

Hollard.

travel

MSC Cruises SA
(Incorporated in Geneva, Switzerland)
Registration number 2012/165726/10

Travel Insurance Policy Wording
2018 - 2019



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Important Notes

Please take note of the important information below:

1. Master policy number: O0J10AP2013
2. The policy is a contract between the Hollard Insurance Company (Pty) Limited and MSC Cruises SA (Incorporated in Geneva, Switzerland).
3. The insurance is underwritten by The Hollard Insurance Company (Pty) Ltd and managed by Oojah Travel Protection, an authorised financial services provider.
4. We pay all valid claims if you comply with the terms and conditions of the travel insurance policy.
5. **IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0861HLLRDT (0861455738).**
6. This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency.
7. 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.
8. **EMERGENCY ASSISTANCE: call (011) 991 8528.**
9. **SUBMIT A CLAIM: www.hollardti.co.za click on Claims, Submit a new claim / call (011) 351 4532**
10. **Emergency Medical Expenses: This policy is NOT a Medical Aid, and does not provide cover for procedures that can be carried out in Your Home Country.**
11. **Health: Your policy excludes cover for medical expenses due to a Pre-existing Condition.**
12. **Age Limits:**
 - a. Where MSC did not pay a premium for Children under 18 years, the child will share in the cover with an accompanying adult.
 - b. This Policy covers any insured event which happens to an Insured Person who is under 86 years of age at the date of such event.
 - c. Personal Accident: cover ceases on the Insured Person's 65th birthday unless he is gainfully employed.
 - d. This Policy does not extend to an Insured Person over the age of 70 years in the event of a claim as a result of any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that, in the opinion of a Medical Practitioner appointed by the Company, can reasonably be related thereto.
 - e. Clients 86 years and over - will only qualify for the benefits under Cancellation and Curtailment, Personal Baggage, Baggage Delay Loss of Cash and/or Passport and Travel Delay.
13. **Trip Limits:** Trips must commence and end in Your Country of Residence and a return ticket must have been booked prior to departure.
14. **Medical Emergency:** In the event of a medical emergency You **MUST contact Us before incurring expenses in excess of R5,000.** If You do not contact the Emergency Assistance helpline then the most We will pay for any medical claim will be R5,000. If You receive outpatient treatment where the expense is less than R5,000, You should pay the hospital or clinic and claim back Your medical expenses on return Home.
15. **Pregnancy and Childbirth:** Cover under this policy is provided for unexpected complications related to pregnancy. Pregnancy and Childbirth are not considered to be either an illness or injury. Please refer to the Meaning of Words Section, "Complications of Pregnancy and Childbirth".
16. **Baggage loss/damage caused by the Carrier:** You must report the loss immediately to the relevant Carrier, before leaving the baggage area.
17. **Personal Possessions:** The maximum We will pay under this policy for any one item owned by each Insured Person is **limited to R1,500.**
18. **Valuable items: Must be left in a safety deposit box, or carried on your person at the time of loss. You may not check these into your baggage.**
19. **Policy Excess:** Claims are subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident.
20. **Damaged property:** You are **not entitled to abandon any property** until the claim has been approved **by Us**, whether or not We decide to take possession of such property.
21. In approving Your claim, **We may decide to repair, replace or pay in cash**, subject always to the Sum Insured or Limit of Indemnity stated in the Schedule and subject to deduction of the First Amount Payable.
22. **Cancellation:** The policy provides cover for Cancellation due to listed reasons only. Please refer to the Cancellation Section, which lists the insured reasons for this benefit.
23. **Important Health Information:** You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, reject Your claim or reduce the amount of any claim payment.
 - a. You must be healthy and fit to travel;
 - b. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner;
 - c. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
 - d. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established);
 - e. You are not covered for any medical claim relating to a pre-existing medical condition.

Meaning of words

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

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Carrier Accumulation limit: The maximum amount we will pay in the aggregate under this policy in respect of insured persons travelling in the same Carrier at any one time.

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

Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Period of Insurance and any other special conditions and terms.

Children/Child: Your natural or adopted child (son/daughter) not in full-time employment, under the age of 18 years, unmarried, not pregnant, without children and primarily dependent on Your maintenance and support.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following unexpected events occurring more than 15 weeks prior to the expected delivery date: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections and any premature births.

Connecting flight/s: means a flight departing on the same day as your cruise's date of arrival or date of departure.

Close Relative: Spouse, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Cancellation: Foregoing a planned cruise due to the Insured Person's inability to board the cruise ship as a direct result of an insured reason.

Curtailed: Abandonment of a planned cruise, after you have boarded the cruise ship, by return to your Home country earlier than on the scheduled return date as a direct result of an insured reason.

Damage of Personal Baggage: Accidental damage to your bag/suitcase whilst in the custody of the carrier, excluding damage caused by wear and tear, moth or vermin, denting or scratching, staining or any process of dyeing or cleaning.

Family: The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 18 years of age (in full-time education and residing with them).

Geographical Limits: Worldwide, excluding South Africa and countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel.

Home: Your principal place of residence, used for domestic purposes.

Home Country: Your country of residence (Please note for the purposes of this insurance Your Home Country is defined as one country of residence).

Insured Company: MSC Cruises SA (Incorporated in Geneva, Switzerland). Registration number 2012/165726/10.

Insured Person or You/Your: Each person travelling as a fare paying passenger on a cruise booked through MSC South Africa, a³nd for whom the appropriate premium has been paid by MSC Cruises, and at the commencement of the Period of Insurance being not more than the specified age limit.

Injury: A bodily injury or physical trauma resulting from an Accidental Bodily Injury.

Illness: Any fortuitous sickness, illness or Disease originating, contracted, commencing or manifesting itself during Your Trip.

