

UNDERSTANDING YOUR POLICY

1. Your policy is underwritten by the Hollard Insurance Company (Hollard), a registered short-term insurer and an authorised financial services provider and managed by Oojah Travel Protection, an authorised financial services provider.
 - a. **IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0861HLLRDT (0861455738).**
2. This policy document provides You with the terms, conditions and exclusions of the insurance cover.
3. Specific conditions and exclusions will apply to individual Sections of Your policy while general exclusions and conditions will apply to the whole of Your policy.

IMPORTANT NOTICE

We would like to draw Your attention to important features of Your policy including:

1. This is a legal contract between You and Us
2. **Trip Limits:** Trips must commence and end in South Africa and a return ticket must have been booked prior to departure.
3. **Personal Possessions:** While this policy provides cover for Your Personal Baggage, but if You are planning to take expensive items such as sophisticated photographic equipment, jewellery, laptops cell phones and ipads and other Valuables with You then You should check that You have adequate all risk cover, under a home contents insurance policy. Please refer to the sub-limits of cover per item. This cover will not be adequate on its own
4. Baggage claims whilst in the custody of the airline: The airline will always pay first and only what is not covered by them will be covered by us

YOUR RESPONSIBILITIES

1. **Avoid fraudulent acts.** All dealings concerning this policy must be done honestly and in good faith. If You are found to have engaged in fraudulent or dishonest behaviour, You will lose all rights to claims and premiums. Examples of fraudulent behaviours are:
 - a) Providing false information (claim or risk profile)
 - b) Making a claim that You know to be false, fraudulent or exaggerated
 - c) Obstructing the outcome of a legal matter.
2. You must give all information, documentation and assistance required by Us to recover from other parties if they were responsible for the loss or damage.
3. **Observe all terms and conditions**, which are the rules You have to stick to in order for the policy to be valid. If You don't it may result in Us refusing to pay You out for a claim.

1. **SUBMISSION OF CLAIMS:** You may submit your claim online: www.hollardti.co.za
2. How much we pay is always based on the value of the item, and not the sentimental or other value You may hold.
3. **You cannot claim more than the sum insured**, even if Your financial loss was greater.
4. **If You have more than one policy underwritten by Us**, the maximum We will pay shall not exceed the sum insured of whichever policy has the highest sum insured. Example, if one policy covers baggage up to R5,000 and the second up to R7,000 the maximum we will pay is R7,000.
5. In approving Your claim, We may decide to **repair, replace or pay** in cash, subject always to the Sum Insured stated in the Schedule less the Excess as stated.
6. **We do not pay interest** unless ordered to do so by a South African court of law.
7. You have to **sign a release** in Our favour before We will settle a claim.
8. **The pay-out is always reduced by the excess.** For every valid claim, You will always have to pay the first amount, also known as the excess. For example, if there is an excess of R500 on a R10,000 claim, then You will receive a pay out from us of R9,500. The excess is listed in the Schedule of Benefits.
9. **Don't dispose of damaged property**, until We have agreed that You may do so.
10. The entire claims procedure is at Your own expense, including the cost to obtain all reports.

TIME LIMITS YOU MUST ADHERE TO

1. Immediately:
 - a) **Baggage loss/damage** caused by the Carrier: You must report the loss immediately to the relevant Carrier, before leaving the baggage area.
2. 30 Days:
Send Us the following within 30 days:
 - o Completed claim form
 - o Details of any other policy covering the claim
 - o Any other documentation We think is necessary to handle the claim which we will inform you of at the time (such as a property irregularity report).
3. 90 Days:
If We formally reject Your claim, You have 90 days to appeal this decision with The Hollard Insurance Company at the email address hbmcomplaints@hollard.co.za.
4. 180 days
If We maintain Our rejection, You have a further 180 days to start any legal action against Us by either approaching The Ombudsman for Short Term Insurane.
5. 365 days
 - o Your claim will no longer be valid after 365 days, unless You have started legal action against Us, or the claim concerns Your legal liability towards a third party.

