



# Diners Automatic Travel Insurance

**REFERENCE NUMBER: DIN-AUTO-01/2018**

AIG South Africa Limited

1st & 2nd Floors, Sandown Mews West,

88 Stella Street, Sandown,

Johannesburg, 2196

Tel: (011) 551-8000

Fax (011) 551-8293

---

This Policy is a contract made between Diners Club SA (Pty) Ltd and AIG South Africa Limited, the Company. The Company agrees to provide insurance on the basis set out in this Policy provided the premium is paid when due and the Company agrees to accept it. Any endorsement to the Policy or the Schedule shall form part of the Policy.

We look forward to being of service to you.

AIG South Africa Limited

AIG South Africa Limited is a licensed Financial Services Provider. FSP Number 15805. Reg. No. 1962/003192/06



**Travel Guard®**



## Important contact details

---

### **24 hours Emergency Medical Assistance – AIG Travel**

Phone: +44 1273 779 727 (UNITED KINGDOM)

Phone lines are open 24 hours a day, 7 days a week

**All Medical assistance incidents should be logged with AIG Travel**

### **Claims**

AIG South Africa Limited

P.O Box 31983

Braamfontein 2017

SA Share Call Tel: 0860 104 146

Tel: +2711 525 3101

Fax: +2711 551 8290

Email: [satravelclaims@aig.com](mailto:satravelclaims@aig.com)

The claims department is open Monday to Friday between 8:15am and 4:30pm (South African time)

### **Travel Insurance Sales & Services:**

Tel: 0860 346 377 (Option 4)

Tel: +2711 525 3111

Fax: 086 625 4818

Email: [saclientservices@za.aegisglobal.com](mailto:saclientservices@za.aegisglobal.com)

The Sales & Services department is open Monday to Thursday from 8am to 6pm (South African time), Fridays from 8am to 5pm and Saturdays from 8am to 1pm (South African time), excluding public holidays.



## Before you travel, please read the whole policy. Make sure you understand everything.

---

### How you should read this policy

The laws of South Africa govern this Policy.

This document is the legal and official version of your Policy. For any question or dispute, you must refer to this document. If anything is unclear in the Policy wording, please contact Travel Insurance Sales and Services.

Words in the singular (person) include the plural (persons). Words in the masculine gender (he) include the feminine gender (she).

All words beginning with a capital letter in this policy have a specific meaning, wherever they appear. You will find the word, with its specific meaning, in the Definitions.

Please note that, to make reading easier, we did not italicise **We/Our/Us** or **You/Yours**. These words have the following meaning in the Policy:

- **We/Our/Us:** AIG South Africa Limited, the company that underwrites this policy.
- **You/Your:** The policyholder or the Insured Person.

You must always provide us with complete, correct and truthful information or your claim will be rejected.



## What does your policy cover?

---

- |   |   |                                     |
|---|---|-------------------------------------|
| 1 | Emergency medical and related expenses        | <input checked="" type="checkbox"/> |
| 2 | Accidental death and disability               | <input checked="" type="checkbox"/> |
| 3 | Hijack – Public conveyance                    | <input checked="" type="checkbox"/> |
| 4 | Cancellation or curtailment (Prive card only) | <input checked="" type="checkbox"/> |
| 5 | Baggage loss (Prive card only)                | <input checked="" type="checkbox"/> |

## Insured persons

---

Any person, between the ages of 3 months up to and including 75 years of age, whose Public Conveyance tickets have been charged to a valid Diners Club SA (Pty) Ltd card.

## Summary of Benefits

---

The table below sets out the maximum benefit amount per Insured Person for each Insured Event. The total limit refers to the maximum amount that we will pay for more than one Insured Event resulting from the same incident.

**Please check your Policy to ensure the cover is adequate for your needs.** Contact us if you want to amend, extend, or alter your Policy. These changes will not apply to policies with existing claims. Please note that changing your Policy could increase your premium.

If an insured Child dies in an Accident, we will pay the amount legislated by law at the time of the death. We only cover permanently employed adults for Permanent Total Disability. Children, pensioners and homemakers are therefore excluded.

Please note, for some Insured Events you will have to pay a portion of each claim; this is the Excess amount.



## Schedule of benefits: Personal & Travel Lodge card

Insured event (trips up to 90 days)		Diners Automatic Travel Insurance – Phase I			
		Personal card		Travel Lodged card	
		Local Journey	International Journey	Local Journey	International Journey
<b>1. Emergency medical and related expenses</b>					
<b>1.1 Emergency medical</b>					
1.1.1	Injury	Nil	R 2,000,000	Nil	R 3,000,000
1.1.2	Illness	Nil	R 2,000,000	Nil	R 3,000,000
<b>Excess</b>		Nil	R2,000	Nil	R2,000
1.1.3	Return of Mortal Remains	R10,000		R10,000	
1.1.4	Visit by a Family Member	Actual Expense		Actual Expense	
1.1.5	Return of Children	Actual Expense		Actual Expense	
1.1.6	Return of Travel Companion	Actual Expense		Actual Expense	
<b>1.2 AIG Travel</b>					
1.2.1	Cash Assistance	AIG Travel arranges access to the following services free of charge, subject to the Policy terms and conditions			
1.2.2	Consular Referral				
1.2.3	Emergency Travel and Accommodation Arrangements				
1.2.4	Premature Return in case of Death or imminent Death of a Relative or Business Associate				
1.2.5	Transmission of Urgent Messages				
1.2.6	24 Hour Medical Emergency & Assistance Telephone Line				
1.2.7	Replacement of Lost Travel Documents				
1.2.8	Legal assistance abroad				
<b>1.3 Medical evacuation, repatriation or transportation</b>					
1.3	Medical evacuation, repatriation or transportation	Actual Expense		Actual Expense	
<b>2. Accidental death and disability</b>					
2.1	In-flight/ public conveyance	R 850,000	R 1,000,000	R 1,000,000	R 1,500,000
2.2	24 hour cover	R 250,000	R 250,000	R 500,000	R 500,000
<b>3. Hijack – Public conveyance</b>					
3	Hijack - R750 per day	R 7,500	R 10,000	R 7,500	R 15,000
<b>Excess</b>	12 hours				
<b>Premium to extend cover to 180 days</b>		<b>R 426</b>		<b>R 426</b>	
<b>Any One Life limit</b>		<b>R2,000,000</b>		<b>R3,000,000</b>	



