

# Hollard.

travel



## Embedded Travel Insurance Policy Wording

STANBIC BANK OF GHANA

POOGSTANBIC



## UNDERSTANDING YOUR POLICY

1. Your policy is underwritten by the Hollard Insurance Company (Hollard), a registered short-term insurer and an authorised financial services provider and managed by Oojah Travel Protection, an authorised financial services provider.
  - a. **IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: +233 302 220966**
  - b. You must phone +27 (0) 11 991 8822 prior to receiving any treatment where the cost is more than € 500.
  - c. 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.
  - d. Our liability will be limited to €500 if You don't contact us for authorisation.
2. 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.
3. Interpretation: It is noted that a master certificate is issued to Standard Bank of Ghana Limited for Embedded cover and that the certificate together with this Policy is one document and the following terms, definitions, conditions, exclusions and benefits apply. It is important that You read and understand it. 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 of Benefits, the Schedule of Benefits shall be given precedence.
4. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium or fall under that specific card base level. Please refer to the Schedule of Benefits for the cover applicable to You.
5. 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. **Age Limits:**
  - a. Personal Accident: under 66 years
  - b. Medical & Related Expenses (except as listed above): under 66 years.
2. Travel insurance benefits shall be provided to the Debit and or Credit Card holder him/herself and the secondary card holder him/herself, where the cardholder has used the Stanbic Ghana Card to purchase the individual's return airline ticket(s) (public conveyance).
3. **Premium Payments:** Automatic Embedded Cover All Automatic cover is subject to the purchase on an International return ticket (from and back to Ghana)

- using a valid Standard Bank Ghana Debit or Credit card.
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: This policy has restrictions with regards to Pre-existing Medical Conditions, please refer to Section 1 for more information.

## HOW TO CONTACT US

**EMERGENCY ASSISTANCE +27 (0) 11 991 8822**  
(South Africa)

1. **SUBMISSION OF CLAIMS & ENQUIRIES:**  
Tel: +233 302 220 966 / [www.hollardti.com](http://www.hollardti.com)

## 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 (0) 11 991 8822 immediately when Your condition has been stabilised in the emergency department.
  - b. Our liability will be limited to € 500 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 (0) 11 991 8822 prior to receiving any treatment where the cost is more than € 500.
- 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 € 500 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. **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.
2. 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.
3. **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.
4. **Sports and 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.
5. **Trip Limits:** Trips must commence and end in Your Country of Residence and a return ticket must have been booked prior to departure.
6. Depending on the Carrier used, You are entitled to **claim compensation from Your Carrier** if any of the following happen (contact Your Carrier to obtain details):
  - a. Denied boarding, Cancelled flights, Long delays, Loss/Damage of Baggage and Baggage delay.
7. **Baggage loss/damage** caused by the Carrier: You must report the loss immediately to the relevant Carrier.
8. **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, or scooter), no liability cover will apply under this policy.

9. **Personal Possessions:** While this policy provides cover for Your Personal Baggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate all risk cover, under a home contents insurance policy. Please refer to the sub-limits of cover per item.
10. **We use an appointed emergency assistance provider: Europ Assistance S.A., they can be contacted on +27 (0) 11 991 8822 (South Africa).**

## YOUR RESPONSIBILITIES

1. **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.
2. **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.
3. No admission, statement, offer, promise, payment or indemnity may be made by You without Our prior consent in writing.
4. You must give all information, documentation and assistance required by Us to obtain indemnity from other parties.
5. **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.
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.

## 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. **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.
5. **You cannot claim more than the sum insured**, even if Your financial loss was greater.
6. **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 € 5,000 and the second up to € 7,000 the maximum we will pay is € 7,000.
7. 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.
8. **We do not pay interest** unless ordered to do so by a Ghanaian court of law.
9. You have to **sign a release** in Our favour before We will settle a claim.
10. **The pay-out is always reduced by the excess.** For every valid claim, You will always have to pay the first amount, also known as the excess. For example, if there is an excess of € 500 on a € 10,000 claim, then You will receive a payout from us of € 9,500. The excess is listed in the Certificate. The excess applies per person to any claim from a separate event.
11. **Don't dispose of damaged property**, until We have agreed that You may do so.
12. **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) Submit a claim form online at [www.hollardti.com](http://www.hollardti.com)
  - 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 € 500**. 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.
  - c) **Baggage loss/damage (Platinum Card Holders)** caused by the Carrier: You must report the loss immediately to the relevant Carrier, before leaving the baggage area
2. 48 Hours:

- a) Inform the police immediately, but not later than 48 hours after theft/mugging/event, and take all reasonable steps to recover any stolen property.
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 Limited

Hollard Insurance Ghana Limited  
PO Box GP 20084  
Accra  
Ghana

Tel: +233 302220966

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

You may also contact the Ombudsman, an independent body that investigates insurance complaints from consumers.

## OTHER POINTS TO NOTE

1. **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
2. **Cancellation:** This Policy may be cancelled:
  - a. by the Insured Company at any time requesting this in writing;
  - b. by Us by giving thirty (30) days' notice to the Insured Company.
3. **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.
4. The policy is subject to **Ghanaian law**.
5. All claims (except for Medical) are only **payable in Ghanaian Cedi**.
6. In the event of a valid claim, You shall allow Us the use of Your travel documents.
7. **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 Ghanaian Cedi.
8. **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.
9. 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.
10. **When coverage ends:** Cover terminates on the earliest of the following dates:
  - a. on the date the Master Policy is cancelled, or
  - b. on the date of Your return Home, or
  - c. on the date You reached the maximum age limit for the cover selected, or
  - d. on the 91<sup>st</sup> day since date of departure.
11. **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.
12. **Repatriation:** We will use Your return ticket towards Our costs for repatriation. Repatriation is back to Your Country of Residence.
13. **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.
14. **Consent to Disclosure of Private Information**
  - a. 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.

- b. 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.
- c. You consent to such information being stored in the shared database and used as set out above.
- d. You also consent to such information being disclosed to any insurer or its agent.
- e. 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.

**Accompanying Travel Companion:** A person or persons with whom you have coordinated travel arrangements, shares the same accommodations as You and intend to travel with during the Trip.

**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 in Your Country of Residence.

**Country of Residence:** The country You are a citizen, permanent resident or Temporary Resident of. Coverage will commence when You pass through passport control from Your Country of Residence (including local connection flights).

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

**Geographical Limits:** Worldwide, except those 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 in Your Country of Residence.

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

**Insured Company:** The Company listed on the Certificate.

**Insured Person or You/Your:** Each person declared by the Insured Company, and 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.

**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 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 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.

**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.

**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.

**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.

**Temporary Resident:** Working in a country of which You are not a citizen or permanent resident for more than 6 months contract period.

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

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

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

**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; sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

**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 Ghana (pty) Ltd, a registered short-term insurer and licensed financial services provider.

**You/Your:** Each person that qualifies for the International Travel Insurance benefit under the terms and conditions of this Policy Wording, and 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. The following individuals qualify for the cover if their international return airline ticket(s) have been purchased on the Standard Bank credit card and if they appear on the same itinerary;

- The primary card holder him/herself
- The secondary card holder him/herself

## 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 of 66 years, except with respect to:
  - a. Personal Accident benefits, cover ceases on Your 66th birthday.
  - b. Cardio vascular or cerebro vascular illness or conditions or sequelae thereof, cover ceases on Your 65th birthday Medical expenses incurred after 12 months of the loss occurring, or the sickness first manifesting itself.
- 2) 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. This exclusion shall not apply to Personal Accident benefit.

- 3) Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
- 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 (except under the Travel Delay benefit), 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-authorised 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) A Pre-existing medical condition
  - b) An Insured Person being under the influence of alcohol with more than the legal limit of alcohol in his blood, or
  - c) 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
  - d) 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
  - e) 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 unless the Insured Company paid the additional premium and We agreed in writing to provide the cover.
- 14) Cover for the intention of emigrating (travelling on a one-way ticket).
- 15) Any claim arising directly or indirectly from Adventure Sports & Activities
- 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 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.
- 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 before the 26<sup>th</sup> week of pregnancy.
- 26) Baggage freight costs.
- 27) Participation as a professional sportsperson receiving payment for each appearance (other than sponsorship only);
- 28) Contraceptive devices, prosthetic devices and/or crutches, a brace of any kind, new/replacement spectacles and new/replacement dentures

