the cause and length of the delay;
- Receipts for all expenses.
- Any other documentation that We may require to finalise the assessment of Your claim.

SECTION 8 : JOURNEY REPLACEMENT COVER

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will reimburse You the cost of economy class travel expenses, three-star accommodation costs and reasonable additional travel expenses when you have paid for Your next International Journey up to the Limit of Liability shown on Your Policy Certificate.</p> <p>You are hospitalised for more than 50 % of Your International Journey or 5 (five) days whichever is greater, then We will reimburse You the cost of economy class travel expenses, three-star accommodation costs and reasonable additional travel expenses when you book and have paid for your next International Journey.</p> <p>If as a result of unexpected Accidental Bodily Injury, illness or disease during Your International Journey We repatriate You to Your Country of Residence. and only if You have more than 50% of Your International Journey outstanding or 5(five) days, whichever is greater;</p> <p>Specific Conditions:</p> <ul style="list-style-type: none"> • Your International Journey must have been booked and paid for by a registered Travel Supplier; • Your new International Journey is booked with the same Travel Agency that you booked and paid your original International Journey with; • This benefit is used within 12(twelve) months after your repatriation back to Your Country of Residence; • You have a valid approved claim under Medical and related expenses; 	<ul style="list-style-type: none"> • Anything mentioned in General Exclusions. • The excess shown in the policy schedule of benefits.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Copy of Your International Flight tickets purchased for Your booked itinerary;
- The original flight invoice (original amount paid and any refund amount due);
- A letter from the provider confirming their cancellation/refund policy and whether any amount was refunded to You;
- Any other documentation that We may require to finalise the assessment of Your claim.
- Receipts for all expenses.

SECTION 9 : TRAVEL DELAY

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will pay or reimburse for the amount as shown in the Schedule of benefits for reasonable additional expenses incurred for meals, drinks, travel costs and accommodation if the scheduled departure of Your public conveyance transport is delayed for minimum 4 (hours) provided your carrier does not cover these expenses.</p> <p>Your travel is delayed due to unforeseen travel delays:</p> <ul style="list-style-type: none"> • Strike, Industrial action; • Adverse Weather Conditions, Natural Disasters; • Failure of air traffic control systems; • Carrier Mechanical Breakdown; • Grounding of an aircraft due to mechanical or structural defect; • Any event leading to airspace restriction or airport closure; <p>You need to provide Us with receipts for all purchases when making a claim under this Section as this is not a cash benefit.</p> <p>OR</p> <p>We will provide you with a Dragon Pass Lounge voucher.</p>	<ul style="list-style-type: none"> • Your failure to check in according to the scheduled times; • The excess shown in the policy schedule of benefits. • Being delayed or detained by customs officials or other authorities; • Costs where the Carrier is liable or makes alternative arrangements at their cost; • Costs recoverable if you abandon your trip. • Prepaid accommodation and travel expenses are excluded. • Any loss that is not confirmed in writing by the carrier advising the number of hours and the reason for the delay well as the scheduled, actual departure times and confirmation of your check in. • Exclusions mentioned in General Exclusions. <p>There may be occasions when this benefit is unavailable:</p> <ul style="list-style-type: none"> • If the lounge is closed when the delay occurs – during the night, for instance; • If the lounge is at full capacity; <p>Or if you or another insured person fail to meet the lounge terms and conditions such as dress code or minimum age.</p>

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- A letter from the Carrier with whom You were travelling when the delay occurred, detailing the cause and length of the delay;
- Any other documentation that We may require to finalise the assessment of Your claim.
- Receipts for all expenses.

SECTION 10 : REPLACEMENT PERSONNEL

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>Business cover only.</p> <p>We will pay as per schedule of benefits for reasonable economy class travel costs for a replacement employee to complete the original business commitment you cannot complete due to your death, injury or illness or you have to return to your Place of Residence for a family member who has died or is dying.</p> <ol style="list-style-type: none"> 1. The employee is well enough to resume travelling again or we can send a substitute employee to complete the original business commitment or 2. The employee will be sent to complete an original business commitment within 90 (ninety) days of return to South Africa; 3. We have the right to use your original ticket; 4. You have a valid claim under Emergency Medical and Related Expenses and or Accidental Death and Permanent Total Disablement where you are unable to complete the assignment for which you were originally sent. 	<ul style="list-style-type: none"> • Any expenses you incurred before the insured event; • Anything mentioned in General Exclusions; • The excess shown in the policy schedule of benefits;

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Any other documentation that We may require to finalise the assessment of Your claim.
- Receipts for all expenses.

WHAT YOU ARE COVERED FOR

This section only applies if shown on the schedule of benefits.

Baggage or Personal Belongings:

We will reimburse you up to the amount shown in the policy schedule of benefits for the value of, replacement or repair (at Our discretion) If Your Baggage, or **Personal Belongings** (not hired, loaned or entrusted to you) which is stolen or damaged. There is a separate limit for Accidental Loss of Personal Items as shown in your schedule of benefits. **Standard Cover excludes damage to luggage.**

Baggage Delay:

For reasonable expenses that You had to incur to replace essential items if Your checked in Baggage is delayed, misdirected and/or temporarily misplaced by a carrier for more than 4 (four) Hours. **You provide Us with receipts for all purchases when making a claim under this Section as this is not a cash benefit.**

Cash and travel Documents:

Cash:

We will pay up to the amount shown in the Schedule of benefits for the theft of the following if you can provide evidence you owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Traveller's cheques (if these cannot be refunded by the provider).

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the schedule of benefits.

Travel documents:

We will pay up to the amount shown in the schedule of benefits for the cost of replacing the following items belonging to you if they are lost, stolen during your trip:

- Passport;
- Travel tickets; and
- Visas.

