

# Hollard.

travel



## Embedded Travel Insurance Policy Wording

International Medical Extension



## UNDERSTANDING YOUR POLICY

1. Your policy is underwritten by the Hollard Insurance Company (Hollard) Limited, a registered short-term insurer and an authorised financial services provider and managed by Oojah Travel Protection, an authorised financial services provider.
2. **IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: +264 61 254 695.**
3. 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.
4. Interpretation: The proposal of insurance, this Policy and the Certificate 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 Certificate, the Certificate shall be given precedence.
5. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Please refer to Your Certificate for the cover applicable to You.
6. The Certificate tells You:
  - a. How much your Sum Insured Limits and Excess amount is.
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.

## WHO QUALIFIES FOR THE COVER

1. We will provide the services and benefits described in this policy to Active Namibia Medical Care Members qualifying for the International Medical Extension benefit.
2. We will provide the services and benefits described in this policy to persons who reside in Namibia (i.e. have their main home in Namibia and have not spent more than 6 months abroad in the year prior to purchasing the policy, as well as to persons living in a temporary neighbouring (SADC) residence for more than 6 months, excluding cover within the respective Country of Residence.
3. **Age Limits:**
  - a. Personal Accident: under 67 years
  - b. Medical & Related Expenses (except as listed above): under 80 years.
  - c. No cover is provided in respect of an Insured Person 70 years of age or older, relating to any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that can reasonably be related thereto, whether pre-existing or not.
4. To be covered, You must be healthy and fit to travel;

5. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner;
6. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
7. 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);
8. Pregnancy and Childbirth: Cover under this policy is provided for unexpected complications related to pregnancy which occur before the 26th week of pregnancy. Please refer to the Meaning of Words Section: "Complications of Pregnancy and Childbirth", and each Section of cover to establish whether You are covered.
9. It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions or close relatives in the event of any need to cancel, or curtail a Trip as a result of changes in their health.
10. Health: Your policy contains restrictions regarding Pre-existing Medical Conditions. Refer to Important Health Information for more information.

## HOW TO CONTACT US

1. **EMERGENCY ASSISTANCE: +27 11 991 8610** (South Africa)
2. **SUBMISSION OF CLAIMS & ENQUIRIES:** Tel: +264 61 254 695

## AUTHORISATION OF EXPENSES

1. **Medical Emergency:** Accident & emergency department (A&E), emergency room (ER) or casualty department.
  - a. You, Your travel companion or someone designated by You must phone +27 11 991 8610 immediately when Your condition has been stabilised in the emergency department.
  - b. Our liability will be limited to N\$10,000 if You don't contact us for authorisation to be admitted as an inpatient.

The following conditions are covered whilst you are being treated in the A&E, ER or casualty department:

- i. Anaphylaxis (airway constricted).
- ii. Bone fracture.
- iii. Burns.
- iv. Cardiac Arrest.
- v. Choking / blockage of the airway.
- vi. Diving disorders or drowning.
- vii. Heat stroke.
- viii. Hair tourniquet (where a hair or other thread becomes tied around a toe or finger tightly enough to cut off blood flow).
- ix. Heavy bleeding.
- x. Hyperglycemia (diabetic coma) and Hypoglycemia (insulin shock).
- xi. Hypothermia, or Exposure

- xii. Insect and animal bites and stings.
- xiii. Joint dislocation.
- xiv. Poisoning.
- xv. Seizures, or a malfunction in the electrical activity in the brain.
- xvi. Stroke.
- xvii. Wounds, including lacerations, incisions and abrasions,
- xviii. Gastrointestinal bleeding, avulsions and Sucking chest wounds.

**2. Medical Emergency: Inpatient and outpatient treatment.**

- a. You must phone +27 11 991 8610 prior to receiving any treatment where the cost is more than N\$10,000.
- b. If You are unconscious Your travel companion must contact us within 24 hours of your admission. If You are travelling alone You must contact us within 24 hours of regaining consciousness.
- c. Our liability will be limited to N\$10,000 if You don't contact us for authorisation.