## SECTION 1: OVERSEAS MEDICAL EXPENSES

### Section 1: What we cover

You are covered for:

- a) Inpatient and Outpatient treatment related to Your unexpected Illness, Injury or death;

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 € 500 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 € 500 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 € 500 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 Ghanaian license;
- c) Any claim arising directly or indirectly as a result of any Pre-existing Medical Condition.
- 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) Expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- j) The Policy Excess;
- k) Physiotherapy without a referral from a general practitioner. Where you have been referred, Our maximum cover for physiotherapy or manipulative therapy is limited to €120.
- l) Cancer of any kind (whether pre-existing or not).
- m) Medical expenses incurred after 12 months of the loss occurring or the illness first manifesting itself.

- n) Outpatient treatment not related to a pre-existing medical condition.
- 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 2: MEDICAL & RELATED EXPENSES

### Section 2: – What we cover

- a) Medical evacuation arranged by Us to the nearest adequate medical facility;
- b) Medical Repatriation to Your Country of Residence, arranged by Us. We will pay for the cost of a medical escort if considered necessary. We have the right to demand that You are repatriated in order to receive treatment. 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.
- c) Burial or cremation of a deceased Insured Person abroad; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- d) Emergency Dental and pain-stilling treatment up to the limits on the Schedule of Benefits. Where dental treatment is required as a result of injury, these expenses will form part of the limit of Liability under Section 1.
- e) Travel Companion: 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:
  - i) Accompanying travel companion: We will pay for the additional transport expenses (economy class) and accommodation costs (three star hotel) incurred by one person to stay with You and accompany You on the Trip Home.
  - ii) Visit by any one person: A return journey air ticket (economy class) plus reasonable accommodation costs (three star) arranged by Us for one person required, on medical advice, to fly out to You. The benefit is only activated upon your 5<sup>th</sup> day as an inpatient.
  - iii) Child repatriation: We will repatriate any children (up to 5 children sharing in Your cover) accompanying You on Your journey to Their Country of Residence when something happens to You as the guardian or parent.

### Section 2: What we do not cover

- a) Evacuation not arranged by Us;
- b) Repatriation not arranged by Us;
- c) Burial or cremation not arranged by Us;
- d) Medical treatment, dental treatment or ambulance transportation which is provided in Your Home Country
- e) Any costs where the transportation Home has not been arranged by Us;
- f) Routine optical and/or dental treatment;
- g) Dental: The costs of any subsequent permanent or routine treatment;
- h) Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- i) Any damage to or loss of dentures, other than whilst being worn by You.

## SECTION 3: TRAVEL DELAY

### Section 3.1: Flight or cruise departed late – What we cover

*Example of a Travel Delay: You are booked to depart from London to Accra at 13:00. Your flight is delayed, and departs at 23:00 due to one of the reasons listed below.* If the departure of Your Carrier forming part of a booked Trip and specified on Your ticket, is delayed for more than 6 hours beyond its scheduled departure time as a direct result of Strike, Industrial Action, severe Weather conditions, failure of air traffic control systems, or mechanical breakdown of a scheduled carrier:

- a) We will reimburse You for reasonable expenses incurred whilst the Carrier is delayed for meals, drinks, travel costs 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.

### Section 3.1: Your responsibilities

- a) Cover under the Travel Delay section only applies for passengers who eventually travel.
- b) If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.
- c) You must provide receipts for the expenses incurred

### Section 3 – What we do not cover

- a) Claims without receipts as proof of expenses;
- b) Claims arising from planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- c) Meals and drinks unless specified under the Benefit;
- d) 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, or as defined by IATA);
- 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) Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- h) Anything mentioned in the General Exclusions.

## SECTION 4: BAGGAGE

### Section 4.1: Damage, Loss by Carrier or Theft – What we cover

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

### Section 4.2 : Baggage delay – What we cover

If Your Baggage is certified by the Carrier to have been lost or misplaced on Your arrival outside the borders of Ghana 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 essential items. Such sums will be refundable to Us if the Baggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Baggage Section.