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.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

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: Except for Cancellation, cover will commence when You check-in for the Local Connecting Flight or pass through passport control to board the cruise ship, and will automatically cease when You pass through passport control into Your Home Country, or when You disembark from Your Local Connecting Flight. Cancellation coverage will take effect 24 hours after the date/time You paid Your cruise deposit.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to any, and every business or occupation for the remainder of Your life.

Personal Baggage: Your suitcase, clothing and toiletries taken with You for Your personal use during Your Trip.

1. Note 1: Excluded items:

1. Items hired by You, and all items loaned or entrusted to You
2. Gifts and any items purchased on Your Trip

Point of Departure means Your usual place of residence from which an Insured Person leaves to travel in a direct, timeous and uninterrupted manner to board your booked cruise or Connecting Flight.

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

Policyholder: MSC Cruises SA (Incorporated in Geneva, Switzerland). Registration number 2012/165726/10.

Pre-existing Medical Condition:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during 6 months prior to the commencement of cover under this policy and/or prior to any Trip: and
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

Secure Baggage Area: Any of the following, as and where appropriate:

1. The locked dashboard, boot or locked Baggage compartment of a hatchback vehicle fitted with a lid closing off the Baggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
2. The fixed storage units of a motorised or towed caravan.
3. A locked Baggage box, locked to a roof rack which is itself locked to the vehicle roof.

Serious Illness or Serious Injury:

1. Whenever applied to You means Illness or Injury which requires treatment by a registered Medical Practitioner and which results in You being certified by that Medical Practitioner as unfit to start Your Trip or continue with Your original Trip.
2. Whenever applied to Your Close Relative or Travel Companion, means Illness or Injury where Your Close Relative requires inpatient treatment during the period of

the Trip, certified by a Medical Practitioner as being dangerous to life and which results in Your Cancellation or Curtailment of Your Trip.

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

Travel Documents: Your passport.

Trip: When travelling in a direct and uninterrupted manner on an MSC Cruise, outside the borders of Your Home Country, commencing when You check-in for the Local Connecting Flight or pass through passport control to board the cruise ship, and will automatically cease when You pass through passport control into South Africa, or when You disembark from Your Local Connecting Flight.

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

Valuables: Cameras; photographic, video and associated equipment of any kind; games consoles (Playstation, Gameboy, Nintendo, etc), accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription 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, an authorised financial services provider.

General Conditions applying to all Sections

1. **Accuracy of Material Information**

This Policy or any part of it may be declared void by Us if any material details that affect the risk are not disclosed, or are misrepresented or misdescribed by You or on Your behalf, or if We are not informed of an alteration in the risk.
 2. **Amendments to Cover**

We may change Your Policy by giving You thirty (30) days' notice by fax, post or e-mail to Your last known address. Any change that You make will be effective from the time and date agreed to with Us.
 3. **Automatic Extension**

The period of insurance shall automatically be extended due to the occurrence of an event giving rise to a legitimate claim under the Section 1 (Medical expenses and Repatriation) occurring after the commencement of Your Trip.
 4. **Cancellation**

This Policy may be cancelled as per the Travel Insurance Agreement between MSC, Oojah Travel Protection and Europ Assistance.
 5. **Claims Procedure and Conditions**
 - 5.1 If an event giving rise to or likely to give rise to a claim comes to Your knowledge You must notify Us within thirty (30) days and provide Us as soon as is reasonably possible with:
 - 5.1.1 particulars of any other policy covering the same event;
 - 5.1.2 written details of the event;
 - 5.1.3 such proofs, information and sworn declarations that We may require;
 - 5.1.4 any document or details of any communication received in connection with a claim.
 - 5.2 No admission, statement, offer, promise, payment or indemnity may be made by You without Our prior consent in writing.
 - 5.3 You must report any event to the police within forty eight (48) hours, or as soon as is reasonably possible thereafter, if it involves malicious damage, damage to a vehicle, theft or any other criminal act or suspected criminal act or loss of property, and take all reasonably practical steps to discover the guilty party and recover the stolen or lost property.
 - 5.4 We may take over and conduct the defence or settlement of any claim and/or recovery from any third party and have the right to use Your name for this purpose.
 - 5.5 You must give all information, documentation and assistance required by Us to obtain indemnity from other parties.
 - 5.6 We are not liable for any claim after three hundred and sixty five days (365) days have expired from the date of the event that gives rise to the claim, unless the claim is the subject of a pending court action between You and Us, or is a claim for sums for which You may become legally liable to a third party.
 - 5.7 If We deny liability or reject any claim made in terms of this Policy or void Your Policy or You dispute the amount of any claim under this Policy, representation may be made to Us within ninety (90) days of the date of Our letter of rejection or avoidance. If Your dispute is not satisfactorily resolved in this manner, You may institute legal action against Us for the enforcement of the claim by way of the service of summons against Us. Summons must be served on Us within one hundred and eighty (180) days of Our original letter of rejection or avoidance. If this is not done, Your claim against Us will be forfeited and will become time barred and We shall no longer be liable for the claim.
 - 5.8 We will not be liable under more than one Section of this Policy in respect of loss, damage or liability that arises from the same event in respect of the same loss, damage or liability.
 - 5.9 In respect of any Section of this Policy under which an indemnity is provided for liability to third parties, We may, upon the happening of any event, pay to You the limit of indemnity provided in respect of such event or any lesser sum for which the claim or claims arising from such event can be settled. We shall thereafter not be under further liability in respect of such event.
 - 5.10 You are not entitled to abandon any property until the claim has been approved by Us, whether or not We decide to take possession of such property.
 - 5.11 In approving Your claim, We may decide to repair, replace or pay in cash, subject always to the Sum Insured or Limit of Indemnity stated in the Schedule and subject to deduction of the First Amount Payable.
 - 5.12 You have to sign a release in Our favour before We will settle a claim.
 - 5.13 In the event of a medical emergency You MUST contact Us before incurring expenses in excess of R5,000, except in case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours.
 - 5.14 All claims other than Section 1 (Medical Expenses and Repatriation) are only payable in the Republic of South Africa.
 - 5.15 In the event of a valid claim You shall allow Us the use of any relevant Travel documents You are not able to use because of the claim.
 - 5.16 You shall submit to a medical examination at Your expense, should we so require.
6. **Communication of Material Changes**

Any changes in Your circumstances must be communicated to Us in writing immediately and if possible before such changes occur to ensure continuous cover. Provided that the changes are acceptable to Us, they will be effective from the date agreed upon, subject to Our terms and conditions being complied with. We will confirm these changes by sending You an updated Schedule.

