

Claim Notification & Conditions of cover

- 1. You must declare all pre-existing conditions to us before you purchase the policy**
- 2. Medical:** A medical claim in excess of R10,000 is payable only if we approved the cost (prior to incurring the cost)
- 3. Reimbursement of expenses:** You must notify us within 30 days AND provide receipts
- 4. Checked-in baggage:** Report the loss/damage to the carrier BEFORE you leave the baggage area
- 5. Personal baggage not checked-in:** You must provide written proof from the police that the incident was report within 24 hrs of the loss
- 6. Damage:** You may not abandon any property until the claim has been approved by us
- 7.** You shall submit to a medical examination at Your expense, should we so require
- 8. Delay and missed connection:** Obtain a report from the carrier/cruise ship confirming reason, length of delay and compensation paid
- 9.** We are not liable for any claim after 365 days from the date of loss
- 10. Cancellation/Curtailment:** You must cancel with the provider immediately
- 11. Claims relating to illness:** Require 6 months medical history (prior to date of loss)
- 12.** Don't check valuables/money into your baggage. Lock in a safe when not on your person
- 13. Illness/injury:** Obtain letter from the doctor providing a diagnosis, and date of 1st treatment

Disclaimer

This brochure provides a summary about the coverage. Full details of terms, conditions and exclusions are contained in the Policy Wording, available from our website: hollardti.com

Administered by



24/7 Emergency Assistance

- Guarantee of payment to medical provider
- In-hospital monitoring
- Travel and accommodation arrangements
- Obtain a fit-to-fly and arrange repatriation

0861 HLLRDT (0861 455 738)



Fast and Fair Claims

- Easy to file a claim and receive prompt reimbursement

General Advice Warning

- Your travel agent is appointed on a referral basis and may only provide you with factual information
- They may not advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs

Who does what?

- Underwritten by The Hollard Insurance Company Limited, an authorised financial services provider
- Administered by Oojah Travel Protection, an authorised financial services provider
- Emergency assistance provider by Europ Assistance South Africa

Immediate cover

Activate your travel insurance immediately

Web: hollardti.com

Email: travelinsurance@hollardti.co.za

South Africa Telephone: 0861 HLLRDT (0861 455 738)

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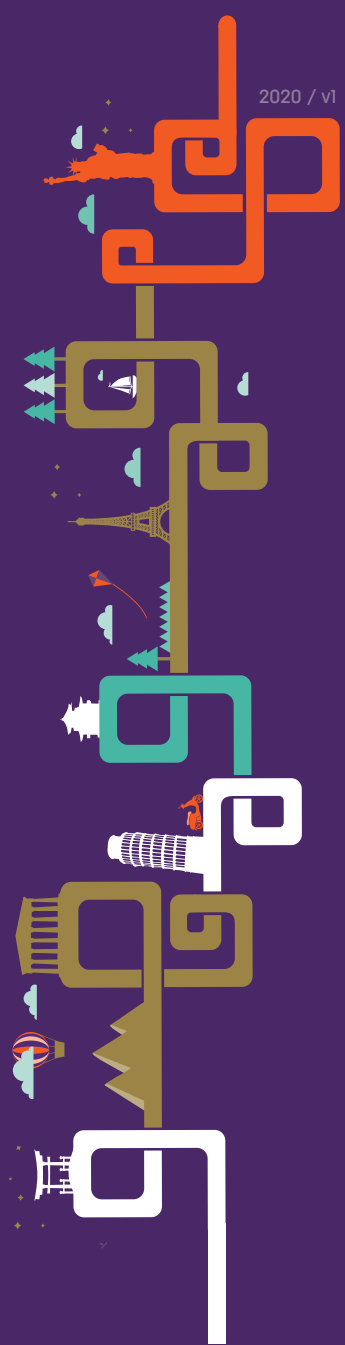
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Underwritten by The Hollard Insurance Co. Ltd (Reg No 1952/003004/06),
an authorised Financial Services Provider