### Section 4: Your responsibilities

- a) When baggage damage or loss occurs due to an airline's mishandling, We act as a secondary insurance carrier. The primary coverage is provided by the airline. A claim must be filed with the airline. The amount not reimbursed by the airline may then be directed to Us. If You can provide proof that You have taken all reasonable and necessary steps to claim from the airline, We will pay a pro-rata portion of the indemnity. Our liability will be reduced by the amount for which We consider the airline to be liable.
- b) If the airline denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, We will also deny your claim since We are secondary to the airline.
- 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 or lost by the Carrier You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
- g) Within 24 hours of the discovery of the incident, You must report loss of Personal Baggage, Cash or Passport to the local Police or to the Carrier, as appropriate, (damage to 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), 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 produce to Us evidence of the withdrawal of bank notes or currency notes - otherwise no payment will be made.

### Section 4: What we do not cover

- a) Any item loaned, hired or entrusted to You;
  - b) 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.
  - c) Theft of cash and Valuables from an Unattended motor vehicle;
  - d) Loss, theft of, or damage to cash and Valuables from checked-in Baggage left in the custody of a Carrier and/or cash and Valuables packed in Baggage left in the baggage hold or storage area of a Carrier;
  - e) Cash and Valuables must be carried on Your person, or lodged in a safety deposit box at the time of loss.
  - f) Electrical or mechanical breakdown or derangement of the article insured;
  - g) Wear and tear, damage caused by water, moth or vermin or any process of dyeing or cleaning;
  - h) Denting or scratching not resulting in the complete destruction of the article;
  - 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;
  - 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) Loss or theft of or damage to Money (please refer to Loss of Cash section);
  - p) Losses from a roof or Baggage rack;
  - q) Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Loading;
  - r) Loss or damage to baggage not accompanying You on the same flight.
  - s) The Policy Excess;
- Anything mentioned in the General Exclusions

## SECTION 5: PERSONAL ASSISTANCE SERVICES

### Section 5: Personal assistance services

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

- a) *Consular Referral*  
We will provide You with the relevant contact details of diplomatic representatives wherever possible.
- b) *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.
- c) *24 Hour Nurse Assist*  
Our 24-hour helpline provides access to a professional medical assistance service to assist You with any health query.
- d) *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.
- e) *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.
- f) *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 South Africa equal to the amount of the transfer plus a 10% administration fee.
- g) *Trauma Assist*  
We will provide assistance in the case of assault, hijacking, child abuse, medical emergency and most other forms of trauma.
- h) *Urgent Message Relay*  
We will transmit urgent messages following illness, accident or travel delay problems.

## SECTION 6: SCHEDULE OF BENEFIT(S)

### Section 6.1: Debit/ Credit Card

Schedule of Benefits- Embedded Stanbic Account Holder Cover	Limits of Liability: International Travel Insurance
Account Type	Limit of Liability
<b>Medical Age Limit</b>	<b>66 Years</b>
<b>1. Overseas Medical and Medical Related Expenses</b>	<b>€ 45 000</b>
1.1. Medical Evacuation/ Repatriation/ Transportation	€ 30 000
1.2. Burial/ Cremation/ Return of Mortal Remains	€ 10 000
1.4. Emergency Dental Treatment	€ 600
1.4. Additional Travel and Accommodation Expenses	Refer Below
1.4.1. Accompanying Travel Companion & Children	€ 3 000
Medical Excess: In-patient	€ 50.00
<b>2. Personal Baggage</b>	<b>Refer below</b>
2.1 Baggage, clothing and toiletries (SIL € 100)	€ 500
2.2 Loss of Cash and or Passport	€ 400
2.3 Baggage Delay	€ 300
Personal Baggage Excess	€ 50
<b>3. Personal Assistance</b>	<b>Assistance Services</b>
3.1 Legal Defence	€ 3,000
3.2 Advance of Bail Bond	€ 3,000
Excess Section 3:	€ 200
<b>4. Carrier Accumulation Limit</b>	<b>€ 1,150,000</b>
<b>Period of Cover</b>	<b>First 90 Days</b>