7. Consent to Disclosure of Private Information

- 7.1 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.
- 7.2 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.
- 7.3 You consent to such information being stored in the shared database and used as set out above.
- 7.4 You also consent to such information being disclosed to any insurer or its agent.
- 7.5 You further consent to any underwriting information being verified against legally recognised sources or databases.
- 7.6 You agree that this consent clause will survive the termination for whatever reason of the Policy, including its cancellation or lapsing.

8. 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 due date of settlement. The monetary limits shown on the policy are deemed to be South African Rand.

9. Family Cover

Children accompanying You on an identical travel itinerary shall share in the cover with You when no premium has been paid for them. When additional premium is paid per Child, the Child will be entitled to full benefits.

10. Fraudulent Acts in Making a Claim

If a claim made under this Policy:

- 10.1 is in any respect fraudulent or if fraudulent means are used by You, or on Your behalf, to obtain any benefit under the Policy;
- 10.2 has been inflated or information has been provided in connection with the claim that is not true;

We will be relieved of all liability in respect of the whole claim and You will repay to Us all amounts that We have paid previously in respect of the claim, without prejudice to Our rights to recover any damages that We may have suffered as a result of Your fraudulent conduct

11. Interpretation

The proposal of insurance, this Policy and the Schedule together with any endorsement thereto shall read as one document. If any word or expression has been given a specific meaning it shall have the same meaning wherever it appears. Headings have been inserted to help You find the information You need. They must not be taken to

affect the interpretation of the Policy. Should there be any conflict in interpretation between the contents of the printed Policy and the contents of the Schedule, the Schedule shall be given precedence.

12. Interest on Payments due by Us

No interest will be payable on any amount due by Us in terms of this Policy unless a Court of Law orders otherwise.

13. Jurisdiction

This Policy shall be subject to the laws and statutes of the Republic of South Africa and We shall only abide by judgments delivered or obtained in the first Instance by a court of competent jurisdiction within the Republic of South Africa.

14. Observance of Policy Terms, Conditions and Warranties

Our liability is conditional upon the observance of the Policy terms, conditions and warranties stated in the Policy or Schedule by any person claiming indemnity or benefit under the Policy. Failure to comply with any of the terms, conditions or warranties may result in a claim being rejected or the Policy being voided.

15. Other Insurance

- 15.1 If the loss, damage or liability is covered by any other insurance We will not pay more than Our rateable proportion.
- 15.2 If any claim (except for Personal Accident) in this policy is covered by an airline, service provider or insurance company (including credit card insurance), then the amount payable by such airline, service provider or insurance company will become the Excess of this policy.
- 15.3 You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
- 15.4 If You have more than one policy underwritten by Us, the maximum amount payable shall not exceed the Limit of Liability of whichever policy has the highest Limit of Liability.

16. Premium payments

MSC is liable for the premium for the Automatic Cover.

17. Prevention of Loss

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

18. Proof of Value and Ownership

You must provide Us with the reasonable proof that We require of the value and ownership of any item for which You claim.

19. Pre-existing medical conditions

No cover will come into force, or continue in force unless each Insured Person has declared ALL Pre-existing Medical Conditions to Us and they have been accepted by Us in writing.

20. Repatriation

We will not compensate You for the costs of repatriation, unless We specifically agree to do so in writing.

21. Rights of Others

This Policy gives rights to You only. Any extension of Our liability for the losses of any other person gives no right to that person to claim from Us.

22. Territorial Limits

This cover applies to incidents anywhere in the world, except for:

22.1 Any country where the British Foreign and Commonwealth Office and/or the South African Department of Foreign Affairs has issued a travel warning; and

22.2 Any other country in which the United Nations Armed Forces are present and active.

23. Termination

This policy terminates on the earliest of the following dates:

23.1 on the date when you pass through passport control after you have disembarked from the cruise;

23.2 on the date You reached the maximum age limit for the cover selected;