## Schedule of benefits: Corporate & Prive card

Insured event (trips up to 90 days)		Diners Automatic Travel Insurance – Phase I			
		Corporate card		Prive card	
		Local Journey	International Journey	Local Journey	International Journey
<b>1. Emergency medical and related expenses</b>					
<b>1.1 Emergency medical</b>					
1.1.1	Injury	Nil	R 3,000,000	Nil	R 2,000,000
1.1.2	Illness	Nil	R 3,000,000	Nil	R 2,000,000
<b>Excess</b>		Nil	R2,000	Nil	R2,000
1.1.3	Return of Mortal Remains	R10,000		R10,000	
1.1.4	Visit by a Family Member	Actual Expense		Actual Expense	
1.1.5	Return of Children	Actual Expense		Actual Expense	
1.1.6	Return of Travel Companion	Actual Expense		Actual Expense	
<b>1.2 AIG Travel</b>					
1.2.1	Cash Assistance	AIG Travel arranges access to the following services free of charge, subject to the Policy terms and conditions			
1.2.2	Consular Referral				
1.2.3	Emergency Travel and Accommodation Arrangements				
1.2.4	Premature Return in case of Death or imminent Death of a Relative or Business Associate				
1.2.5	Transmission of Urgent Messages				
1.2.6	24 Hour Medical Emergency & Assistance Telephone Line				
1.2.7	Replacement of Lost Travel Documents				
1.2.8	Legal assistance abroad				
<b>1.3 Medical evacuation, repatriation or transportation</b>					
1.3	Medical evacuation, repatriation or transportation	Actual Expense		Actual Expense	
<b>2. Accidental death and disability</b>					
2.1	In-flight/ public conveyance	R 250,000	R 500,000	R 250,000	R 250,000
2.2	24 hour cover	R 850,000	R 1,500,000	R 850,000	R 1,000,000
<b>3. Hijack – Public conveyance</b>					
3	Hijack - R750 per day	R 7,500	R 15,000	R 7,500	R 10,000
<b>Excess</b>	12 hours				
<b>4. Cancellation or curtailment</b>					
4.1	Cancellation of Journey	Nil		R 30,000	R 30,000
4.2	Curtailment of Journey	Nil		R 30,000	R 30,000
<b>Excess</b>	Nil		R 500		



## Schedule of benefits: Corporate & Prive card

Insured event (trips up to 90 days)		Diners Automatic Travel Insurance – Phase I			
		Corporate card		Prive card	
		Local Journey	International Journey	Local Journey	International Journey
<b>5. Baggage Loss</b>					
	Maximum sum insured	Nil		R 25,000	R 25,000
	Maximum sum insured value of any one item	Nil		R 2,000	R 2,000
<b>Excess</b>		Nil		R 500	
	NOTE: Any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording				
<b>Premium to extend cover to 180 days</b>		<b>R 426</b>		<b>R 426</b>	
<b>Any One Life limit</b>		<b>R3,000,000</b>		<b>R2,000,000</b>	



## When are you covered?

---

### Period of Insurance

On the Automatic Cover this Policy will provide cover commencing after the inception date appearing on the Travel Policy receipt. Except for Cancellation insurance, cover will commence when the Insured Person leaves the Point of Departure and will automatically cease when he returns to the Point of Departure. Cancellation coverage will take effect one day after the issue date as stated on the Travel Policy receipt and once the required premium is received by us on the departure date.

The maximum period for any Insured Person is restricted to:

- 90 days on Automatic Cover
- Unless the Insured Person has requested to extend the cover to 180 days and paid the additional premium

This Policy does not apply to events that occur after the expiration date shown on the Policy receipt, or if the Insured Person returns to the Point of Departure from his Insured Journey before this date. This Policy cannot be cancelled once an Insured Journey has commenced or after the expiry date of the Insured Journey.

All cover is subject to the full cost of the departure and return Public Conveyance tickets being charged to a Diners Club SA (Pty) Ltd Card and either Diners Club SA (Pty) Ltd or the Insured Person paying the required premium and is subject to all the Terms, Conditions, Endorsements, Terminations and Exclusions of the Policy including the Schedule of Benefits.

Cover for the Insured Person entering into the Republic of South Africa on an Inbound Journey is limited to the Insured Benefits applicable to automatic cover only and provided the Public Conveyance ticket is purchased on a Diners Club SA (Pty) Ltd Card.

In respect of Public Conveyance tickets purchased with Voyager Miles and BA Executive Club Miles, namely Frequent Flyer Base Miles earned against a Diners Club SA (Pty) Ltd Card the Automatic Cover is provided at no additional charge to the Insured Person.