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return to Your country of residence.

Additional sub-limits for Baggage and Personal Belongings:

1. All valuables in total; and
2. Any one article, pair, and/or set of articles.

You are advised to insure any valuable items exceeding this single item limit on a separate **All Risks policy**.

If additional baggage cover has been purchased, single item limit will apply to the original benefit.

Single item limit of 25% of the insured sum will apply for any single item of Baggage, Personal Belongings and Valuables unless otherwise stated as per limits shown in the Schedule of Benefits;

- Spectacles, sunglasses, contact lenses are limited to R1500.
- a camera, its lenses and fittings and the camera case shall be deemed to be a single item;
- a mobile phone / satellite phone and its fittings (including photographic fittings) shall be deemed to be a single item and is limited to R1 500 (one thousand five hundred);
- a laptop, tablet, personal computer and accessories, including but not limited to battery charger, adapter, external keyboard and case, shall be deemed to be a single item as per the limits as **shown in the Schedule of benefits**.
- Jewellery and its attachments shall be deemed a single item and is limited to R2500 (two thousand five hundred) unless a valuation certificate is provided then it will be deemed as a single item.

Special conditions relating to claims:

1. You must report the loss, theft or damage to the local Police in the country where the incident occurred within 48 (forty-eight) hours of discovery and obtain (at your own expense) a written report of the loss, theft or attempted theft of all baggage.
2. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
3. If personal money or passports are lost, stolen or damaged while in the care of a hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
4. If baggage, personal money or passports are lost, stolen or damaged whilst in the care of an airline you must: a) get a Property Irregularity Report from the airline. All loss or damage attributable to theft or vandalism by airline carriers, other transport companies or hotels must be reported to them immediately and a written report must be obtained. You must check your baggage before leaving an airport and must make an attempt to make a recovery from the airline. An irregularity report must be obtained from the airline before leaving the airport.
5. Theft or damage not attributable to airline carriers, transport companies or hotels must be reported to the local police authorities within 48 (forty-eight) hours and a written police report must be obtained containing a police case number, outline of the event that occurred and a description of the items stolen.
 - a) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - b) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
6. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.
7. All claims for accidentally loss are subject to the limit for Accidental Loss specified in the Schedule of Benefits. An affidavit must be supplied outlining the events that took place when the loss occurred.
8. You always exercise reasonable care for the safety, security and supervision of property at all times and must not leave property in an unattended public place;
9. You take all reasonable precautions to minimise any loss and not abandon any damaged property;
10. You only claim for the amounts not already reimbursed by the transport provider/carrier;
11. All jewellery, cash and documents are carried on You or locked in a safety deposit box at all times;
12. Portable Electronic Equipment (including but not limited to cameras, cellular phones, satellite phones, navigation systems, laptops, tablet, personal computers and/or eReaders) must accompany You as **hand / cabin** baggage and proof of ownership must be provided.

WHAT YOU ARE NOT COVERED FOR

- The excess shown in the policy schedule of benefits.
- Losses, delay, detention, destruction or confiscation by customs officials or other authorities;
- Damage and loss that You are not able to prove, we may ask you to show us your travel tickets, tags, relevant receipts and proof of ownership.
- If, in the event of loss or theft or damage of your personal baggage, valuables you do not report to the local police authorities in the area within 48 (forty-eight) hours where the loss occurred and provide us with a written acknowledgement of the report contained.
- Any baggage more specifically insured by, or recoverable from, any other source. Any reimbursement received will be deducted from the amount of your claim under this section;
- Contractual duties and obligations that You might have in relation to a cell phone, computer or similar electronic equipment
- Loss or damage to a mobile or satellite phone and its fittings unless personally carried with You;
- If no proof is provided from your cell phone service provider that your cell phone has been blacklisted.
- Normal wear and tear, mildew, rust or corrosion, the action of insects, moth or vermin, or clothing, Personal Belongings being cleaned, dry cleaned, dyed, altered or repaired;
- Loss or damage to fragile or brittle articles unless caused by fire or accident to the transport in which they are being carried;
- Theft from an unattended vehicle unless such property is securely contained in a compartment of the vehicle that is not visible to passers-by and entry to the vehicle is gained by visible, forcible and violent means;
- For any loss of jewellery while swimming or partaking in any sports or activities.
- Mechanical or electrical breakdown or derangement;
- Damage and loss to bonds, stamps, negotiable instruments, manuscripts, deeds, securities of any kind or bullion;
- Damage or loss to sporting equipment whilst in use during Your International Journey;
- Damage or loss to unaccompanied luggage.
- Any loss you cannot prove by written confirmation from the carrier for baggage or baggage delay.
- Loss, theft of or damage to valuables and personal money left unattended at any time (including in a vehicle, checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- Loss, theft of or damage to unset precious stones, corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, ski equipment, golf equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Any goods intended for sale or trade;
- Anything mentioned in General Exclusions.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; that You must request from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Any other items that might be necessary in order to successfully assess your claim, together with the following documents for the different types of losses;
- A police report, if property was lost or stolen other than whilst in the custody of a Carrier;
- If the claim is for property lost, stolen or damaged whilst in the custody of a Carrier, please forward the report issued by the Carrier or their agent, written confirmation from the Carrier that no payment has been issued to You;
- Baggage delay claims only: receipts for necessary purchases of essential clothing and toiletries and the Carriers confirmation of the incident and the date and time Your luggage arrived;
 - i) Damage claims only: Please provide an estimate for repair. If the damage is beyond repair, We require written confirmation from a relevant tradesman. Please retain all damaged items as We may require them to be forwarded to Our offices;
 - ii) Written proof of delay from the transport provider/carrier must be submitted with any claim along with receipts in support of the purchase of emergency, essential items of clothing and Personal Belongings. This is not a cash benefit and only incurred expenses will be reimbursed.
- In respect of jewellery claims, original or certified copies of evaluation certificates issued prior to the Commencement of the Insured Journey is required;