23.3 Day 91 after the day you passed through passport control to board the cruise.

General Exclusions applying to all Sections

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

- 1) Any person who has reached the age limit.
- 2) Medical expenses incurred within the borders of Your Home Country.
- 3) 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. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 16.
- 4) Costs which would have been payable if the event being the subject of a claim had not occurred. Examples of losses We will not pay for:
 - I. the cost of food or drinks unless it is a covered event under the Travel Delay benefit and
 - II. the cost of transfers to/from the airport.
- 5) Any consequential loss (not listed under the headings "What is covered"). Examples of losses We will not pay for include
 - I. costs of telephone calls or faxes,
 - II. taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to Your illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share fees, holiday points,
 - III. visa costs, replacement cost of your passport and any additional travel or accommodation costs (unless pre-authorised by us as part of a valid claim under the Medical, Travel Delay or Missed Connection benefit.
 - IV.
 - V.
- 6) Any deliberately reckless act or omission by You.
- 7) Any claim arising or resulting from Your own illegal or criminal act.
- 8) Needless self-exposure to danger except in an endeavour to save human life.
- 9) Any claim arising directly or indirectly from:
 - i. An Insured Person being under the influence of alcohol, or
 - ii. An 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; or
 - iii. An Accident occurring whilst an Insured Person was driving a motor vehicle with more than the legal limit of alcohol in his blood or breath; or
 - iv. Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.
- 10) Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, intentional self-injury, mental disturbance or disorders, insanity, psychiatric, psychological, emotional or nervous conditions.
- 11) Sexually transmitted diseases.
- 12) You (being the driver of a motor vehicle or motorcycle) not being in possession of a valid/legal license.
- 13) Cover for the intention of emigrating (travelling on a one-way ticket).
- 14) You engaging in or practising for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving / Cave Diving, Flying as crew, Heli-skiing, Horse Jumping, Horse Racing, Hunting / Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Microlighting, Motor Racing (all types), Mountaineering, Parasailing, Paraskiing, Polo, Potholing, Professional Sports, Quad Biking exceeding 250cc, Rock Climbing, Rock Scrambling, Shark feeding/cage diving, Skeleton, Ski Jumping, Ski Racing, Ski Stunting, Skiing off-piste, Snowboarding off-piste, Steeplechasing, Team sports played in competitive contests, Wrestling, Yachting (racing) or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance.
- 15) Flying or sea travel of any kind, except:
 - i. On a flight arranged by Us (Repatriation and Evacuation);
 - ii. As a fare paying passenger on a Carrier (not as a member of the crew).
- 16) War (whether War be declared or not), Hostilities, Invasion or Civil War. For Personal Accident (Section 16) and Medical Expense (Section 1) benefits only this exclusion is amended as follows: This Policy does not cover death or disablement in any way caused or contributed to by war, whether war be declared or not, hostilities or any act of war or civil war when the Insured Person is taking an active part therein.
- 17) Radioactive Contamination, whether arising directly or indirectly.
- 18) Engaging in occupational activities requiring the use of explosives.
- 19) Being in the service of any military or police force, or militia or paramilitary organisation.
- 20) You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
- 21) Nuclear, Chemical and Biological Terrorism: this Policy does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 22) Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates.
- 23) Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on our behalf).

Section 1: Medical

What is covered, Section 1:

We will pay the following costs, up to the Limit of Liability in the Schedule of Benefits, for each Insured Person who suffers sudden and unforeseen bodily Injury or Illness, or who dies during a Trip outside the borders of Your Home Country:

- 1.1 Reasonable medical expenses for the immediate treatment of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation (taxi or ambulance) to the nearest suitable hospital abroad when deemed necessary by a recognised Medical Practitioner.
- 1.2 Repatriation: Additional flights and accommodation to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary. We have the right to demand that You are repatriated. If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, all expenses incurred thereafter in respect of the occurrence will be for Your own account.
- 1.3 Burial or cremation of a deceased Insured Person abroad up to the Limit of Liability in the Schedule of Benefits; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- 1.4 Pain stilling dental treatment: We will pay up to the Limit of Liability for the costs of providing necessary treatment for the immediate relief of pain. Where dental treatment is required as a result of an Injury, these expenses will form part of the Limit of Liability under Medical Treatment.
- 1.5 Optical Treatment: We will pay for emergency treatment provided by a Medical Practitioner or optician as a result of Illness or Injury whilst on Your Trip up to the Limit of Liability.

What is not covered, Section 1:

- a) Costs in excess of R5,000 which have not been authorised by Us in advance (see Important Notes). Where no prior approval has been obtained from Us, Our liability will be limited to R5,000 for any one incident;
- b) Any claims arising directly or indirectly as a result of any Pre-existing Medical Condition
- c) Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return Home;
- d) Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen Illness or Injury;
- e) Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth and occurring more than 15 weeks prior to the expected delivery date;
- f) Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer.

- g) Treatment and/or surgery for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- h) Expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- i) Any costs incurred in Your Home Country other than in connection with transportation of You or Your remains to Your Home from abroad;
- j) Any costs where the transportation Home has not been arranged by Us;
- k) Any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- l) Search and/or rescue costs;
- m) Routine optical and/or dental treatment;
- n) The Policy Excess;
- o) Physiotherapy/manipulative therapy in excess of R2,000, unless Our Medical Officer agrees to the treatment in writing.
- p) Contraceptive devices, prosthetic devices and/or artificial aids and dentures.
- q) Cancer of any kind (whether pre-existing or not).
- r) Medical expenses incurred after 12 months of the loss occurring or the illness first manifesting itself.
- s) Any pre-planned or pre-known dental treatment;
- t) Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort;
- u) Normal wear and tear;
- v) Any damage to dentures;
- w) Dental treatment involving the provision of dentures or the use of precious metals;
- x) Anything mentioned in the General Exclusions.

Specific Conditions, Section 1:

- a) Repatriation, Evacuation and Transportation will be decided by Us, depending on the medical information and/or report received by Our Medical Officer.
- b) We will use Your return ticket towards Our costs for repatriation.
- c) Repatriation is back to Your Home.
- d) All claims exceeding R5,000 must be accompanied by medical report stating:
 - i. Diagnosis
 - ii. Date of first consultation
 - iii. Treatment provided
 - iv. Cause of medical problem
 - v. Medical reason if You are unfit to fly

Section 2: Personal Accident

What is covered, Section 2:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or Permanent Disablement, We will pay up to the Limit of Liability in the Schedule of Benefits to You or Your legal personal representatives the following benefits: (benefits are per insured person)

INSURED EVENT	SUM INSURED, Expressed as a percentage of the Limit of Liability
a) Death	100%
b) Total, permanent and irrecoverable loss of hearing in both ears	100%
c) Total, permanent and irrecoverable loss of hearing in one ear	50%
d) Total, permanent and irrecoverable loss of sight in both eyes	100%
e) Total, permanent and irrecoverable loss of sight in one eye	50%
f) Total, permanent and irrecoverable loss of both hands or feet	100%
g) Total, permanent and irrecoverable loss of one hand and one foot	100%
h) Total, permanent and irrecoverable loss of one hand or one foot	50%
i) Permanent and total loss of speech	100%
j) Permanent and incurable paralysis	100%
k) Permanent and total loss of four fingers and thumb of either hand	70%
l) Permanent and total loss of four fingers or thumb of either hand	40%
m) Permanent Total Disablement	100%
n) Permanent Disabilities not provided for under the	15%

listed Insured Events "a to m"	
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Special conditions relating to claims, Section 2:

- a) The diagnosis and determination of Permanent Total Disablement must be made and documented by Our Medical Officer, and must be continuous and permanent for at least 24 consecutive months from the onset of the disablement;
- b) Permanent total loss of use of a limb shall be treated as a loss of limb;
- c) In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each Insured Person, not exceeding the Accumulation Limit;
- d) Notice of death must be given immediately and We will have the right to have a post mortem examination of the body.