### Cancellation/ termination

#### Cancellation

1. Provided that no claims have been initiated and an Insured Person has not commenced an Insured Journey, the Insured Person may cancel this Policy at any time by giving the Company written notice within 30 days of the Travel Insurance Certificate issue date.
2. This Policy may be cancelled by the Company by sending the Insured Person 30-days written notice to his last known address and in which case the Company will refund a pro-rata premium for the unexpired policy period.





### **Termination**

This Policy will terminate on the earliest of the following dates:

1. on the date the Master Policy is cancelled; or
2. the date of the Insured Person's return to the Point of Departure in South Africa or Country of Residence; or
3. the date that the Insured Person reaches the maximum age for the cover selected.

This Policy will terminate on the expiry date appearing in the schedule unless there is an automatic extension as described under the general conditions applying to this Policy.

### **Premium**

Diners Club SA (Pty) Ltd is liable for the premium on the Automatic cover.



## Definitions

<b>24 Hour Cover</b>	Any time during the period of an Insured Journey other than when covered under Public Conveyance benefits.
<b>Accident</b>	A sudden unexpected and specific event which occurs at an identifiable time and place, resulting in Injury.
<b>Accidental Loss</b>	The Insured Person mislaying or misplacing their Baggage resulting in a loss of possession.
<b>Accumulation Limit</b>	The maximum liability of the Company in respect of any one Accident or number of Accidents arising from one source or cause during an Insured Journey.
<b>Acquired Immune Deficiency Syndrome or AIDS</b>	shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Illness in the presence of a sero-positive test for HIV.
<b>AIG Travel</b>	AIG Travel EMEA Limited, who provides emergency travel and pre-departure health information and the AIG Travel services as more fully detailed in the body of this Agreement.
<b>Any One Life Limit</b>	The maximum liability of the Company to any one Insured Person in respect of any one Accident or Illness or series of Accidents or Illnesses arising from one source or cause.
<b>Baggage</b>	Luggage, Personal Effects and travel documents (travel tickets, passports and visas) taken by an Insured Person on an Insured Journey.
<b>Beneficiary</b>	The person or persons nominated by the Insured Person.
<b>Business</b>	The Insured Person's employment, trade, profession or occupation.
<b>Business Associate</b>	A partner, director or employee of the Insured Person.
<b>Children</b>	The Insured Person's dependent children who are not in full-time employment and who are between the ages of 3 months up to and including 18 years (or under the age of 25 years provided they are in full-time education), unmarried, not pregnant, without children and primarily dependent on the Insured Person for maintenance and support.
<b>Company</b>	AIG South Africa Limited.
<b>Confinement</b>	Confinement to a Hospital as a resident in-patient for a period which is necessary for the diagnosis or treatment of any Injury or Illness.
<b>Country of Residence</b>	The country in which You live and which is regarded as Your permanent home. If You are a temporary resident in a country, that will be deemed to be Your Country of Residence for the purposes of this Policy, if You have citizenship of or a work permit or have been resident in that country for longer than 6 (six) consecutive months.
<b>Damage</b>	Physical damage to Baggage which lowers the value.
<b>Dangerous Sports or Activities</b>	Any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts).
<b>Date of Loss</b>	for Illness, the first date of diagnosis or the date the Insured Person first became aware of the Illness – whichever occurs earlier; for Injury, the date of the Accident; for all other Sections, the date of the Insured Event.



## Definitions *continued...*

<b>Effective Date of Coverage</b>	On the Automatic Cover this Policy will provide cover commencing on the of departure date
<b>Electronic Equipment</b>	Any computer equipment system or software or any product, equipment, system or machinery connected to or operated by means of a micro or data processor chip.
<b>Emergency Medical Expenses</b>	All Reasonable and Customary Charges which at the sole discretion of AIG Travel are deemed medically necessary for Illness or Injury on an International Journey.
<b>Excess</b>	The first amount, or period, of each and every loss payable by the Insured Person.
<b>Policyholder</b>	The Policyholder named in the Policy Schedule who is Standard Bank Card Division.
<b>Hospital</b>	<p>A legally constituted establishment which operates pursuant to the laws of the country in which it is based and which meets the following requirements:</p> <ul style="list-style-type: none"> <li>it operates primarily for the reception, medical care and treatment of sick, ailing or injured persons on a resident in-patient basis;</li> <li>it admits resident in-patients only under the supervision of a Medical Practitioner;</li> <li>it maintains organised facilities for the medical diagnosis and treatment of such persons and provides (where appropriate) facilities for major surgery within the confines of the establishment or facilities controlled by the establishment;</li> <li>it provides a full-time nursing service by or under the supervision of a staff of nurses;</li> <li>it is not a day clinic, health hydro or nature clinic, a mental institution, an institution confined primarily to the treatment of psychiatric disease, the psychiatric department of a hospital, a place for the treatment of chemical dependency, an establishment or a special unit of a hospital used primarily as a place for treatment of drug addicts or alcoholics, a hospice, a frail care centre, a rest home or nursing, convalescent, rehabilitation, assisted living or extended care facility.</li> </ul>
<b>Illness</b>	Any fortuitous sickness or disease contracted, commencing or first manifesting itself during an Insured Journey.
<b>Inbound Journey</b>	An Insured Journey commencing from the Point of Departure outside the territorial limits of the Republic of South Africa to the destination inside the territorial limits of the Republic of South Africa including the return journey to the Point of Departure.