SECTION 12 : LEGAL LIABILITY AND RELATED EXPENSES

Personal Accident and Permanent Total Disablement

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR												
<p>We will pay up to the amounts shown in the schedule of benefits the appropriate compensation to You, Your estate or nominated beneficiary in accordance with the percentages indicated in table of benefits.</p> <p>1. Death If you suffer accidental bodily injury during the insured journey, which causes your death.</p> <p>2. Permanent Total Disablement If you suffer accidental bodily injury during the insured journey, which causes permanent disablement within 12 months of the accident</p> <p>3. If Your whereabouts are unknown and after 12 (twelve) consecutive calendar months, it is reasonable to believe that You may have died due to an Injury,</p> <p>The death and permanent total disablement benefits are per insured person as per percentage of the benefit limit set out in the table.</p> <table border="1"> <tr> <td>Death</td><td>100%</td></tr> <tr> <td>Loss by physical separation or permanent total loss at or above the wrist or ankle of one or more limbs.</td><td>100%</td></tr> <tr> <td>Total and irrecoverable loss of hearing in one ear</td><td>50%</td></tr> <tr> <td>Total and irrecoverable loss of hearing in both ears</td><td>100%</td></tr> <tr> <td>Total and irrecoverable loss of sight in one eye</td><td>50%</td></tr> <tr> <td>Total and irrecoverable loss of sight in both eyes</td><td>100%</td></tr> </table> <p>Specific conditions:</p> <ul style="list-style-type: none"> The diagnosis and determination of permanent total disablement must be made and documented by a Medical practitioner and must be continuous and permanent for at least 12 (twelve) consecutive months from the onset of the disablement; Notice of Death to be reported to Us as soon as possible and we will have the right to have a post mortem examination of the body if necessary; In the event of death of Children, the benefit payable will be subject to the amount legislated by law at the time of death; Permanent total loss of use of Limb/s will be deemed as Permanent Total Loss of Limb/s; If the compensation becomes payable under more than one benefit as a result of one incident, the total amount shall not exceed 100 % of the Limit of Liability; If you die of natural causes prior to the final disablement assessment relating to an Insured Event, We will pay what reasonably would have had to be paid for such permanent disability in accordance with the Table of Benefits; If You are travelling in any chartered aircraft with more than 20 (twenty) seats, the Limit of Liability is restricted to 25 % in respect of each person that is insured; If your whereabouts are unknown for more than 12 (twelve) months, Your Spouse, immediate family etc. must have reported You as a missing person to local police authorities. 	Death	100%	Loss by physical separation or permanent total loss at or above the wrist or ankle of one or more limbs.	100%	Total and irrecoverable loss of hearing in one ear	50%	Total and irrecoverable loss of hearing in both ears	100%	Total and irrecoverable loss of sight in one eye	50%	Total and irrecoverable loss of sight in both eyes	100%	<p>If you are 70 years and over</p> <ul style="list-style-type: none"> Your disablement caused by mental or psychological trauma not involving Your Bodily Injury; Any Physical defect, illness or infirmity which existed prior to the start of Your International Journey; The excess shown in the policy schedule of benefits. Any benefit for occupational disability under permanent total disablement (applicable to children) Travel in any single engine aircraft; Travel in any helicopter unless utilised as a connecting flight by a scheduled airline. Injuries related to any Psychiatric, psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress; Any event where the Insured Person is reported to be under the influence of alcohol with more than the legal limit of alcohol in his blood or breath as per legislation in the applicable country/region; Any event where the Insured Person being under the influence of drugs or narcotics unless such drugs or narcotics were administered by a medical practitioner or unless prescribed by and taken in accordance with the directions of a medical practitioner; Any reported alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse, or addictive conditions of any kind; All exclusions already mentioned in the General Exclusions.
Death	100%												
Loss by physical separation or permanent total loss at or above the wrist or ankle of one or more limbs.	100%												
Total and irrecoverable loss of hearing in one ear	50%												
Total and irrecoverable loss of hearing in both ears	100%												
Total and irrecoverable loss of sight in one eye	50%												
Total and irrecoverable loss of sight in both eyes	100%												

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Death Certificate detailing cause of death;
- Inquest and Post Mortem Reports;
- Police Report if death is due to a motor accident. The Police Station and Reference number if death is the subject of criminal investigation;
- Identity Documentation.