## IMPORTANT NOTICE

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

1. This is a legal contract between Namibia Medical Care, active Namibia Medical Care Members and Hollard Insurance.
2. **Terms and conditions** are the rules You have to comply with in order for the policy to be valid – for example, that all jewellery must be kept locked away in a safe.
3. You can only claim for items in which you have an **insurable interest** – i.e. items which, if lost or damaged, cause You to be worse off financially. Example: You cannot claim for the loss of items that don't belong to You.
4. **Emergency Medical Expenses:** This policy is **NOT a Medical Aid**, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation.
5. **Adventure Sports & Activities:** Your policy contains restrictions regarding the participation in sports. Please note that we do not provide cover for rescue costs relating to altitude sickness.
6. **Trip Limits:** Trips must commence and end in your country of Temporary or Permanent Residence as per Your origin of travel and a return ticket must have been booked prior to departure.
7. **We use an appointed emergency assistance provider: Europ Assistance S.A., they can be contacted on +27 11 991 8610 (South Africa).**

## YOUR RESPONSIBILITIES

3. **Your duty of disclosure:** You have a duty of disclosure to Us when it is relevant to Our decision whether to insure You, and, if We do, on what terms whenever You apply for, or change an insurance policy.
4. **Medical Emergency: Accident & emergency department (A&E), emergency room (ER) or casualty department** ( Authorisation of Medical Expenses)

5. You must **declare all pre-existing medical conditions** to Us prior to purchasing the policy, or when your health status has changed.
6. **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.
7. No admission, statement, offer, promise, payment or indemnity may be made by You without Our prior consent in writing.
8. You must give all information, documentation and assistance required by Us to obtain indemnity from other parties.
9. **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.
10. **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.

## 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.

1. **Pregnancy:** If You are aware of the pregnancy at the time of issue of the policy, You must declare the pregnancy to Us if either of the following apply:
  - a. There have been complications with this or any previous pregnancy, or
  - b. The conception was medically assisted (including hormone therapies and IVF).
2. No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:
  - a. You have declared ALL Pre-existing Medical Conditions to Us; and
  - b. We have accepted the condition(s) for insurance in writing.
  - c. We may require You to obtain a medical report from Your General Practitioner in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

## CLAIMS

1. **How a claim benefit is calculated:** When We pay a claim We consider a number of aspects in calculating the amount. These can include:
  - a. The amount of financial loss;
  - b. The excess;
  - c. The maximum benefit limits and sub-limits;

- d. The terms and conditions of the policy
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 actual loss.** For example, by claiming under two different sections of this policy. Similarly, if an insured event is covered by another insurer, airline or operator, then the amount payable by such insurer, airline or operator will become the Excess of this policy.
4. **Top-up cover:** Our cover is conditional on You qualifying for free medical cover (either a medical aid or credit card company). This means our cover is **in addition to your free cover**, and You have to **claim from the free cover first**. The amount payable by your free policy will become the Excess of this policy.
5. **Third party liability claims:** We may finalise the claim by paying You the limit of liability, or any lesser amount for which the third party claim may be settled. This will release Us from any further liability for the claim.
6. **You cannot claim more than the sum insured**, even if Your financial loss was greater.
7. **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 N\$5,000 and the second up to N\$7,000 the maximum we will pay is N\$7,000.
8. 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.
9. **We do not pay interest** unless ordered to do so by a Namibian court of law.
10. You have to **sign a release** in Our favour before We will settle a claim.
11. **The pay-out is always reduced by the excess. (If applicable)** 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 N\$500 on a N\$10,000 claim, then You will receive a pay-out from us of N\$9,500. The excess is listed in the Certificate. The excess applies per person to any claim from a separate event. Please contact Namibia Medical Care for any details with regards to the excess applicable.
12. **Don't dispose of damaged property**, until We have agreed that You may do so.
13. **How to claim:**
  - a) Tell us right away – no later than 30 days after Your date of return.
  - b) Do not admit liability or make misleading promises to anyone, such as:
    - Make any statements (unless required by law)
    - Offer payments to anyone
    - Negotiate with anyone claiming from You.
  - c) Send Us all documents.
  - d) Help Us with any legal proceedings against a party responsible for the loss. Note that any such legal action may be taken in Your name.
  - e) Sign a release before We pay You.
  - f) The entire claims procedure is at Your own expense, including the cost to obtain all reports

We may require, or if You are required to submit to a medical examination.