What is not covered, Section 2:

- a) Injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) Disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) Any payment in excess of the amount legislated by law arising from death of Insured Persons under 18 years of age;
- e) An Insured Person engaging in any Adventure Sports and Activities (regardless of whether the Adventure Sports and Activities premium has been paid);
- f) Personal Accident benefits will cease on Your 66th birthday;
- g) Any claim arising directly or indirectly from any type of Illness and/or bacterial infection, except that this exclusion shall not apply to medically acquired infections or blood poisoning which may result from an accidental cut or wound;
- h) Anything mentioned in the General Exclusions.

Section 3: Cancellation

What is covered, Section 3:

We will reimburse up to the Limit of Liability in the Schedule of Benefits per Insured Person under this policy for financial loss You suffer, being non-refundable deposits, for pre-paid flight and cruise fare You do not use if:

- **Cancellation:** You cancel Your Trip more than 24 hours before the scheduled date of departure (except if the departure is delayed by 12 hours) due to any of the following unexpected events which is beyond Your control, and of which You were unaware at the time You booked the Trip.
- **Curtailement:** You are forced to cut short a Trip You have already started, and return to Your Home Country, because of one of the following changes in circumstances whilst on Your Trip (a to f), which is beyond Your control, and of which You were unaware at the time You booked the Trip.
 - a) Unexpected Serious Illness, or Serious Injury or death of You, Your Travel Companion or a Close Relative, occurring within 60 days before the booked date of departure of the Trip
 - b) You abandoning Your Trip following the delay of more than 12 hours in the departure of Your outward (from South Africa) international flight, Local Connecting Flight or cruise, forming part of the booked Trip's itinerary before you passed through passport control, as a result of:
 - Strike or Industrial Action affecting the booked flight or cruise, adverse weather conditions at the Point of Departure, or the mechanical breakdown of, or accident of the aircraft or cruise ship at the Point of Departure.
 - c) If You are made redundant and You qualify for redundancy payment under current legislation.
 - d) Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when a loss relating to Your Home in excess of R10,000 is involved and Your presence is required by the Police in connection with such events.
 - e) Your compulsory medical quarantine.
 - f) You abandoning Your Trip following a terrorist incident in a city listed on Your pre-paid Trip itinerary within 14 days prior to Your scheduled departure date. The same city must not have experienced a terrorist incident within 90 days prior to the terrorist incident that is the cause of Your claim.
 - g) Pre-existing medical conditions.
 - h) Complications relating to Pregnancy, where you are less than 25 weeks pregnant on the date of departure.

Note: The maximum amount We will pay under Section 3 in total for Cancellation and Curtailement claims is the Limit of Liability in the Schedule of Benefits.

Special conditions relating to claims, Section 3:

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

- a) In the event of Curtailement, You must contact Us first and allow Us to make all the necessary travel arrangements.
- b) If, at the time of requesting Our assistance in the event of a Curtailement claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative or travelling companion, all necessary arrangements will be at Your own cost.
- c) You must notify the Carrier or Travel Agent immediately when You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
- d) If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating the reason that prevented You from travelling.
- e) If the reason for Cancellation or Curtailement is related to an Illness, you must provide a 6 months medical history.
- f) If Your outward flight, sea-crossing or international coach or train journey's departure was delayed, You must produce to Us written documentation provided by the Carrier, specifying the reason for the delay, the length of the delay and whether any amounts were paid to you.
- g) If You cancel or curtail Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.
- h) Curtailement claims will be calculated from the date of return to Your Home Country.

What is not covered, Section 3:

- a) Cancellation of Your Trip after you have passed through passport control;
- b) Any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the reasons listed under 'What is Covered';
- c) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy occurring more than 15 weeks prior to the expected delivery date on the date of departure;
- d) Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- e) Any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- f) Withdrawal from service of the aircraft, sea vessel, coach or train on which You are

- booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- g) Failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise) unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
- h) Change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current legislation;
- i) Any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are subpoenaed as a witness (other than in any professional or advisory capacity);
- j) Any costs relating to airport taxes, services fees, port charges, admin fees or air passenger duty. You should obtain a refund from Your carrier for such charges;
- k) Any Cancellation or Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer;
- l) Any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport, birth certificate or any required visa in time for the booked Trip;
- m) Prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- n) Nervousness, anxiety, depression or stress-related disorders that results in Your disinclination to travel (whether pre-existing or not);
- o) Any claim for additional expenses incurred;
- p) The Policy Excess.
- q) Anything mentioned in the General Exclusions.