SECTION 13 : PERSONAL LIABILITY

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>We cover up to the amount shown in the policy schedule of benefits for your legal expenses and legal liability for damages caused by an accident that happened during your trip, which leads to a claim made against you for:</p> <p>Accidental bodily injury to a person who is not a member of your family, household, employed by you or your travel companion; or Loss of, or damage to, any property which does not belong to, is not in charge or control of you, or any member of your family, household, employee or travelling companion;</p> <p>Specific conditions:</p> <ul style="list-style-type: none"> • You do not admit fault, liability, offer, payment or promise without Our confirmation/Consent; • You give Us written notice with all required documentation of an event that may give rise to a claim within 30 (thirty) days after You return from Your International Journey; • All correspondence was forwarded to Us as soon as possible; • We shall be entitled, if We so desire, to take over and conduct in Your name, the defence and/or settlement of any claim, or to persecute in Your name, for Our own benefit, any claim for indemnity or damages or otherwise against any person and shall have full discretion in conducting such proceedings or in settling any claim; • You accept that We may at any stage of the proceedings pay to You the full amount of Our liability under this Policy in respect of any claim and shall thereupon not be responsible for any loss alleged to have been sustained in consequence or in connection with the persecute of such claims or proceedings and shall have no further liability to You or any 3rd party claimant under this section. • That there is no other insurance in force covering the same event. 	<ul style="list-style-type: none"> • Any liability or material damage provided under any other insurance cover; • The excess shown in the policy schedule of benefits. • The claim arises from Your wilful, malicious or criminal activity; • Racing of any kind; • The damage related to property which is in Your care, custody or control; • The claim related to death, bodily injury or illness of any member of Your Immediate Family, Travelling Companion, Business Partner or an employee (or deemed by law to be an employee) of You or Your business; • Claims that arises from the conduct by You of any profession, trade or business or the use or ownership by You of any mechanically propelled vehicle, aircraft or waterborne craft; • Claims that arises under a contract or agreement entered into by You, but not excluding liability which would have attached in the absence of such an agreement; • Claims in respect of fines, penalties, punitive, exemplary, aggravated or vindictive damages; • Any injury, damage or loss not caused though Your negligence; • Anything mentioned in the General Exclusions.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Legal documents
- Death Certificate detailing cause of death;
- Inquest and Post Mortem Reports;
- Police Report
- All correspondence received from a 3rd party;
- Identity Documentation.

SECTION 14 : HIJACK, KIDNAP OR WRONGFUL DETENTION

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This sections only applies if shown on the schedule of benefits.</p> <p>Hijack</p> <p>If the public transport in which You are travelling is hijacked and your insured Journey is interrupted for at least 24 hours, we will pay you up to R5,000 (five thousand) rands if you are hijacked and are held hostage.</p> <p>Kidnap and Wrongful Detention</p> <p>This benefit applies in the event of your kidnap or wrongful detention and covers reasonable fees and expenses incurred up to the limit shown in the schedule of benefits.</p> <p>We pay the reasonable and necessary expenses under this section for:</p> <ul style="list-style-type: none"> • Your travel costs to join your immediate family upon your release; • Travel costs of an employee to replace you; • Reasonable and necessary fees, and expenses of a qualified interpreter; • Fees and expenses incurred while attempting to negotiate your release; • Travel costs to join your family upon your release; • Rest and rehabilitation expenses up to R20,000, including accommodation and travel expenses of the insured person and insured person's spouse and/or children; 	<ul style="list-style-type: none"> • You are being held hostage or being wrongfully detained by any member of Your Immediate Family, Relative, Travelling Companion, Business Associate, employer or employee; • The excess shown in the policy schedule of benefits. • When a travel warning to a country has been issued by the British Foreign and Commonwealth Office or South African Department of Foreign Affairs has issued a travel warning; • Any country where the United Armed Forces are present and active in any country; • When a kidnapping or wrongful detention has occurred in Angola, Brazil, Colombia, Mexico, Nigeria, Philippines, Somalia and Venezuela. • Your failure to evacuate from the country you are travelling to within 10 days after the advisory against travel to that country has been issued. • Any demand for ransom money; • If you engage in any political or criminal activity; • Any loss from kidnap if your intended stay exceeds 90 consecutive days in the country where the event occurs; • Loss of or damage to property of any description, including intellectual property, as a result of an insured event; • Failure to maintain and possess authorised required visas and documents; • Your taking part in the operations of any governmental organisation, official law enforcement or military force; • The exclusion is already mentioned in the General Exclusions

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- The original travel provider invoice (original amount paid and any refund amount due);
- Police Report with details of the event.

SECTION 15 : LEGAL EXPENSES

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>We will assist You in locating and appointing legal counsel and pay for legal expenses incurred by You whilst travelling on an International Journey as shown on your schedule of benefits.</p> <p>If You are imprisoned or threatened with imprisonment.</p>	<ul style="list-style-type: none"> • Claims where the legal practitioners are not licensed or authorised to provide counsel; • The excess shown in the policy schedule of benefits. • The pursuit of a claim against a tour operator, travel agent, Transport carrier, Us or any agent of Ours or Our Emergency Assistance Services; • Legal advice or expenses incurred as a result of a legal action brought against You or Us by a Spouse, Accompanied Children, Relative, Business Associate or employee of Yours • If you have intentionally committed any criminal or illegal act. • Any exclusion already mentioned in the General Exclusions

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Police Report and the Police Station and Reference number
- A death certificate if death is the subject of criminal investigation;
- All correspondence received from a 3rd party;
- Identity Documentation.
- Any further documentation request by us.

SECTION 16 : INCIDENTAL EVENTS

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will pay for reasonable costs incurred up to the Limit of Liability on the Schedule of Benefits whilst travelling on an International Journey for unspecified events.</p> <p>Note that: Should You submit a claim under more than one Section, the maximum We will pay is the Limit of Liability shown in the Schedule of Benefits per Policy / person/section.</p> <p>Reimbursement is based on what the reasonable cost of the loss/damage being claimed and whether such loss/damage is directly related to such claim at our discretion.</p> <p>A valid claim is lodged under Emergency Medical Expenses, Cancellation, Curtailment, Baggage and Travel delay where there are further reasonable costs incurred to mitigate the losses/damages and which may be excluded under this policy provided you have receipts to proof loss.</p>	<ul style="list-style-type: none"> • Accommodation costs other than the cost of the room; • The excess shown in the policy schedule of benefits. • Any claim related to a loss under Personal Accident; • Inconvenience, alcoholic beverages, distress, loss of earnings, loss of enjoyment of holiday, time share fees and holiday points; • Any claim where no receipt has been provided as proof of the expense incurred; • Follow-up treatment in your Country of Residence • Any claim relating to unused travel and accommodation not covered under Cancellation and Curtailment; • Any expense which the Insurer deemed that the Insured could have mitigated; • All exclusions already mentioned in the General Exclusions.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Provide receipts for the expenses incurred;
- Proof of all expenses incurred with regards to the valid claim submitted.