## TIME LIMITS YOU MUST ADHERE TO

1. **Immediately:**
  - a) You **MUST** contact Us before incurring **expenses in excess of N\$10,000**. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours. If You don't contact us for authorisation, We may provide no cover or reduce the amount We pay.
  - b) Notice of death must be given immediately to Us.
2. **48 Hours:**
  - a) Pre-existing cover is valid for expenses incurred where You are hospitalised for more than 48 hours.
3. **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 (such as death certificates, receipts, medical reports, invoices or a police report).
4. **90 Days:**

If We formally reject Your claim, You have 90 days to appeal this decision with Us.
5. **180 days**

If We maintain Our rejection, You have a further 180 days to start any legal action against Us.
6. **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.

## WHAT TO DO IF YOUR CLAIM IS REJECTED

If We reject or dispute Your claim, You have the right to appeal the decision. Send your complaint in writing to:

**The Hollard Insurance Company of Namibia Ltd**

PO Box 5077,  
Ausspannplatz,  
Windhoek,  
Namibia  
Tel: +264 61 422 300  
Fax: +264 61 422 348

E-mail: [complaints@oojahtravel.co.za](mailto:complaints@oojahtravel.co.za)

## OTHER POINTS TO NOTE

1. **Cancellation:** This Policy may be cancelled:
  - a. by Namibia Medical Care at any time They request this in writing;
  - b. by Us by giving thirty (30) days notice to You at Your last known address.



- c. If You cancel 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 visa has been obtained using this policy, and no claims have been submitted to Us. No refund is due once a Trip has commenced, or after the expiry date of Your policy;
- d. If We cancel the Policy We will retain a pro-rata premium.
2. **Territorial limits:** The cover in this policy is valid for travel outside the territorial limits of Your Country of Residence. We don't provide cover for travel to a country where the United Nations Armed Forces are present and active, or where the British and Commonwealth Office and/or the local department of foreign affairs has issued a travel warning.
3. The policy is subject to **Namibian law**.
4. All claims (except for Medical) are only **payable in Namibia**.
5. In the event of a valid claim, You shall allow Us the use of Your travel documents.
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 Namibian Dollars.
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. The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country.  
**Responsibility for any loss, medical complication or death** resulting from any factor reasonably beyond Our control cannot be accepted by Our emergency assistance provider or Us.
9. **When coverage ends:** The policy terminates on the earliest of the following dates:
- On the date of return Home (when You pass through passport control)
  - On the date You reached the maximum age limit for the cover selected
  - On the date of return appearing on Your certificate.
  - After the termination of cover by either Namibia Medical Care or Hollard Insurance.
10. **Automatic Extension:** The period of insurance shall automatically be extended due to the occurrence of an event giving rise to a legitimate claim under Section 1 (Medical expenses and Repatriation) occurring after the commencement of Your Trip.
11. **Repatriation:** We will use Your return ticket towards Our costs for repatriation. Repatriation is back to Your Home.
12. **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.
13. **Consent to Disclosure of Private Information**
- 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.
  - 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.
- You consent to such information being stored in the shared database and used as set out above.
  - You also consent to such information being disclosed to any insurer or its agent.
  - You further consent to any underwriting information being verified against legally recognised sources or databases.
  - You agree that this consent clause will survive the termination for whatever reason of the Policy, including its cancellation or lapsing.

## 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.

**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.

**Close Relative:** Spouse or Common Law Partner, 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 under the age of 70 years, and resident of Namibia.

**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.

**Family:** The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 21 years of age (in full-time education and residing with them).