## Definitions *continued...*

<b>Injury</b>	Physical trauma to an Insured Person caused by an Accident resulting, solely and independently of any other cause or any other physical defect or infirmity existing prior to the Accident, in an Insured Event within 24 months of the date of the Accident. Physical trauma caused by exposure to the elements of nature as a direct result of an Accident will be deemed to be an injury.
<b>Insured Event</b>	An event stated in the Schedule of Benefits.
<b>Insured Journey</b>	A Local Journey, an International Journey or an Inbound Journey.
<b>Insured Person</b>	Any person whose Public Conveyance tickets have been charged to a valid Standard Bank Card Division card.
<b>International Journey</b>	An Insured Journey commencing from the Point of Departure to the destination, outside the territorial limits of the Republic of South Africa, including the return journey to the Point of Departure.
<b>Local Journey</b>	An Insured Journey which commences at the time when the Insured Person departs from the Point of Departure to travel in a direct, timeous and uninterrupted manner to a destination within the territorial limits of the Republic of South Africa that is more than 100 kilometres away from the Point of Departure and it includes the return journey to the Point of Departure.
<b>Malignant Neoplasm</b>	shall include but not be limited to Kaposi's Sarcoma, central nervous system lymphoma and/or other malignancies now known or which will become known as immediate cause of death, an illness, or disability in the presence of AIDS.
<b>Manual Labour</b>	Physical human labour involving the use of hands where the work may be considered hard or arduous, including skilled labourers who use or operate mechanical or non-mechanical machinery or equipment.
<b>Master Policy</b>	The internal reference for a specific product containing identical benefits and premium rates.
<b>Medical Expenses</b>	All Reasonable and customary charges for Illness or Injury on an International Journey, resulting in hospitalisation, surgical or other diagnostic or remedial treatment given or prescribed by a Medical Practitioner.
<b>Medical Practitioner</b>	A person registered with a current, legal licence to practice medicine, but excludes an Insured Person or a member of any Insured Person's immediate family.
<b>Medical Treatment</b>	A Medical Practitioner's medical advice, treatment, consultations and prescribed or repeat maintenance medication.
<b>Motor Hijack</b>	The unlawful seizing or attempted unlawful seizing of a vehicle by any person using force or threat or violence where such violence is intended, used or made to overpower or subdue the Insured Person whilst driving or as a passenger in a Private Motor Vehicle or whilst such vehicle is stationary.
<b>Opportunistic Infection</b>	Shall include but not be limited to pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.



## Definitions *continued...*

<b>Permanent Total Disability</b>	means total and absolute disability which entirely prevents the Insured Person from engaging in or giving attention to his usual or any occupation for which he is qualified or has received specialised training and which will in all probability be lasting and continuous for his lifetime.
<b>Personal Effects</b>	Spectacles, dentures, purses, wallets, cosmetics and other personal effects normally worn or carried on the person.
<b>Point of Departure</b>	in respect of a Local Journey means the Insured Person's usual place of residence or from which an Insured Person leaves to travel in a direct, timeous and uninterrupted manner;
	in respect of an International Journey, the point where the Insured Person passes through passport control from within the Republic of South Africa; with regard to Section 4.1-Baggage Delay and Section 5.1-Travel Delay cover will commence from the Insured Person's place of residence or employment, whichever occurs latest; or
	in respect of an Inbound Journey, the point where an Insured Person passes through passport control in Country of Residence from which the Insured Person intends to travel to the Republic of South Africa in a timeous and uninterrupted manner.
<b>Policy</b>	This document embodying the contract of insurance and shall include any subsequent Terms, Conditions, Exclusions, Terminations and Endorsements.
<b>Pre-Existing Medical Conditions</b>	Any condition giving rise to a claim for which, within the 12 consecutive months prior to the Effective Date of Coverage, the Insured Person:
	has consulted a Medical Practitioner or specialist; or
	has received Medical Treatment or advice; or
	the manifestation of symptoms would have caused a reasonable person to seek advice.
<b>Private Motor Vehicle</b>	Any licensed passenger vehicle other than taxis, buses and any vehicle that is in excess of 2 tons.
<b>Professional Sport</b>	Any sport in which an insured person receives a financial reward, fee, sponsorship or gain as a result of their participation.
<b>Public Conveyance</b>	Any scheduled or chartered land, water or air conveyance legally licensed to carry passengers for hire operating commercially in accordance with all locally applicable laws and regulations and in which the Insured Person is travelling only as a fare-paying passenger, including taxis and hired motor vehicles but excluding minibuses, non-standard motor vehicles and non-pressurised single engine piston aircraft.
<b>Reasonable and Customary Charges</b>	The charges which:
	Are medically required for the treatment, supplies or medical service to treat an Insured Person's condition;
	Do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred, and
	Do not exceed the charges for treatment that would have been made if no insurance existed.