SECTION 17 : NATURAL DISASTER

WHAT YOU ARE COVERED FOR	WHAT YOU ARE COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will reimburse You as shown in the Schedule of Benefits for the alternative accommodation (three star or similar) and / or additional travel costs (economy class airfare available) for You to return to Your Country of Residence.</p> <p>If Your Travel Arrangements, which includes Your non-refundable, pre-paid accommodation, has been affected by a Natural Disaster, that occurs during your International Journey and is no longer habitable.</p> <p>Cover Extra accommodation costs for a similar standard of accommodation to that in which you were originally staying. You must provide written confirmation from the provider of the accommodation and/or the local or national authorities that you were forced to leave your independently booked and prepaid accommodation and the reason for this.</p>	<ul style="list-style-type: none"> • Expenses that can be recovered from any Travel Supplier (Tour operator, airline, hotel, or other service provider); • The excess shown in the policy schedule of benefits. • Expenses you would normally have incurred during your International Journey, except for accommodation and travel; • Expenses in respect of circumstances known to You before Your departure date; • Expenses incurred because You travelled against the advice of the appropriate national or local authorities; • Exclusions mentioned in the General Exclusions

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Proof of all expenses incurred with regards the valid claim.

SECTION 18 : CREDIT CARD TOP UP EXCESS WAIVER

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will reimburse You the excess amount up to the limit of liability shown in the Schedule of Benefits provided you have bought the Linkham Credit Card Top-up cover.</p> <p>If You are liable to pay a medical excess as a result of a valid medical claim against Your Credit Card Insurance.</p> <p>You have Automatic Travel Insurance benefits in place as per Your Credit Card company and subject to its terms and conditions;</p> <p>You have paid the applicable medical excess to the Insurance provider and have proof of payment.</p> <p>Any claim will be in excess of other insurance.</p>	<ul style="list-style-type: none"> • The Excess if you did not buy the Linkham Credit card top-up Cover; • The excess shown in the policy schedule of benefits. • Emergency Medical Expenses where you did not contact your credit card company to authorize expenses.

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Proof of excess paid on a valid claim on Your credit card insurance

SECTION 19 : TICKET UPGRADE

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will reimburse You for the essential upgrade of Your existing air ticket whilst on Your International Journey.</p> <ul style="list-style-type: none"> Your confirmed scheduled Carrier is delayed, and no onward transportation is available to You within 6 (six) hours after the scheduled departure time; You are not admitted onto a confirmed schedule conveyance due to over booking and if no other means of transport is made available to You within 6 (six) hours after the scheduled time of departure; You missed an onward travel connection at the transfer point during Your International Journey due to the late arrival of Your Incoming confirmed connecting scheduled flight and where no onward transportation is available to You within 6 (six) hours of Your arrival; <p>You must provide written proof of the delay from the Carrier and original receipts for expenses claimed;</p>	<ul style="list-style-type: none"> If you arrive after the time required by the carrier for check-in. The excess shown in the policy schedule of benefits. Any loss already covered by any other existing insurance scheme in place or which will be refunded by a Travel Supplier (airline, hotel, tour operator, or any other provider); The delay due to strike, action or industrial dispute which existed prior to departure and which was known to You prior departure. The event already mentioned in the General Exclusions

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Proof of all expenses incurred.

SECTION 20 : CAR RENTAL EXCESS WAIVER

WHAT YOU ARE COVERED FOR	WHAT YOU ARE NOT COVERED FOR
<p>This section only applies if shown on the schedule of benefits.</p> <p>We will refund You the excess you have to pay up to the limit stated as shown in the Schedule of Benefits whilst on your International or Local Journey.</p> <p>If You become legally liable to pay Your Car Rental excess applicable on Your Car Rental Agreement as a result of accidental damage or theft of a rented motor vehicle.</p> <ul style="list-style-type: none"> You have complied with terms and conditions of the car rental agreement and have a valid claim in respect of the car rental insurance policy. You have rented a vehicle hired from a Licensed Rental agent; You are the named driver or the named co-driver of the vehicle on the Rental Agreement. 	<ul style="list-style-type: none"> If there is any violation of the terms and conditions stated in the Car Rental Agreement or Insurance Policy; If there is damage to the rented vehicle whilst being used for off road purposes; If You are claiming in respect of a commercial vehicle and/or motorcycle; if There is any violation of legislation in the country where the vehicle is being used; All exclusions mentioned in the general exclusions;

IF YOU NEED TO CLAIM - THE FOLLOWING DOCUMENTS ARE REQUIRED IN ORDER TO COMPLETE YOUR CLAIM

- Completed claim form that has been signed by You; request claim form from assist24@africa-assist.co.za
- Copies of the relevant International Flight Ticket;
- Copy of Your Travel Insurance Certificate;
- Proof of all expenses incurred.

GENERAL DEFINITIONS

For this Policy the following general definitions are applicable:

Abandon/Abandonment

Returning to Your Residence before your scheduled return date.

Accident/al

Is a sudden, unexpected and specific event which occurs at an identifiable time and place, resulting in injury or damage.

Accidental Bodily Injury

Injury caused by a sudden, unexpected, violent, external specific event which occurs at an identifiable time and place.