**Home:** Your principal place of residence, used for domestic purposes in Your Country of Residence.

**Home Country:** Namibia or a SADC Country where you have spent the last 6 month residing in.

**Inpatient:** A hospital patient who receives lodging and food as well as treatment.

**Insured Person or You/Your:** Each active Namibia Medical Care Member whom the appropriate premium has been paid.

**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.

**Medical emergency:** An acute injury or illness that poses an immediate risk to a person's life or long term health. Treatment is provided in an accident & emergency department (A&E), emergency room (ER) or casualty department.

**Medical Health Declaration:** Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

**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.

**Outpatient:** A person who goes to a doctor's office or hospital for treatment but who does not spend the night there.

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

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

**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.

**Travel Documents:** Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driver licence and passport.

**Travel supplier:** A scheduled airline, excluding charter airlines, exiting Angola, Botswana, Lesotho, Malawi, Mozambique, South Africa, Swaziland, Zambia or Zimbabwe as well as connecting flights forming part of your international journey, and/or cruise line and or rail and/or coach and/or car rental company and/or hotel accommodation, booked prior to your departure from the afore mentioned countries.

**Trip:** When travelling in a direct and uninterrupted manner on an International Journey, outside the borders of Your Home Country, commencing when You pass through passport control from Your Home Country and ending when You pass back through passport control into Your Home Country (including local connecting flights).

**Their:** Namibia Medical Care

**Weather:** The state of the atmosphere with respect to wind, temperature, cloudiness, moisture and pressure which causes the cancellation of flights by air traffic control. Examples: rain, snow, storms, wind, fog, or undesirable temperatures.

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

**You/Your:** Each active Namibia Medical Care Member for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than the specified age limit.

## WHAT WE DO NOT COVER

### Applicable 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 after 12 months of the loss occurring, or the sickness first manifesting itself.
- 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.
- 4) Any consequential loss (not listed under the headings "What is covered"). Examples of losses We will not pay for include costs of telephone calls or faxes, meals, 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 and any additional travel or accommodation costs (unless pre-authorized by Us or part of a valid claim)
- 5) Any deliberately reckless act or omission by You.
- 6) Any claim arising or resulting from Your own illegal or criminal act.
- 7) Needless self-exposure to danger except in an endeavour to save human life.
- 8) Any claim arising directly or indirectly from:
  - a) An Insured Person being under the influence of alcohol with more than 0.05 % (BAC) of alcohol in his blood, or
  - b) 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
  - c) 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
  - d) Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.
- 9) 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.
- 10) Sexually transmitted diseases.
- 11) Myalgia.
- 12) You (being the driver of a motor vehicle or motorcycle) not being in possession of a valid/legal license.
- 13) You are engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
- 14) Cover for the intention of emigrating (travelling on a one-way ticket).

- 15) 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.
- 16) 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).
- 17) War (whether War be declared or not), Hostilities, Invasion or Civil War. For 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.
- 18) Radioactive Contamination, whether arising directly or indirectly.
- 19) Engaging in occupational activities requiring the use of explosives.
- 20) Being in the service of any military or police force, or militia or paramilitary organisation.
- 21) You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
- 22) 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.
- 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).
- 24) Cover for the fulfilment of any ransom demands.
- 25) Pregnancy of You or any other person where the problem arising is not defined under Complications relating to Pregnancy and Childbirth evore the 26<sup>th</sup> week of pregnancy.
- 26) Participation as a professional sportsperson receiving payment for each appearance (other than sponsorship only);
- 27) Any sport not listed in this policy (refer to Adventure Sports Table)

- 28) Contraceptive devices, prosthetic devices and/or crutches, a brace of any kind, new/replacement spectacles and new/replacement dentures.