If You go beyond any of these time limits, Your right to payment of the claim will lapse.

CLAIMS

HomingPINSAs baggage cover

OTHER POINTS TO NOTE

1. **Amendments to Cover:** We may change the Master Policy by giving the Policy Holder thirty (30) days' notice by fax, post or e-mail to their last known address. Any changes will be effective from the time and date agreed to with Us.
2. **Cancellation:** This Policy may be cancelled:
 - 2.1. by the Policy Holder at any time You request this in writing;
 - 2.2. by Us by giving thirty (30) days' notice to the Policy Holder at the Policy Holder's last known address.
 - 2.3. If the Policy Holder cancels the Policy We will be entitled to retain a portion of the premium calculated at pro-rata for the period that this policy was in force, provided no claims have been submitted to Us. No refund is due after the expiry date of the Master Policy;
 - 2.4. If We cancel the Policy We will retain a pro-rata premium.
3. **Territorial limits:** The cover is valid worldwide.
4. The policy is subject to **South African law**.
5. All claims are only **payable in South Africa**.
6. **Currency:** We shall use the rate at the due date of settlement, should Your expenses incurred be in a foreign currency. The monetary limits are deemed to be South African Rand.
7. **Interpretation:** Should there be any conflict in interpretation between the contents of the printed Policy Wording and the contents of the Schedule of Benefits, the Schedule of Benefits shall be given precedence.
8. **Consent to Disclosure of Private Information**
 - 8.1. You acknowledge that the sharing of information for underwriting and claims purposes is in the public interest, as it will enable insurers to underwrite policies and assess risks fairly and reduce the incidence of fraudulent claims with a view to limiting premiums.
 - 8.2. On Your behalf and on behalf of anyone You represent herein, You hereby waive any right to privacy with regard to any underwriting and claims information in respect of any insurance policy or claims made or lodged by You, or on Your behalf.
 - 8.3. You consent to such information being stored in the shared database and used as set out above.
 - 8.4. You also consent to such information being disclosed to any insurer or its agent.
 - 8.5. You further consent to any underwriting information being verified against legally recognised sources or databases.

MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft) and water conveyance licensed to carry passengers for hire and in (or on) which You are travelling as a fare paying passenger.

Checked-in baggage: Luggage a traveller hands over to the custody of the airline before boarding the aircraft, and which is usually carried in the cargo compartment of the same aircraft.

Effective Date: Cover will commence when You receive a baggage tag from the Carrier, and they take possession of your baggage for the duration of Your flight or cruise.

Excess: The first amount, per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies.

Insured Person or You/Your: Each person that has purchased a HomingPINSAs baggage loop.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per Insured Person.

Luggage: Suitcases or other bags in which You pack personal belongings for travelling.

Master Policy: The policy issued in the name of the Policy Holder, including the terms and conditions of cover and certificate of insurance.

Pair or Set: A number of items of Personal Baggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Certificate, subject to the Effective Date and Termination Date.

Personal Baggage: Checked-in baggage as per the below covered items:

- a. Items of clothing worn by You for Your individual use during Your Trip;
- b. Your toiletries and make-up;
- c. Your suitcases or other bags in which You pack personal belongings for Your Trip;

Note 1: Gifts, items hired by You, and all items loaned or entrusted to You are excluded.

Note 2: Hand baggage is excluded.

Termination date: The policy terminates on the earliest of the following:

- a) The expiry date appearing on the Master Policy certificate.
- b) When you receive Your Personal Baggage from the Carrier.

Trip: When travelling on a Carrier.

Valuables: Cameras; photographic, video and associated equipment of any kind; games consoles (Playstation, Gameboy, Nintendo, etc), accessories and games; personal organisers; mobile telephones, tablets; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: The Hollard Insurance Company Limited, a registered short-term insurer and licensed financial services provider.