Accidental Loss to baggage

When the Insured person mislays or misplaces their Baggage resulting in a loss of possession of such Baggage.

Emergency Assistance Services

The Company, whom We have authorised to assist, coordinate and negotiate claims administration and settlement.

Adverse Weather Conditions

Naturally occurring physical phenomena causing events which can be geophysical, hydrological, climatological or meteorological, including but not limited to earthquakes, tsunamis, volcanic activity, floods, avalanches, hurricanes, tornados, blizzards and cyclones.

Acquired Immune Deficiency Syndrome or AIDS

Shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a zero-positive test for HIV.

Baggage

Luggage, Personal Belongings and Valuables taken by You on Your International Journey or purchased and brought back with you during your International Journey

Bankruptcy

The filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction.

Business Partner

A partner or director or an employee of the Insured Person.

Cancellation

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

Carrier: Any Scheduled or Chartered land, water or air conveyance legally licenced to carry passengers for hire operating commercially in accordance with all locally applicable laws and regulations and in which the Insured Person is travelling only as a fare-paying passenger, excluding mini busses, non-standard motor vehicles and non-pressurised single engine aircraft.

Civil Commotion

An uprising amongst a mass of people whose irregular action leads to a serious and prolonged disturbance to civil order whilst not attaining the status given to war or armed insurrection.

Children Sharing Cover / Accompanied Children

Your natural or adopted Children (maximum 5) travelling with you, who are under the age of 21 years, unmarried, not pregnant, primarily dependent on your maintenance and support, not in a full-time employment, accompanying you on an identical travel itinerary share cover with you at no additional cost. Shared cover means each parent will have the full limit of liability as defined in your schedule of benefits.

Country of Residence

Means South Africa, Lesotho or Swaziland where You live, and which is regarded as Your permanent home. If You are a temporary resident or have a work permit or have been resident in the country for longer than 6 (six) consecutive months, it will be deemed to be Your Country of Residence for the purposes of this Policy.

Covered Territory

Worldwide including Schengen States

Curtailement

When You are forced to end Your International Journey that You have already started and return to Your Country of Residence because of circumstances which are beyond Your control and which You were unaware at the time You started your International Journey.

Day

Is a period of 24(twenty-four) consecutive hours.

Documents

Passport, visa, and travel tickets.

Epidemic

A contagious disease that spreads rapidly and widely amongst the population in an area at a specific time or from a specific time onwards.

Financial Default

The complete suspension of operations of the Travel Supplier due to Financial Insolvency, whether a Bankruptcy petition is filed or not.

Financial Insolvency

The total cessation or complete suspension of all operations of the Travel Supplier due to insolvency, in terms of the Insolvency Act No. 24 of 1936, with or without the filing of a Bankruptcy petition, or the total cessation or complete suspension of operations following the filing of a Bankruptcy petition, whether voluntary or involuntary, of a Travel Supplier which is not extended to the total cessation or complete suspension of operators for losses caused by fraud or negligent misrepresentation by the Travel Supplier.

Hijack(ed)

Use of force and violence to seize control of a vehicle, aircraft or sea vessel in transit, either to commit theft and/or divert it to an alternative destination.

Illness

An unexpected sickness that you contracted during the Insured Journey and that requires a consultation with a medical practitioner.

Injury

Bodily Injury or physical trauma resulting from an Accidental Bodily Injury.

Incidental Damage/Loss

Refers to the damages/losses that are reasonably associated with or related to an actual damage/loss claim and will only be payable subject to the limits of liability for Incidental loss and Provided the Specific Conditions under the policy are met.

Insured Event/s

An Event stated in the Schedule of Benefits that if it occurs may lead to a claim under the Policy

Immediate Family Member/ Close Relative

Spouse, fiancé, parent, legal guardian, step parent, grandparent, grandchild, in-law (son, daughter or parent), natural or adopted child, brother, sister, step brother or step sister, half-brother or half-sister.

Indemnity

Amount paid, or promise made for payment as compensation for a loss/damage suffered by a third party.

Inpatient

You are admitted to a hospital or medical facility for emergency medical treatment that requires at least one overnight stay.

International Journey

When travelling in a direct and uninterrupted manner on an international journey to a destination outside of the borders of your **Country of Residence**, commencing when you depart from your **Place of Residence**, passing through passport control from your **Country of Residence** and ending when you arrive at your final airport destination in your Country of Residence.

Leisure and Sporting Activities

Any pursuit or activity where it is recognised there is an increased risk of serious injury/damage.

Limit/s of Liability

The maximum amount which We will pay You in respect of a benefit as stated in the Schedule of Benefits

Local Journey

Means an Insured Journey of at least 300 kilometres from your Place of residence Point of Departure, both of which are within the territorial limits of the Republic of South Africa and includes 2 nights pre-booked accommodation at the destination Business or Leisure Journey during the Period of Insurance for the purpose of travelling in a direct, timeous, and uninterrupted manner proceeding to a destination within the borders of South Africa by rail, and/or road and/or by air, and is more than 300 km from Your Place of Residence or employment and pre-booked at least two nights' accommodation in a hotel, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Cover will commence when You depart from Your **Place of Residence** and continues until You return to Your **Place of Residence**.

Loss of Hearing

The total and irreversible loss of hearing of all sound confirmed by medical evidence relying on audiometric and sound-threshold tests.

Loss of Limb (arm)

The permanent physical severance of the four fingers at the metacarpal phalangeal joints or the permanent total loss of use of an entire hand or arm.

Loss of Limb (leg)

The permanent physical severance or total loss of use above the level of the ankle, or the permanent total loss of use of an entire foot or leg.