Section 4: Personal Baggage

What is covered, Section 4:

- 1) If, in the course of Your Trip, Your Personal Baggage is **damaged by the Carrier, stolen, destroyed 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 in total under this policy. Within this amount the following sub-limits apply:
 - a) The maximum We will pay for any one article, or for any one Pair or Set of articles, is R1,500.
 - b) The maximum We will pay for sunglasses or prescription glasses carried on Your person at the time of loss is limited to R1,000 per Insured Person.
 - c) The maximum We will pay for mobile telephones carried on your person at the time of loss is limited to R1,000 per Insured Person.
 - d) The maximum We will pay for Personal Baggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to R1,000 per Insured Person.
 - e) The maximum We will pay for any cigarettes or alcohol lost, damaged or stolen is limited to R500 in total under this policy.
 - f) The maximum We will pay for a laptop, palmtop or similar personal computer (and any fittings and accessories) carried on your person at the time of loss shall be R5,000.
- 2) **Baggage Delay:** If Your Baggage is certified by the Carrier to have been misplaced outside the borders of Your Home Country for a period in excess of 6 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 and toiletries during the delay. Such sums will be refundable to Us if the Baggage or any part of it proves to be permanently lost.
- 3) **Cash:** If during a Trip, the Money You are carrying on Your person or the money You have left in a safety deposit box is stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to the Limit of Liability in the Schedule of Benefits per Insured Person in total.
- 4) **Passport:** If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to R1,000 per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself.

Special conditions relating to claims, Section 4:

- a) When baggage damage or loss occurs due to a Carrier's mishandling, We act as a secondary insurance to the Carrier. The primary coverage is provided by the Carrier. A claim must be filed with the Carrier. The amount not reimbursed by the airline may then be directed to Us. Our liability will be reduced by the amount for which We consider the airline to be liable.

- b) If the Carrier denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, We will also deny your claim since We are secondary to the Carrier.
- c) We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.
- d) Claims are paid based on the value of the goods at the time that they are lost.
- e) You must take suitable precautions to secure the safety of Your Personal Baggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.
- f) If claiming for Your goods that were stolen 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.
- g) Within 24 hours of the discovery of the incident, You must report loss of Personal Baggage to the local Police or to the Carrier, as appropriate, (damage/loss of Personal Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained with photos of the damage), or to Your hotel or accommodation management.
- h) You must produce to Us written documentation from the appropriate parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.
- i) You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.
- j) Within 24 hours of discovery of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate.
- k) You must produce to Us written documentation from the parties listed above confirming that the loss or theft occurred during Your Trip - otherwise no claim will be paid.
- l) You must produce to Us evidence of the withdrawal of bank notes or currency notes - otherwise no payment will be made.

What is not covered, Section 4:

- a) Any items purchased whilst on the ship;
- b) Any item loaned, hired or entrusted to You;
- c) Any loss, theft of, or damage to Personal Baggage left in an Unattended motor vehicle if:
 - i. the items concerned have not been locked out of sight in a Secure Baggage Area;
 - ii. no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - iii. no evidence of such entry is available.
- d) Theft of Valuables from an Unattended motor vehicle;
- e) Loss, theft of, or damage to Valuables from checked-in Baggage left in the custody of a Carrier and/or Valuables packed in Baggage

- left in the baggage hold or storage area of a Carrier;
- f) Valuables must be carried on Your person, or lodged in a safety deposit box at the time of loss.
- g) Electrical or mechanical breakdown or derangement of the article insured;
- h) Wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- i) 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;
- j) 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;
- k) Damage to fragile, perishable or brittle items including cracked screens;
- l) Forgotten or mislaid items;
- m) 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;
- n) Sports gear whilst in use;
- o) Losses from a roof or Baggage rack;
- p) Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Loading;
- q) Loss or damage to baggage not accompanying You on the same flight or cruise.
- r) Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- s) Anything that can be replaced by the issuer;
- t) Water damage;
- u) The Policy Excess;
- v) Anything mentioned in the General Exclusions.
 - a. Any claim arising in connection with a Trip within Your Home Country;
 - b. Delay, detention, destruction or confiscation by Custom officials or other authorities;

Section 5: Travel Delay

What is covered, Section 5:

If the cruise ship is unable to leave the harbour as a direct result of Strike or industrial action at the Point of Departure, adverse weather conditions at the Point of Departure, failure of traffic control systems, or mechanical breakdown of aircraft or cruise ship at the Point of Departure for more than **4 hours** beyond the intended departure time:

- a) We will reimburse You for reasonable expenses incurred whilst the ship is delayed for meals, drinks, and accommodation if Your carrier does not provide them, up to the Limit of Liability in the Schedule of Benefits per Insured Person per Trip; or
- b) For more than 12 hours beyond the intended departure time: You can choose instead to abandon Your Trip and submit a Cancellation claim.

Special conditions relating to claims: Section 5

- a) If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.
- b) You must provide receipts for the expenses incurred.

What is not covered, Section 5:

- a) Unused flights, unused accommodation and unused cruise fare;
- b) Claims where You have boarded the cruise ship;
- c) Claims where Your usual place of residence is less than 100km's from the harbour;
- d) Claims arising from planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- e) Withdrawal from service of the aircraft or cruise ship on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- f) Claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- g) Anything mentioned in the General Exclusions.

Section 6: Missed Connection

What is covered, Section 6:

We will pay for reasonable additional flight and accommodation expenses incurred to reach Your booked destination by the most direct alternative route and/or flight, up to the Limit of Liability in the Schedule of Benefits per Insured Person if Your Trip is interrupted by a missed connection at the transfer point, as a result of:

- a) The late arrival of Your incoming flight due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, derangement or accident;

Special conditions relating to claims, Section 6:

- a) You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.
- b) You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered, Section 6:

- a) Unused flights, unused accommodation and unused cruise fare;
- b) Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- c) Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- d) Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- e) Claims under this Section in addition to claims under Travel Delay;
- f) Claims due to You not allowing sufficient time to complete Your journey to the departure point (if the minimum connecting time was less than 4 hours);
- g) Claims where your connecting flight or cruise was not booked to depart on the same date as the arriving flight or cruise;
- h) The Policy Excess;
- i) Anything mentioned in the General Exclusions

Section 7: Personal Liability

What is covered, Section 7:

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- a) All sums which You shall become legally liable to pay as compensation; and
- b) All legal costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to the Limit of Liability in the Schedule of Benefits under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered, Section 7:

- a) Injury to, or the death of, any member of Your family or household, or any person in Your service;
- b) Property belonging to, or held in trust by You or Your family, household or servant;
- c) Loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;

- e) Claims for injury, loss or damage arising directly or indirectly from:
 - i. ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats or canoes); animals; firearms;
 - ii. the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - iii. the ownership or occupation of any land or building;
 - iv. wilful or malicious acts.
- f) Liability or material damage for which cover is provided under any other insurance;
- g) Accidental injury or loss not caused through Your negligence;
- h) Any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) Any claim arising in connection with a Trip within Your Home Country;
- j) Liability arising from the conduct by You of any profession, trade or business;
- k) Judgements which are not in the first instance either delivered or obtained from a court within South Africa or the country in which the event occurred;
- l) The Policy Excess;
- m) Anything mentioned in the General Exclusion

Section 8: Hijack of Public Conveyance

What is covered, Section 8:

We will pay up to the Limit of Liability in the Schedule of Benefits per complete 24 hours if the aircraft or sea vessel in which You are travelling is hijacked for more than 24 hours on the original, pre-booked Trip.

What is not covered, Section 8:

- a) Any claim resulting from You acting in a way which could cause a claim under this Section;
- b) You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- c) Anything mentioned in the General Exclusions.

Section 9: Carrier Accumulation Limit

The Carrier Accumulation Limit shall mean the maximum amount We will pay in the aggregate under this policy in respect of all insured persons in the same Carrier.

- a) The maximum amount We will pay if You are travelling on a cruise of 7 nights or less is R750,000.

- b) The maximum amount We will pay if You are travelling on a cruise of 8 nights or more is R5,000,000.
- c) In the event of a claim exceeding the Carrier Accumulation Limit, liability in respect of each insured person claimed for will be proportionately reduced until the total does not exceed the maximum limit.

Important Disclosures

Whilst we make every effort to ensure you fully understand the insurance product we have supplied there are certain facts we are obliged in terms of legislation to ensure that you not only know about but understand. The most notable being the Financial Advisory and Intermediaries Services Act (FAIS) and in the case of clients purchasing policies in their personal capacity the Policy Holder Protection Rules.

The most important objective of these obligations is to ensure you, our client, has full knowledge about the organisations involved in delivering the service to you as well as full understanding of the product you have purchased. Whilst every effort has been made to ensure we have achieved this objective if at any time you feel we have not provided you with information required or you do not understand the information we have given you, please ask us - do not assume! Whilst this information is important it does not form part of your actual policy wording.

We make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial service to you. There are a number of entities with whom we can have a relationship of this nature and a summary of these is provided below.

Financial Service Provider (FSP): They act as your broker/intermediary. They are also an FSP. There may be circumstances they have a relationship with another broker (FSP) that you need to be aware of and should be advised of such by your broker.

Product Provider/Supplier: This is Your insurer.

Each of the above may well have companies that are associated with them with whom we have a relationship. These could be subsidiary or holding companies or certain natural persons such as spouse, children, parent. Where these relationships exist you need to be made aware of them.

Underwriting Manager: Policy and Claims administration and Premium Collections. We are appointed by the Product Provider (Insurer) to manage a specific type of product on their behalf. Oojah Travel Protection (Pty) Ltd is a licensed Financial Service Provider.

Financial Advisory and Intermediary Services Act (FAIS):

Legislation to ensure there are minimum standards set within the financial services sector, to ensure you the client receive the highest possible level of service and protection.

Ombudsman :

The independent body created to further protect the client and deal with any disputes between insurers and clients. There are currently two such Ombuds.

Financial Services Board: The body that administers the FAIS Act and other legislation relevant to insurance.

Registrar:

The body that ultimately deals with all regulation with a specific category of insurance e.g Short Term or Long Term.

Distribution channel:

These are arrangements with any of the above or combination of these that provides support or services to us in our role of providing a financial service to you

Any other person:

If there are any other persons that provide us with a financial interest as part of the delivery of the financial service

Details about the Underwriting Manager:

Company Name: Oojah Travel Protection (Pty) Ltd
Postal Address: PO Box 41641, Moreletapark, 0044
Telephone Number: 011 351 4531
Full physical address: 22 Oxford Rd, Parktown, Johannesburg.
Fax Number: 0866 43 44 36
Web-site: www.hollardti.co.za

Our license to transact business as a Financial Service Provider:

FSP Number:	42928
Categories of License:	Short-term Personal lines and Commercial lines
Any exemptions applicable to us:	None
Our Insurances in place that provide protection to our clients:	Professional Indemnity and Fidelity: Sum Insured: R10,000,000 IGF: No, premiums are paid into the Hollard premium bank account

How do we get paid for what we do:

The actual premium shown on Your quote, renewal or policy schedule will be paid directly to Hollard. If there are any additional fees due to us or Hollard these will be shown separately. As Underwriting Managers of Hollard we are paid a fee by them for managing your insurances on their behalf. In addition we do have a vested interest in this transaction by virtue of a profit share between ourselves and Hollard.

What represents an Ownership or Financial interest?

Ownership	Actual equity that was paid for.
Financial	Cash, or its equivalent, vouchers, gift service, advantage, benefit, discount, domestic or foreign travel, hospitality, accommodation, sponsor ship, other incentive or valuable consideration

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these. We also confirm that no staff are incentivised to give preference to any specific insurer and/or product and where incentives based on volumes of business are in place these are supported by an assessment of the quality of the business sold and procedures followed. We further undertake that no financial interest exceeding R1, 000 per calendar year, will be received by any of our representatives or provided to any representative of the above listed entities.