## SECTION 1: OVERSEAS MEDICAL

### Section 1.1: Medical – What we cover

You are covered for:

- a) Inpatient and Outpatient treatment related to Your unexpected Illness, Injury or death;
- b) Inpatient treatment when you are hospitalised for more than 48 hours relating to the following medical conditions you already have:
  - 1) Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, food Intolerance, hay fever
  - 2) Asthma, providing that you have no other lung disease, and are younger than 60 years of age at the date of policy purchase
  - 3) Bell's palsy
  - 4) Benign positional vertigo
  - 5) Carpal tunnel syndrome
  - 6) Coeliac disease
  - 7) Congenital blindness
  - 8) Congenital deafness
  - 9) Diabetes (Types I and II) provided you were diagnosed over 12 months ago and has no eye, kidney, nerve or vascular complications. Do not suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolemia and you are younger than 65 years at the policy purchase date
  - 10) DVT provided you do not suffer from a cardiovascular condition
  - 11) Epilepsy provided there has been no change to your medication regime in the past 12 months
  - 12) Flu provided the symptoms are not accompanied by shortness of breath, chest pain, sudden dizziness or confusion
  - 13) Folate deficiency
  - 14) Gastric reflux
  - 15) Hiatus Hernia
  - 16) Hypercholesterolemia (High Cholesterol) provided you do not also suffer from a known cardiovascular disease and/or diabetes
  - 17) Hyperlipidaemia (High Blood Lipids) provided you do not also suffer from a known cardiovascular disease and/or diabetes
  - 18) Hypertension (High Blood Pressure) provided you do not also suffer from a known cardiovascular disease and/or diabetes
  - 19) Impaired Glucose Tolerance
  - 20) Incontinence
  - 21) Insulin Resistance
  - 22) Iron Deficiency Anaemia
  - 23) Meniere's disease
  - 24) Menopause
  - 25) Migraine
  - 26) Osteopenia

- 27) Osteoporosis  
 28) Pernicious Anaemia  
 29) Pregnancy: for a single, uncomplicated pregnancy, where your trip ends on or before 26 weeks gestation, which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilisation  
 30) Raynaud's disease  
 31) Sleep apnoea
- c) Inpatient treatment when you are hospitalised for more than 48 hours relating to a medical condition you already have, where You have declared the medical condition to Us, and we have agreed to provide cover in writing to You.
- d) Inpatient and Outpatient treatment related to Your unexpected injury whilst participating on a non-professional basis in the following Sports and Activities:
- 1) Abseiling
  - 2) Acrobatics
  - 3) Aerobics
  - 4) American football
  - 5) Amateur Athletics
  - 6) Archery
  - 7) Badminton
  - 8) Banana boat rides
  - 9) Baseball
  - 10) Basketball
  - 11) BMX cycling (exclude racing and competition)
  - 12) Blackwater rafting, cave tubing
  - 13) Boating, sailing
  - 14) Bowling (lawn & ten pin)
  - 15) Boxing (training / no contact)
  - 16) Bungee jumping using a body harness as a back-up
  - 17) Camel riding for a day or if you are on a camel trek
  - 18) Canoeing (inland or 10km coastal waters limit)
  - 19) Canyon swing
  - 20) Clay pigeon shooting
  - 21) Cricket
  - 22) Curling
  - 23) Cycling (exclude racing and competition)
  - 24) Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)
  - 25) Dirt boarding
  - 26) Dragon boating
  - 27) Dune buggy
  - 28) Elephant riding for an hour, a day or overnight
  - 29) Fencing
  - 30) Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: exclude ice fishing or commercial fishing)
  - 31) Fly by wire
  - 32) Football
  - 33) Go karting (recreational)
  - 34) Golf
  - 35) Gym - including weights, Pilates, aqua aerobics, yoga
  - 36) Gymnastics
  - 37) Handball
  - 38) Hiking (under 6,000 meters altitude / organised tours / clearly marked routes.