Loss of Sight

The total and irreversible loss of sight confirmed by medical evidence of a qualified ophthalmic specialists and where We are satisfied that the condition is permanent and without expectation of recovery.

Loss of Speech

The total and permanent loss of the ability to make a comprehensive word or an understandable verbal language.

Manual labour

Unskilled, semi-skilled, and/or skilled physical labour involving working with the hands and/or operation of mechanical and/or non-mechanical and/or electrical machinery and/or equipment and/or tools.

Medical Practitioner

A person registered with a current legal licence to practice medicine, optometry or dentistry but excludes You and any member of Your Immediate Family.

Medical Emergency Service

The 24-hour emergency medical service appointed by us.

Motor Cycling

The mounting and riding battery-operated cycle or motorised cycle and which includes a scooter.

Mugging

A violent, threatening attack by an unknown third party causing Accidental Bodily Injury.

Natural Disaster

Event caused by the force of nature that include Adverse Weather Conditions and events such as a hurricane, tornado, tsunami, volcanic eruption, ash clouds, avalanche, earthquake, flood, forest fire that could have catastrophic consequences.

Negligent misrepresentation

When an Insured Person, supplier / agent / adviser carelessly makes statements whether in writing or orally while having no reasonable basis to believe it to be true.

Non-Refundable Portion

The costs including deposits and charges You paid for Airline Tickets, Car Rentals, Hotel Accommodation, Cruise lines, Rail and Coach Operators that You are unable to recover from any other source or other insurance policy.

Other Insurances

Any event or claim initiated, paid or payable for the whole or any part under any other policy including any statutory insurance, other insurance, medical aid cover or other travel insurance policies.

Pair or set of items

Means a number of Items associated as being similar or complementary or used together.

Passport Control

Area You pass through from Your **Country of Residence** where Your Passport is checked and stamped before commencing on or arriving from Your **International Journey**.

Permanent Total Disablement

Disablement which entirely prevents You from following Your usual occupation or any other occupation for which You are fitted by knowledge and training, which persists for 12 consecutive months from cause and at the end of that period is beyond hope of improvement and/or You are being permanently bedridden as a direct result thereof.

Personal Belongings

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

Period of insurance

The period shown on Your policy Certificate, subject to the issue date, departure date and return date as indicated.

Policy

Document embodying the contract of Insurance, Benefits and Premium and shall include any subsequent Terms, Conditions, Exclusions, Terminations, and Endorsements.

Policy Certificate

The Certificate of Insurance that We issue to You that contains the relevant details of Your **International Journey or Local Journey** Insurance and the benefits payable to You in the event of a valid claim.

Place of Residence

Place which is regarded as Your permanent home address, within the borders of South Africa. It will be deemed to be Your Residence if You have a work permit and/or a student visa and/or been residing in South Africa for longer than 6(six) consecutive months.

Pre-Existing Medical Conditions

Any medical condition for which You are receiving treatment prior to the date of departure of Your International Journey or any recurring, chronic or continuing illness or condition/s for which You received treatment or advice or in respect of which You incurred any costs, during the 12 (twelve) months prior to the departure date of Your International Journey.

Premium

The total Premium reflected on the Policy Certificate.

Professional Participant

Any Insured Person who earns more than 50% of his income from playing sport or who participates in a sport that remunerates him as a means of livelihood.

Public Conveyance

Any Scheduled or Chartered land, water or air conveyance legally licenced to carry passengers for hire operating commercially in accordance with all locally applicable laws and regulations and in which the Insured Person is travelling only as a fare-paying passenger, non-standard motor vehicles and non-pressurised single engine aircraft.

Travel Companion

A person you travel with, without whom you cannot make or continue your trip. Sharing the same itinerary with you and has a travel insurance policy with us.

Travel Arrangements

Airline tickets, Bus Tickets, Train Tickets and Accommodation bookings.

Travel Supplier

Includes one or more of the following providers booked prior to your departure from your country of residence: Scheduled airline, cruise line, rail or coach operator, car rental company, hotel accommodation. The travel supplier must be a lawful operator.

Trip

Means an International journey, Local Journey or Inbound journey.

We/US/OUR

Means Genric Insurance Company Limited, building 3, Midrand Business Park, Old Pretoria Main Rd, Midrand, South Africa.

You/Your/Insured Person

Means person travelling on a trip whose name appears on a policy schedule.

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract or any other document)

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

1. YOUR BROKER

The broker is your agent in placing the insurance business. Your broker must be registered as a Financial Services Provider (FSP) and in terms of the FAIS Act must make certain disclosures to you about their business. Your broker should timeously provide the information listed below to you and in writing within 30 days from the time you are provided with a quotation, take out a policy or amend your policy.

- The name, address, contact details and FSP Number (included below)
- Details of the legal / contractual status of your broker, to make it clear to you whom accepts the responsibility for the actions of your broker in the rendering of financial services.
- Confirmation that your broker has a standard agency contract with the Product Supplier free from any imposed restrictions, and confirmation of whether your broker has such contract with other product suppliers.
- Confirmation of whether your broker is permitted to receive/handle premiums on behalf of the product supplier.
- Where applicable whether your broker holds more than 10% of the Product Suppliers shares or equivalent financial interest in the Product Supplier, or more than 30% of your broker's total remuneration was received from the Product Supplier over the previous twelve months.
- Details of your broker's compliance department.
- Details of the financial services which your broker is authorized to provide in terms of their FSP License.
- Whether your broker had professional indemnity insurance.
- Whether a representative of your broker is rendering financial services under supervision as defined in the Determination of Fit and Proper Requirements.
- Whether your broker is exempt from any matter covered by the act.