You/Your: Each person that has purchased a HomingPINSAs baggage loop.

WHAT WE DO NOT COVER

Applicable to all Sections

The following **General Exclusions** apply to the entire Policy:

- 1) Loss, damage or expense which at the time of happening is insured by or would but for the existence of this policy, be insured by any other existing policy.
- 2) Any consequential loss (not listed under the headings "What is covered").
- 3) Any claim arising or resulting from Your own illegal or criminal act.
- 4) Flying or sea travel of any kind, except as a fare paying passenger on a Carrier (not as a member of the crew).
- 5) Baggage freight costs.
- 6) Wear and tear or gradual deterioration

- 7) Where you have not taken reasonable precautions to prevent the loss

SECTION 1: BAGGAGE

Section 1.1: Damage by Carrier, Loss by Carrier or Theft by Carrier – What we cover

If, in the course of Your Trip, Your checked-in Personal Baggage is damaged, stolen or lost by the Carrier (and not recovered), We will cover You up to the Limit of Liability in the Schedule of Benefits per Insured Person for the items listed in the Schedule of Benefits.

Section 1.2: Baggage delay – What we cover

If Your Personal Baggage is certified by the Carrier to have been lost or misplaced on Your arrival at Your destination (more than 120 kilometres from your usual place of residence or work) for a period in excess of **12 hours**, then You can claim an amount up to the Limit of Liability in the Schedule of Benefits per Insured Person for the purchase of clothing or toiletries whilst Your baggage is delayed. Such sums will be refundable to Us if the Baggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Baggage Section.

Section 1: Your responsibilities

- Cash and Valuables must be carried on Your person, or lodged in a safety deposit box at the time of loss.
- When baggage damage or loss occurs due to a Carrier's mishandling, you must first file a claim with the Carrier. The amount not reimbursed by the Carrier may then be directed to Us. Our liability will be reduced by the amount for which We consider the airline to be liable.
- If the airline denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, We will also not pay your claim for the same reason unless there are extenuating circumstances.
- Claims are paid based on the value of the goods at the time that they are lost.
- If claiming for goods that were stolen or lost by the Carrier You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
- Damage to, or the loss of Your checked-in suitcase or bag must be reported to the Carrier before You leave the baggage hall and a claim must be filed with the Carrier first.
- Theft of items from Your checked-in suitcase or bag must be reported to the Carrier within 24 hours of discovering the loss and a claim must be filed with the Carrier first.
- You must produce to Us written documentation from the Carrier confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

Section 1: What we do not cover

- Claims for items where the HomingPINSA loop has not been registered in Your name;
- Gifts;

- Any item loaned, hired or entrusted to You;
- Loss, theft of or damage to cash and Valuables;
- Electrical or mechanical breakdown or derangement of the article insured;
- Wear and tear, damage caused by water, moth or vermin or any process of dyeing or cleaning;
- Denting or scratching not resulting in the complete destruction of the article;
- Loss, damage, cost or expense directly or indirectly arising from permanent or temporary dispossession resulting from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities;
- Medication, dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- Damage to fragile, perishable or brittle items;
- Liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- Loss or damage to baggage not accompanying You on the same flight.
- The Policy Excess;
- Anything mentioned in the General Exclusions.

SCHEDULE OF BENEFITS

Insured Event	Insured items	Excess	Sum Insured
1. 1 Damage, theft or loss to Checked-in Personal Baggage	1.1.1 Items of clothing, bag or suitcase or backpack and toiletries	R500	R10,000
	1.1.2 Any one article/pair or set	R500	R2,000
	1.1.3 Valuables	N/A	Nil
	1.1.4 Cash	N/A	Nil
1.2 Checked-in Baggage delay occurring more than 120km's from Your usual place of residence or Your home	1.2.1 Clothing and toiletries purchased during delay	Baggage delayed for more than 12 hours	R2,000