## Definitions *continued...*

<b>Related Expenses</b>	Additional accommodation and travelling expenses, excluding telephone costs, meals and beverages of necessity incurred by any one person, who on the advice of a Medical Practitioner appointed by the Company remains with or escorts the Insured Person until completion of his journey or until he resumes the Insured Journey or returns to the Point of Departure, whichever occurs first.
<b>Relative</b>	A Spouse, parent, parent-in-law, grandparent, step-parent, Children, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law, son-in-law, fiancée, fiancé, half-brother, half-sister, aunt, uncle, niece or nephew of the Insured Person.
<b>Spouse</b>	The husband, wife, partner in a same sex partnership or any de facto partner with whom the Insured Person has permanently and continuously lived in the same household in a relationship which is not casual or impermanent for a period longer than 6 consecutive months. Only one Spouse shall be eligible for cover.
<b>Territorial Waters</b>	Within a 19 Kilometre radius of the coastline.
<b>Terrorist Act</b>	Any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s shall not be considered Terrorist Acts. 'Terrorist Act' shall also include any act which is verified or recognised as an act of terrorism by the (relevant) government of the country where the act occurs.
<b>Theft</b>	Wrongfully taking property from an Insured Person without their willful consent.
<b>Travel Insurance Certificate</b>	The certificate which attaches to and forms part of the Policy and contains the relevant details of the Insured Journey.
<b>Traumatic Event</b>	A violent criminal act or attempt where such violence is intended or made to overpower or subdue.
<b>Travel Companion</b>	The person intending to travel or travelling with the Insured Person and who is covered under the Standard Bank Card Division Card travel insurance.
<b>Travel Guard</b>	AIG Travel EMEA Limited, who provides emergency travel and pre-departure health information and the AIG Travel services as more fully detailed in the body of this Agreement.
<b>Waiver Of Excess</b>	That if the Insured Person has selected Optional Cover, the Excess of R2,000 applicable to any Emergency Medical Assistance and Expenses will be waived, if the Insured Person is hospitalised as an in-patient. An excess of R500 will apply for out-patient treatment.
<b>War</b>	War, whether declared or not, or any warlike activities (including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.



## General terms and conditions

---

### 1. **Age limits**

1.1 This Policy covers any event which happens to an Insured Person who is:

- From the age of 3 months up to and including 75 years of age at the date of such event on the Automatic – Phase

1.2 With respect to Insured Event 2 in the Accidental death and disability Table of Benefits, cover ceases on the Insured Person's 65<sup>th</sup> birthday unless he is gainfully employed.

### 2. **Airlines**

The Company will have no liability to pay any benefit in relation to any Insured Event for which the Insured Person may be able to seek compensation from an airline. If the Insured Person proves that he has taken all reasonable and necessary steps to claim from the airline, the Company will pay a pro-rata portion of the benefits. The Company's liability will be calculated by reducing the benefits by the amount for which the Company considers the airline to be liable.

### 3. **Automatic Extension**

If an event occurs after commencement of the Insured Journey giving rise to a legitimate claim under section **1. Emergency medical and related expenses and/or 4.2 Curtailment of journey**, the Insured Journey shall automatically be extended. If an event occurs in terms of Section **3. Hijack – public conveyance** the cover shall be extended and shall continue in force for the duration of the seizure or control of the Public Conveyance or 12 consecutive months from the date of such seizure or control, whichever is the lesser period.

### 4. **Currency**

All amounts are shown in South African Rand (ZAR). If expenses are incurred in a foreign currency the rate of exchange used will be the rate at the time of incurring the expense or suffering a loss.

### 5. **Endorsements**

At the discretion of the Company, this Policy may be extended, amended or altered. Provided that application is made in writing to the Company prior to the expiry of the existing Policy and there are neither existing nor initiated claims on the existing Policy. This Policy may be extended, amended or altered at the discretion of the Company. The Company may choose to charge an additional premium.

### 6. **Information**

By acceptance of this contract of insurance or the benefits under this Policy the Policyholder or Insured Person acknowledges that the sharing of claims and underwriting information by the Company is essential to enable the Company to underwrite policies, assess risks fairly, ensure compliance with all and necessary applicable legislation, regulations and business compliance requirements (including any overseas laws, regulations and compliance requirements binding on the Company) and to reduce the incidence of fraudulent claims, in the public interest and with a view to limiting premiums. The Policyholder and or Insured person, on his own behalf and on behalf of any person he represents herein, hereby waives any right to privacy in any insurance information provided by him or on his behalf in respect of any insurance policy or claim made or lodged by him and he consents to such information being disclosed to any other party (including any subsidiary or parent company of the Company as well as any government or regulatory authority) who has a direct interest in the information disclosed by the Policyholder / Insured Person / his agent.

The Policyholder / Insured Person also acknowledges that the information provided by him may be verified against any other legitimate sources or databases and waives any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning him.

### 7. **Liability**

7.1. The Company shall not be liable or responsible for:

- a. the negligence, wrongful acts and/or omissions of any legal and/or health care professional or any other person or persons or legal entity that provide direct or indirect service to the Insured Person;



b. the failure of any agent or broker to explain adequately the terms, conditions, endorsements, terminations and exclusions of this Policy.

7.2. Should any discrepancies arise between this Policy and any literature received by the Insured Person, the Terms, Conditions, Endorsements, Terminations and Exclusions in this Policy will govern in all cases.

8. **Language**

The official version of this Policy is in English. Words in the singular include the plural and vice versa and words in the masculine gender include the feminine gender.

9. **Marketing**

Should any discrepancies arise between the Policy and any literature received by the Insured Person, the Terms, Conditions, Endorsements, Terminations and Exclusions in the Master Policy will govern in all cases. Any Insured Person may inspect the Master Policy at any time by arrangement with the policyholder.

10. **Medical and Related Expenses**

This policy will not provide indemnity for Medical and Related Expenses which are incurred arise from or relate directly or indirectly to any Medical Treatment, advice or any other related medical services provided and or incurred in South Africa. This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

11. **Misrepresentation**

This Policy shall be voidable (at the discretion of the Company) in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Insured Person of any information material to this Policy.

12. **Other financial products and services**

The Company will accept no liability whatsoever for any of the insurance or other financial products or services which are sold in conjunction with this Policy that are provided or underwritten by any other insurance or assurance companies and/or assistance companies and/or financial providers.