2. ABOUT THE ADMINISTRATOR (Underwriting Manager)

Company Name:	Linkham Services
Company Registration Number:	Reg No.: 2013/162675/07
Physical Address:	Section 6, Edinburgh Gate, Hyde Park Lane, Hyde Park 2196
Postal Address:	Private Bag X10016, Suite 18, Edenvale, 1610
Telephone Number:	087-135-3957
Facsimile Number:	086 519 2198
Website:	
Financial Services Provider License Number:	45396
License Categories:	Short Term Insurance - Personal Lines
Details of the complaints procedure:	<p>Should you have a complaint about any matter, please submit your complaint to the Underwriting manager in writing to the complaints department. Should the matter not be resolved to your satisfaction, you may then refer your complaint to the Insurer.</p> <p>Complaints: Complaints Department: Diana Sharp / Tel: 087 135 3957 - Fax: 086 519 2198 Email: diana.sharp@linkham.com</p>
Details of the compliance department:	You may refer any compliance matters to the Underwriting Managers Compliance Officer:

- The Underwriting Manager is the agent of the Insurer and is mandated in writing to administrate the Insurer's Policy and claims and issue SASRIA coupons on behalf of the Insurer.
- The Underwriting Manager earns a fee from the Insurer
- The Underwriting Manager has Professional Indemnity Insurance of R5,000,000
- The Underwriting Manager has Fidelity Insurance of R1,000,000
- The Underwriting Manager facilitates the collection of, but does not hold, retain, or control, premiums on behalf of the insurer.

3. ABOUT THE INSURER (Product Supplier)

Company Name:	GENRIC Insurance Company Limited
Company Registration Number:	2005/037828/06
Physical Address:	Midrand Business Park, Building 3, 563 Old Pretoria Main Road, Midrand, 1685
Postal Address:	PO Box 1115, Bromhof, 2154
Telephone Number:	086 144 4462
Facsimile Number:	082 685 0357
Email Address:	info@genric.co.za
Website:	www.genric.co.za
Financial Services Provider License Number:	43638
License Categories:	Short Term Insurance Personal and Commercial Lines
Details of the complaints procedure:	<p>Department: Complaints Department Tel: 086 144 4462 Fax: 086 685 0357 Email: complaints@genric.co.za Please visit our website or contact our offices for our Complaints Resolution Policy.</p>
Details of the compliance department:	<p>Department: Moonstone Compliance – Suzette Appalsamy Tel: 021 8838000 / Fax: 021 8838005</p>

4. HOW TO INSTITUTE A CLAIM

In the event of a claim, you must notify your broker as soon as possible, but within the time limitation stated in the policy wording. You will be required to complete the claim form which will be emailed or faxed to you and any information and proof in support of the claim as specified on the claim form.

5. PREMIUM AND YOUR MONETARY OBLIGATIONS

The amount of premium due is contained on the Schedule of Insurance. In all instances, premium must be paid before cover is affected.

6. WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make a note as to what is said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence the Insurer on any claims arising from your contract of insurance.

7. PARTICULARS OF THE SHORT-TERM INSURANCE OMBUDSMAN

PO Box 32334, Braamfontein, 2017

Tel: + 27 11 726 8900 / Fax: + 27 11 726 5501

Email: info@osti.co.za / Web: www.osti.co.za

8. PARTICULARS OF THE REGISTRAR OF SHORT-TERM INSURANCE

Financial Sector Conduct Authority, PO Box 35655, Menlo Park, 0102
Tel: 012 428 8000 / Fax: 012 346 6941

9. PARTICULARS OF FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) OMBUDSMAN

PO Box 74571, Lynwood Ridge, 0040

Tel: + 27 12 470 9080 / Fax: + 27 12 348 3447

Website: www.faisombud.co.za

10. NAME, CLASS OR TYPE OF POLICY

Full details about the name, class and type of policy involved are reflected on your schedule of insurance and are also contained in the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider for assistance.

11. EXTENT AND NATURE OF PREMIUM OBLIGATIONS

Your policy documents reflect the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). All premiums are inclusive of Value Added Tax at the prescribed rate.

Financial Services Providers are authorised to accept premium payment on behalf of Product Suppliers and should your Financial Services Provider be authorised to do so, then you may make payment to such Financial Services Provider. Where a Financial Services Provider is not authorised to receive payment on behalf of the Product Supplier, your payment should be made in favour of the Product Supplier. Should you not operate through a Financial Service Provider, then your payment should be made directly to your Product Supplier or Underwriting Management Agent (if applicable). In the case of monthly premiums by debit order, payment is usually made to the Product Supplier directly, unless you have authorised such payment via your Financial Services Provider or other third party, who has authority to collect premium on behalf of the Product Supplier.

12. OTHER MATTERS OF IMPORTANCE.

- a) You must be informed of any material changes to the information referred to in paragraphs 1, 2 and 3.

- b) If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.

- c) Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.

- d) If your premium is paid by debit order, the debit order must be in favour of either the intermediary of the Product Supplier (insurer) and may not be transferred without your approval.

- e) The Product Supplier (insurer) must give you 30' days' notice in writing of its intention to cancel your debit order.

- f) The Product Supplier (insurer) and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.

- g) The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.

- h) You are entitled to a copy of your policy free of charge.

13. SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders.

The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent.

You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognized sources or databases.

By insuring or renewing your insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf.

In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

14. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

15. CONFLICT OF INTEREST

In terms of the FAIS Act 37 of 2002 GENRIC Insurance Company Limited maintains a conflict of interest policy.

A conflict of interest management policy is available to clients upon request or on our website.



LINKHAM
SERVICES

GENRIC
Insurance

travelcheck

 **INTERNATIONAL**
MEDICAL RESCUE