- Exclude solo treks, mountaineering and helicopter rescue)
- 39) High diving (less than 10 meters)
  - 40) Hockey (field or indoor / exclude ice hockey)
  - 41) Horse riding (leisure, on a tour with a licenced tour operator, non-competitive / exclude polo, hunting and jumping)
  - 42) Hot air ballooning (exclude racing and competition)
  - 43) Husky sledge driving (exclude endurance and racing)
  - 44) Ice skating (indoor and outdoor rinks / exclude racing)
  - 45) Jet boating
  - 46) Jet skiing
  - 47) Jogging
  - 48) Kayaking - white water, sea, river, lake
  - 49) Kite boarding
  - 50) Kite surfing (exclude racing, competition and surfing during a storm)
  - 51) Land surfing
  - 52) Marathons
  - 53) Martial arts (training, exclude contact)
  - 54) Moped, scooter (Namibian and local licence for operating this class of vehicle required; must be wearing a helmet)
  - 55) Motor experience as a passenger only (excluding racing)
  - 56) Motorcycle riding (touring, independent, organised tour / Namibian and local licence for operating this class of vehicle required / Must be wearing a helmet / exclude off-road, racing and competition)
  - 57) Motorcycle riding (as a passenger you must be wearing a helmet)
  - 58) Mountain biking (exclude racing and competition)
  - 59) Netball
  - 60) Paint ball
  - 61) Parasailing over water
  - 62) Quad biking (not exceeding 250 cc / exclude racing and competition)
  - 63) Racquetball
  - 64) Roller skating
  - 65) Roller blading/inline skating
  - 66) Rowing/sculling, surf boat rowing (inland or 10km coastal waters limit)
  - 67) Rugby
  - 68) Running or jogging, including half-marathon or less, marathon and ultra-marathon distances
  - 69) Safari tours (exclude hunting/guns)
  - 70) Sail boarding/wind surfing
  - 71) Sailing
  - 72) Sandboarding/sandskiing
  - 73) Scuba diving (when an open water diving licence is held and diving with a buddy diver, or diving with a licensed instructor / maximum depth 30m)
  - 74) Shark cage diving
  - 75) Segway tours
  - 76) Skateboarding
  - 77) Skiing (on-piste or glacier / exclude racing, competition and black slopes for first time skiers)
  - 78) Skidoo
  - 79) Snorkelling



- 80) Snowboarding
- 81) Soccer
- 82) Softball
- 83) Speed boating (as a passenger on a licensed carrier)
- 84) Squash
- 85) Stand-up paddle surfing/paddle boarding
- 86) Surfing (exclude competition)
- 87) Swimming
- 88) Swimming with whales/whale sharks/dolphins
- 89) Tennis
- 90) Tobogganing (exclude racing and competition)
- 91) Tuk Tuk as a passenger (excludes Tuk Tuk racing)
- 92) Volleyball
- 93) Wakeboarding (exclude competition)
- 94) Wall climbing (artificial / Proper harness wear and usage / exclude racing and competition)
- 95) Water polo
- 96) Water skiing (exclude competition)
- 97) White water rafting (grades 1 to 4)
- 98) Windsurfing (exclude competition)
- 99) Yachting (inside territorial waters / exclude racing and competition and being a member of the crew)
- 100) Yoga
- 101) Zip line
- 102) Zorbing (exclude racing and competition)

We will pay the following costs, up to the Limit of Liability in the Schedule of Benefits, for each Insured Person:

- 1) Reasonable medical expenses for the immediate treatment of an unforeseen Medical Emergency;
- 2) Medical Practitioner's fees;
- 3) Inpatient treatment;
- 4) Outpatient treatment related to an unexpected Illness or Injury;
- 5) Ambulance charges to the nearest hospital;

## Section 1: Your responsibilities

- a) All claims exceeding N\$10,000 must be accompanied by a 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 1: What we do not cover

- a) Costs in excess of N\$10,000 which have not been authorised by Us in advance (see Authorisation of expenses). Where no prior approval has been obtained from Us, Our liability will be limited to N\$10,000 for any one incident;
- b) Motorcycle/moped riding if You are not wearing a helmet, and/or You are not in possession of a valid Namibian license;
- c) Any claim arising directly or indirectly as a result of any Pre-existing Medical Condition, unless:
  - i) You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;