13. **Other insurance**

Except for **2.Accidental death and disability**, if the Insured Person is able to claim under any other policies to be covered for the whole or any part of an Insured Event ("Other Claims"), the Company will only be liable to pay its pro rata portion of the claim submitted in terms of this Policy.

13.1 If in the Company's discretion it decides to pay the claim in full, then it will not be obliged to make payment unless the Insured Person cedes to the Company all of their rights in respect of the Other Claims.

13.2 If the Company has already paid benefits in terms of this Policy, all of the Insured Person's rights in respect of the Other Claims will be ceded automatically to the Company.

13.3 A cession in terms of 13.1 or 13.2 above will allow the Company to do all things necessary to claim against the other insurer or company and institute legal proceedings against that other insurer or company if the Other Claim is not paid.

13.4 Without limiting any provision of this Policy or any legal obligation, the Insured Person must cooperate fully with the Company in relation to the Other Claim or legal proceedings including:

- a. not doing anything to prejudice or limit the Company's rights;
- b. giving the Company whatever information and documents it may require;
- c. signing any document or affidavit that the Company may request to enable it to exercise its rights.
- d. The Insured Person authorises the Company to contact its household insurers, medical insurers, other insurers or any liable third parties (airlines, cruise companies etc.) regarding a contribution to a valid claim.

14. **Payment of benefits**

This Policy is between the Company and the Insured Person only and all of its provisions and conditions are for the sole and exclusive benefit of those parties. Nothing in this Policy, express or implied, is intended to confer upon any other person any rights or remedies of any nature whatsoever under this Policy or any of its provisions. Without limitation, no third party shall have any rights under this Policy or any right to receive Policy benefits.





Receipt of Benefits paid as follows will be a valid discharge of the Company's liability under this Policy:

14.1 For Emergency Medical and Related Expenses on an International Journey, the benefit will be paid to the provider of such Medical Expenses.

14.2 This Policy cannot be ceded, assigned or in any way transferred to a third party. Benefits shall be payable only to the Insured Person or his legal representative.

15. **Public Conveyance tickets**

The Company has the right to utilise the Insured Person's Public Conveyance ticket to offset the Company's expenses.

16. **Schedule of Benefits**

The Schedule of Benefits referred to in this policy wording is the Schedule of Benefits used in this policy wording and in the marketing material. The policy wording is to be read in conjunction with the Schedule of Benefits and vice versa.

17. **South African Law**

This Policy will be governed by the laws of South Africa and its courts shall have exclusive jurisdiction to the exclusion of the courts of any other country.

18. **Subrogation**

The Company has the right to commence or take over legal proceedings in the Insured Person's name for the defence or settlement of any claim, or to sue or prosecute any other party to recover monies payable by them at law. The Insured Person must co-operate with the Company and do nothing to hinder the Company's rights.

19. **Tax or imposts**

The onus will always be on the Insured Person to ensure, correctly admit and pay any tax liability in consideration of any benefit being paid that may incur tax or imposts of any nature.

20. **Residence Limitation**

This policy offers coverage only to individuals ordinarily resident in the Republic of South Africa and is null and void as to non-residents of the Republic of South Africa.



## Claims conditions

---

1. **Compliance**  
The Insured Person must follow the Company's advice or instruction otherwise the Company may decline to pay the whole or any part of the claim.
2. **Notification**  
If the Insured Person wants the Company to pay for any benefit in excess of R5 000, AIG Travel must be contacted and their prior written agreement must be obtained. If not approved by AIG Travel, the Company's liability could be limited to R5 000 for any one Insured Event.
3. **Legal action**  
If the Company denies liability for any claim and the Insured Person does not institute legal action and serve summons on the Company (or initiate arbitration proceedings if the Company has agreed to submit to arbitration) within 12 months after such repudiation, all benefits of such claim shall be forfeited.
4. **Notice of claim and proof of loss**
  - 4.1 The Insured Person must give the Company notice in writing:
    - a. within 90 days of an Accident which may give rise to a claim under section 2 of this Policy. Any benefit related to death will only be payable if the Company receives written notification of the death within 30 days. The Company shall have the right to have a post mortem examination of the body conducted.
    - b. within 30 days of any other occurrence which may give rise to a claim under this Policy.
  - 4.2 The Insured Person must, at its own cost, provide whatever certificates, information and documented evidence is required by the Company regarding the Insured Event.
5. **Recoveries**  
All recoveries net of the Company's actual recovery costs will be distributed firstly to the Company for all amounts paid and any remainder will be paid to the Insured Person.
6. **Fraudulent Claims**  
If the Insured Person or anyone acting on his behalf uses any fraudulent means or devices to obtain any benefit, then any amount payable in respect of such claim shall be forfeited.
7. **General**
  - 7.1 The Insured Person shall submit to medical examination at the expense of the Company as often as shall be required in connection with any claim. Any report generated as a result of such examination shall be the property of the Company and shall be deemed to be confidential information of the Company.
  - 7.2 Medical Treatment shall be sought and followed promptly on the occurrence of an Injury or Illness and the Company shall not be liable for that part of any claim which in the opinion of a Medical Practitioner arises from the unreasonable or wilful neglect or failure of any Insured Person to seek and remain under the care of a qualified Medical Practitioner.
  - 7.3 All claims arising from criminal incidents are to be supported and accompanied by a certified police report.
  - 7.4 The due observance and fulfilment of the Policy insofar as it relates to anything being done or complied with by the Insured Person, shall be a condition precedent to liability to make any payment under this Policy.
  - 7.5 The Company shall have the right to access any current or prior medical records of the Insured Person in order to finalise and/or proceed with the assessment of a claim and/or render medical assistance. By virtue of this clause, the Insured Person shall be deemed to have given the Company written consent to access any of the Insured Person's current or prior medical records.
  - 7.6 No amount payable in terms of this Policy shall bear any interest.