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Travel Insurance



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Main Benefit	Insured Events	COVID19	Comprehensive	Premier	Medical Top-up	Visa	Business	Senior
Overseas Medical	1.1 Not pre-existing	R50 000 000	R50 000 000	R30 000 000	R15 000 000	R15 000 000	R50 000 000	R5 000 000
	1.2 Pre-existing condition (in hospital expenses)	R1 000 000	R1 000 000	R500 000	R500 000	R500 000	R1 000 000	R500 000
	1.3 Amateur sport/winter sport	Included in 1.1	Included in 1.1	Included in 1.1	Included in 1.1	Included in 1.1	Included in 1.1	Included in 1.1
	1.4 Terrorism	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000
	1.5 Medical Evacuation / Repatriation / Return of mortal remains	Included in 1.1	Included in 1.1	Included in 1.1	Included in 1.1	Included in 1.1	Included in 1.1	Included in 1.1
	1.6 Dental or Optical: Illness	R2 000	R2 000	R2 000	R2 000	R2 000	R2 000	R2 000
	1.7 COVID19 quarantine - additional accommodation/flights	R15 000	Nil	Nil	Nil	Nil	Nil	Nil
	1.8 Pro active testing for COVID19 (medically justified)	R2 000	Nil	Nil	Nil	Nil	Nil	Nil
	1.9 Voluntary repatriation due to a global threat of a disease	50% of loss up to R10 000	Nil	Nil	Nil	Nil	Nil	Nil
Cancellation & Curtailment	2.1 Illness/injury or death (not pre-ex)	R60 000	R60 000	R25 000	R15 000	R15 000	R60 000	R10 000
	2.2 Being made redundant							
	2.3 Damage or Burglary affecting your home: R10,000+							
	2.4 Your compulsory medical quarantine (unused accommodation/flights)							
	2.5 Terrorist incident 14 days before trip							
	2.6 Supplier financial default	R25 000	R25 000	Nil	Nil	Nil	R25 000	Nil
	2.7 Pre-existing medical conditions (Note: policy must be purchased within 24 hrs of trip deposit to activate benefit)	50% of loss up to R25 000	50% of loss up to R25 000	Nil	Nil	Nil	50% of loss up to R25 000	Nil
	2.8 Complications of pregnancy (Note: policy must be purchased within 24 hrs of trip deposit to activate benefit)	50% of loss up to R25 000	50% of loss up to R25 000	Nil	Nil	Nil	50% of loss up to R25 000	Nil
	2.9 Any reason not listed above (Note: policy must be purchased within 24 hrs of trip deposit to activate benefit)	50% of loss up to R25 000	50% of loss up to R25 000	Nil	Nil	Nil	50% of loss up to R25 000	50% of loss up to R10 000
	2.10 City isolated due to outbreak of virus (policy purchased within 24 hrs)	75% of loss up to R25 000	Nil	Nil	Nil	Nil	Nil	Nil
	2.11 Flight or cruise cancelled by the carrier (policy purchased within 24 hrs)	75% of loss up to R25 000	Nil	Nil	Nil	Nil	Nil	Nil
	2.12 Event cancelled (policy purchased within 24 hrs)	75% of loss up to R25 000	Nil	Nil	Nil	Nil	Nil	Nil
Travel Delay	3.1 Flight/cruise departed late (6hrs+)	R5 000	R5 000	R4 000	R3 500	R3 500	R5 000	R3 500
	3.2 Late arrival of flight/cruise = missed connecting flight/cruise (4 hrs connecting time)	R20 000	R20 000	R5 000	R2 500	R2 500	R20 000	R2 500
Personal Baggage	4.1 Baggage, clothing and toiletries	R35 000	R35 000	R20 000	R10 000	R10 000	R35 000	R10 000
	4.2 Any one article/pair/set of articles	R3 500	R3 500	R2 000	R1 500	R1 500	R3 500	R1 500
	4.3 Sunglasses/Prescription glasses/cell phones/ipad/ipod	R1 000	R1 000	R1 000	R1 000	R1 000	R1 000	R1 000
	4.4 Loss, damage or theft from beach/pool-side	R1 000	R1 000	R1 000	R1 000	R1 000	R1 000	R1 000
	4.5 Laptop, palmtop or computer	R3 500	R3 500	R2 000	R2 000	R2 000	R3 500	R2 000
	4.6 Cash and/or Passport on your person/in a safe	R2 000	R2 000	R2 000	R2 000	R2 000	R2 000	R2 000
	4.7 Baggage Delay outside home country 6hrs+	R3 500	R3 500	R2 000	R1 500	R1 500	R3 500	R1 500
Legal	5.1 Personal Liability - Excess R1000	R5 000 000	R5 000 000	R1 000 000	R1 000 000	R1 000 000	R5 000 000	R1 000 000
	5.2 Bail Bond	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000
Personal Accident	6. Death/Permanent Disablement	R150 000	R150 000	R100 000	R50 000	R50 000	R150 000	Nil
Carrier Accumulation limit		R50 000 000	R50 000 000	R50 000 000	R50 000 000	R50 000 000	R50 000 000	R50 000 000
Age limit		70 years	70 years	70 years	70 years	70 years	70 years	71 - 81 years
Excess (Per insured person, each and every claim per benefit)		R500						

Please note:

Children share in the cover for FREE when travelling on the same itinerary as the parent (Individual & Family)

1. Namibia premium excludes Namfisa levy and stamp duty 2. All amounts shown are deemed to be either South African Rands, Namibian Dollars, Botswana Pula

Please access our website at hollardti.com for a quote