A full copy of our overall conflict of interest management policy can be obtained from;

Our offices upon written request to

travelinsurance@hollardti.co.za

- Do we own more than 10% of any Insurer? No
- Do we receive more than 30% of our income from any insurer? Yes
- Do we have a relationship with any product provider that provides an Ownership or financial interest? Yes: Hollard is a shareholder of Oojah
- How do we avoid or mitigate any potential conflict in this relationship? Whilst this relationship is not seen as a conflict of interest the relationship is formally disclosed
- Do we have a relationship with any other FSP that provides an Ownership or financial interest? No
- Do we have a relationship with any Distribution channel that provides an Ownership, financial interest or support service? No
- Do we have a relationship with any Other Person that provides an Ownership or financial interest? No

If You have a complaint about Oojah's service, staff or products sold to you please contact us in writing with full details of the problem You have encountered:

E-mail Address: travelinsurance@hollardti.co.za

Details about Your Insurer and Our relationship with them:

Company Name:	The Hollard Insurance Company
Postal Address:	PO Box 87419, Houghton, 2041
Telephone Number:	0861HLLRDT (0861455738)
Physical address:	22 Oxford Rd, Parktown, 2193
Web-site:	www.hollard.co.za

Their license to transact business as a Financial Service Provider:

FSP Number:	17698
The category of product and or services we are mandated to supply on behalf of the insurer:	Travel Insurance
Written mandate to act on behalf of the Insurer	Yes

If you have a complaint about Hollard's service, staff or products sold to you that you have been unable to resolve with ourselves please contact the following person in writing with full details of the problem you have encountered:

E-mail Address: complaints@oojahtravel.co.za

What else should you know?

We undertake:

- To keep all information you tell us about yourself confidential,
- Not to alter any documents you provide us with when submitting to any insurer. Where we feel an error has been made we will advise you prior to submission,

- To never ask you to sign blank documents - wherever possible all documents, be they proposals or claim forms should be completed by you to ensure full detail,
- Never to take away any rights you have in terms of any legislation that governs the way we transact business,
- To supply a copy of any documents used in the preparation of your insurances, when required, free of charge.

Your insurer undertakes:

- To be the one who provides the reason for any claim that is repudiated,
- To ensure that they write to you should they wish to cancel your policy and to give you at least 30 days' notice of their intention to do so.

Payment of premiums:

- All premiums must be paid at inception or renewal date for the policy to be in force.

If you have claim or are involved in an incident that could lead to a claim:

- You must advise us immediately, on the emergency telephone number provided. Your policy will contain conditions that relate to the early reporting of potential claims and it is important that you do not breach this responsibility.

If any of the information you gave us changes:

- You must advise us immediately - policy cover, premiums and terms are based on what you told the insurer, we need to advise them of any changes that could affect their view of you and your policy.

Short-term Ombudsman	FAIS Ombudsman
011 726 5501 (fax)	012 348 3447 (fax)
www.insuranceombudsman.co.za	
info@osti.co.za	info@faisombud.co.za
Registrar of Insurance	Oojah's Compliance Officer: Associated Compliance
012 347 0221 (fax)	011 678 8831 (fax)
www.fsb.co.za	Tel: 0861 2266759

One stop call centre for Ombud and Regulatory bodies in the financial services industry: 0860 OMBUDS (0860 662 837)

Schedule of Benefits

BENEFIT	7 Days or Less	8 Days or more and International Cruises
1.1 Medical: Not pre-existing	R 750 000	R 5 000 000
1.2 Medical: Pre-existing condition	Nil	Nil
1.3 Medical: Terrorism	Nil	Nil
1.4 Medical: Evacuation / Repatriation	Real Expense	Real Expense
1.5 Dental or Optical: Illness	Nil	R 5 000
1.6 Follow up treatment in South Africa (30 days after return)	Nil	Nil
1.7 Sending a doctor in-situ/locating unavailable medicine	Real Expense	N/A
1.8 Medical Excess	R 500	R 500
2.1 Personal Accident: Death/Permanent Disablement	R 50 000	R 50 000
2.2 Personal Accident: Broken Bones 70 yrs+	R 10 000	R 50 000
3. Cancellation: Unused, non-refundable pre-paid cruise fare (excess R500)	Refer to below	Refer to below
3.1 Illness/injury or death (not pre-ex)	R 10 000	R 15 000
3.2 Cruise departure delayed on day 1 12hrs+	R 10 000	R 15 000
3.3 Being made redundant	R 10 000	R 15 000
3.4 Accidental damage, burglary flooding or fire to your home (R10,000 loss)	R 10 000	R 15 000
3.5 Your compulsory quarantine	R 10 000	R 15 000
3.6 Terrorist incident 14 days before trip	R 10 000	R 15 000
3.7 Pre-existing medical conditions	R 5 000	R 7 500
3.8 Complications of pregnancy	R 5 000	R 7 500
4. Personal Baggage (Excess R500)	Up to R 10 000	Up to R 15 000
4.1 Any one article/pair/set of articles	R 1 500	R 1 500
4.2 Sunglasses/Prescription glasses/cell phones/ipad/ipod	R 1 000	R 1 000
4.3 Loss, damage or theft from beach/pool-side	R 1 000	R 1 000
4.4 Laptop, palmtop or computer	R 5 000	R 5 000
4.5 Cash and/or Travel Documents	R 250	R 1 000
4.6 Baggage Delay on ship 6hrs+	R 1 500	R 1 500
5. Travel Delay (4 hours+ delay)	R1 250	R1 250
6. Missed Connection (late arrival of incoming flight or cruise resulting in a missed cruise or flight): 4 Hours connecting allowed	R1 250	R1 250
7. Personal Liability - Excess R1000	R 500 000	R 2 000 000
8. Hijack Public Conveyance - 12hrs+	R 5 000	R 5 000
9. Carrier Accumulation Limit:	R 750 000	R 5 000 000