## Claims procedures

---

A completed claim form that has been signed by the Insured Person, copies of the airline ticket, the Policy Receipt or Schedule, and other items that may be necessary, are required on all claims together with the following documents for the different types of losses.

### Emergency Medical Expenses

1. All bills to be submitted with claims.
2. If Illness is possibly pre-existing then the Insured Person is to supply his normal Medical Practitioner's report stating what treatment was received prior to the commencement of the Insured Journey, unless additional premium has been received to purchase Waiver of Pre-existing Conditions.
3. Name of the Medical Practitioner as well as his address and telephone number.

### Death, Permanent Total Disablement and Injury

1. Medical Reports.
2. Death Certificate indicating cause of death.
3. Inquest and post mortem reports.
4. Police Report if death is due to a motor accident. The police station and reference number if death is the subject of criminal investigation.
5. Claim Notification Period for this Section will be 90 days.

### Cancellation or Curtailment

1. Relevant Medical certificates or death certificates in the case of death.
2. Original air-tickets or Travel documents.
3. Proof of deposits not recoverable.
4. Police Reports in case of accidents or hijack.
5. Proof of material loss.
6. Report from the local medical officer stating what treatment was received 12 months prior to the effective date of the insurance policy for person that is the cause of the claim.

### Baggage Loss

1. Copy of the Airline Report / Property Irregularity Report (Written acknowledgment & liability for Airlines).
2. Copy of the Police/relevant authority report (Where accidental loss/theft/damage is not related to Airline).
3. Written settlement for Airlines.
4. Detailed description of missing belongings.
5. In respect of jewellery claims, original or certified copies of evaluation certificates issued prior to the commencement of the Insured Journey are required.
6. Receipts for new items where possible and replacement quotes for items claimed.
7. A copy of the stamped pages of the passport reflecting departure and arrival dates.
8. A copy of ID.



## What is not covered or excluded?

---

The Company will not be liable to pay any Benefit or cover any loss, injury, damage or legal liability sustained directly or indirectly by or caused by or arising directly or indirectly from:

1. War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power, labour disturbances, riot, strike or lock-out, however, the Insured Person will continue to be entitled to be covered for 7 calendar days from the start of the hostilities in case he is surprised by such events abroad and insofar as he does not actively participate in them ; or
2. the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or
3. any Terrorist Act or bomb incident or threat thereof; or
4. travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region; or
5. any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons; or
6. the use, release or escape of nuclear materials that directly or indirectly results in ionising, radiation or contamination by radioactivity from any nuclear fuel or from nuclear weapons materials. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission; or
7. the dispersal or application of pathogenic or poisonous biological or chemical materials; or
8. being in active service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation; or
9. engaging in occupational activities underground or requiring the use of explosives; or
10. wilful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat; or
11. deliberate violation of criminal law; or
12. travelling by air or acting as part of an aircraft crew, except where the Insured Person is travelling as a fare-paying passenger on an aircraft that belongs to an airline company duly registered for the transport of fare-paying passengers on regular and published scheduled routes; or
13. mental disorders including, but not limited to anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism; or
14. pregnancy or childbirth of the Insured Person (except for an unexpected medical complication or emergency occurring during the first 26 weeks of the pregnancy); or
15. sexually transmitted diseases and the conditions commonly known as AIDS or HIV and/or any related illness or condition including derivatives or variations thereof, howsoever, acquired or caused; or
16. chronic fatigue syndrome or myalgic encephalomyelitis (M.E.) (anticardiolipin antibody positivity) or the illness commonly referred to as yuppie flu; or
17. non-adherence or travelling against medical advice or travelling when unfit to do so; or
18.
  - a. an Insured Person being under the influence of alcohol with more than the legal limit of alcohol in his blood or breath; 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; or
- 19.



- a. any Pre-existing Medical Condition; or
  - b. any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that can reasonably be related thereto, if the Insured Person has received medical advice or treatment (including medication) for hypertension 12 months prior to the commencement of the Insured Journey; or
20. any condition known to the Insured Person prior to the Effective Date of Coverage, where the Insured Person:
- a. is on the waiting list for Medical Treatment; or
  - b. is travelling for the purpose of obtaining Medical Treatment (even if this is not the sole reason for the Insured Journey); or
  - c. has received a terminal prognosis; or
  - d. has been recommended to continue or to commence any Medical Treatment or medication after the Effective Date of Coverage; or
21. employment involving Manual Labour ; or
22. undertaking employment on a permanent or contract basis which is not casual; or
23. participating in any sport as a Professional Player; or
24. all dangerous sports or activities listed under the sports and activities section; or
25. Any claim arising from using a two-wheeled motor vehicle where the engine capacity exceeds 200cc and/or is under control of an unlicensed driver and/or where a crash helmet is not worn; or
26. Consequential loss of any kind or financial loss and/or expense not otherwise specifically covered; or
27. any claim arising from the tour operator, airline (unless the cover includes Section 11) or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to the Insured Person; or
28. open ended tickets, if purchased for emigration purposes or otherwise; or.
29. Any search and rescue costs; or
30. For any expenses that you would normally incur regarding your trip; or
31. Being a crew member on a ship.
32. Policies that cover South African residents can only cover medical cost incurred outside of South Africa, (the policy cannot cover medical expenses incurred in South Africa)

If the Company alleges that by reason of any of the above exclusions, loss or damage is not covered by this Policy, the burden of proving the contrary shall rest on the Insured Person.