- ii) It is a condition listed under "What is covered" and You have not been hospitalised for treatment of the same condition in the past 24 months.
- d) Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to Your Country of Residence;
- e) Any treatment which is not a surgical or medical procedure received as an Inpatient or Outpatient;
- f) Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner due to Complications of Pregnancy and Childbirth and occurring within the first 26 weeks prior to the expected delivery date;
- g) Treatment or services provided by a private clinic or private hospital, health spa, convalescent home or any rehabilitation centre;
- h) Treatment and/or surgery for cosmetic purposes;
- i) The Policy Excess;
- j) Physiotherapy without a referral from a general practitioner. Where you have been referred, Our maximum cover for physiotherapy or manipulative therapy is limited to N\$2,000.
- k) Cancer of any kind (whether pre-existing or not).
- l) Medical expenses incurred after 12 months of the loss occurring or the illness first manifesting itself.
- m) Outpatient treatment related to a pre-existing medical condition.
- n) Pre-existing medical conditions: Expenses related to a pre-existing medical condition when You are hospitalised for less than 48 hours.
- o) All persons to whom a terminal prognosis have been given (whether pre-existing or not).
- p) Treatment and medicines in connection with the stabilisation and regulation of a pre-existing, chronic or recurrent illness.
- q) Any costs relating to search and/or rescue operations;
- r) Any costs for helicopter rescue due to altitude sickness;
- s) Anything mentioned in the General Exclusions.

## Section 1.2: Additional accommodation and travel – What we cover

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 1.1 (Medical Emergency & Repatriation), We will pay up to the Limit of Liability on the Schedule of Benefits per Trip If You are treated as an inpatient for more than 5 days:

- a) Repatriation of children: Additional travelling costs (economy class) incurred in returning Home Your children, under 18 years of age and insured under this policy, if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

## Section 1.3: Personal assistance services

We will pay the administrative and delivery costs, in providing the following services in respect of a Trip:

- a) *Child Assist*

If Your child (aged under 18 years) who has been left in Your Country of Residence becomes ill or suffers injury, We can provide medical advice and monitor the situation until Your return Home.

- b) *Consular Referral*  
We will provide You with the relevant contact details of diplomatic representatives wherever possible.
- c) *Emergency travel and accommodation arrangements*  
We will provide You with all reasonable, practical and possible assistance in arranging emergency alternative accommodation and onward or return transportation. You will be responsible for the payment of all costs incurred, and You should make arrangements to pay Us or the service provider at the time the cost is incurred.
- d) *24 Hour Nurse Assist*  
Our 24-hour helpline provides access to a professional medical assistance service to assist You with any health query.
- e) *Legal Assist*  
We will provide You with an advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on legal matters.
- f) *Replacement of Travel Documents*  
We will help You replace lost or stolen tickets and Travel Documents and refer You to suitable travel offices. What is not covered: The cost of any items insured under another Section of this policy.
- g) *Transfer of Emergency Funds*  
We will transfer emergency funds to You in case of urgent need. This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs. You must make arrangements to deposit the required funds in Our account in Namibia equal to the amount of the transfer plus a 10% administration fee.
- h) *Trauma Assist*  
We will provide assistance in the case of assault, hijacking, child abuse, medical emergency and most other forms of trauma.
- i) *Urgent Message Relay*  
We will transmit urgent messages following illness, accident or travel delay problems.

<b>Schedule of Benefits</b>	<b>Limit of Liability</b>
<b>1. Medical and Medical Related Expenses</b>	<b>Refer below</b>
1.1. Medical Emergency, Evacuation, Repatriation and Transportation	N\$ 10 000 000
1.2. Medical Emergency related to Pre-existing conditions	N\$ 600 000
1.3. Emergency Dental Treatment	N\$ 2 000
1.4. Adventure and Winter Sports	Included in 1.1
2. Accompanying Travel Companion	Included in 1.1
3. Travel Assistances	Assistance
	Excess ( Paid by NMC)
	N\$ 20 000
4. Carrier Accumulation Limit	N\$50 000 000