## Sports and activities

Cover is available for sports and activities under **1. Emergency medical and related expense** and **2. Accidental death and disability**.

### What is not covered or excluded?

#### Dangerous sports or activities definition:

Any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts).

Dangerous sports or activities **do not mean** usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator.

**The participation or practice in any of the dangerous sports or activities listed below is excluded on this policy:**

4-wheel all-terrain vehicle (ATV); or	parasailing; or
travel on a motorcycle; or	piloting and aircraft; or
biathlons; or	sail-planing; or
big wave surfing; or	scuba diving (depths greater than 50 meters); or
bungee jumping; or	ski cycle; or
canoeing down rapids; or	skydiving; or
cliff jumping; or	spelunking; or
glider flying; or	stunt riding; or
hang gliding; or	trampolines; or
horse jumping; or	triathlons; or
jet ski; or	tubing; or
kickboxing; or	ultra marathons; or
motorsport; or	wakeboarding; or
other like recreational vehicles; or	water skiing.
parachuting; or	

#### Sports and activities exclusions:

1. Participation in any professional sport as a professional player or trainer; or
2. Participation in any dangerous sports or activities.

#### Sports and activities conditions:

You must follow the safety guidelines for the activity concerned and where applicable use the appropriate and recommended safety equipment.



# What are you covered for?

---

## 1. Emergency medical and related expenses and assistance

### 1.1. Emergency medical and related expenses and assistance

#### 1.1.1. Illness

#### 1.1.2. Injury

##### **International Journey**

If an Insured Person whilst travelling on an International Journey incurs Medical Expenses as a result of Illness or Injury, the Company will pay for those expenses.

#### 1.1.3. Visit by a Family Member

If the Insured Person suffers Illness or Injury resulting in him being hospitalised for a period of more than 5 consecutive days, the Company will pay, subject to medical advice and the Company's written agreement, the reasonable expenses including additional accommodation and travelling expenses, telephone costs, meals and beverages of necessity incurred by one Relative to travel to, remain with, or accompany him back to his Point of Departure.

#### 1.1.4. Return of Children

If the Insured Person's accompanying Children are left stranded at the time of him being confined to a Hospital or his repatriation or Death, the Company will amend their existing tickets or if not possible, arrange and pay the reasonable expense, for their transportation back to the Point of Departure, with a qualified escort if necessary, provided they are also insured under this Policy or a Travel Guard Policy.

#### 1.1.5. Return of Travel Companion

In the event of the Insured Person being confined to a Hospital or his repatriation or death, We will amend his Travel Companion's existing tickets or if not possible, arrange and pay the reasonable expense, for their transportation back to the Point of Departure, with a qualified escort if necessary, provided they are also insured under this Policy or a Travel Guard Policy.

#### 1.1.6. Return of Mortal Remains

If an Insured Person dies, the company will pay the reasonable cost of returning his mortal remains to the Point of Departure.

### 1.2. AIG Travel

An Insured Person is entitled to the worldwide services of AIG Travel. In the event of a medical or other emergency, the Insured Person must call the AIG Travel number shown on the Policy Certificate which has been supplied to the Insured Person and which should be carried by all Insured Persons during an Insured Journey.

AIG Travel has a worldwide team of doctors, medical professionals and insurance specialists who are available 24 hours a day for advice and assistance for medical emergencies that the Insured Person might encounter during an Insured Journey.

AIG Travel arranges access to the following services free of charge, subject to the Policy terms and conditions:

#### 1.2.1. Cash Assistance



If as a result of Theft, loss, Illness or Injury the Insured Person requires funds to pay for travel or accommodation, AIG Travel will advise him or his representative on how to obtain additional funds. AIG Travel will charge an administration fee for this advice.

**1.2.2. Consular referral**

Wherever possible AIG Travel will provide an Insured Person with the details of the representative of the relevant consulate.

**1.2.3. Emergency travel and accommodation arrangements**

Wherever possible AIG Travel will provide an Insured Person all reasonable, possible and practical assistance in arranging emergency alternative transportation and accommodation.

**1.2.4. Premature Return in case of Death or imminent death of a Relative or Business Associate**

In the event of death or imminent death of an Insured Person's Relative or Business Associate, the Company will provide reasonable and practical assistance in arranging for the conversion or amendment of his travel ticket to return to the Point of Departure as soon as possible.

**1.2.5. Transmission of urgent messages**

AIG Travel will transmit urgent (personal) messages on behalf of or to an Insured Person in the event of travel delay, Illness or Injury.

**1.2.6. 24 Hour Medical Emergency and Assistance Telephone line**

The AIG Travel medical personnel, including, paramedics, nurses and doctors, are available 24 hours per day to provide general medical advice and information. This is an advisory service, as a telephonic conversation does not constitute an accurate diagnosis.

**1.2.7. Replacement of Lost Travel Documents**

wherever possible AIG Travel will provide an Insured Person with all reasonable, possible and practical assistance in arranging emergency alternative travel documents.

**1.2.8. Legal Assistance Abroad**

If the Insured Person is imprisoned or threatened with imprisonment, the Company will assist him in finding a lawyer.

**AIG Travel: specific conditions**

1. The Company shall have complete control over the legal proceedings.
2. The lawyer nominated by the Company must be qualified to practice in the court of the country where the event, giving rise to the claim, occurred or where the Insured Person is resident. The Insured Person, acting reasonably, does not have to accept the lawyer nominated by the Company. If the Insured Person does not agree with the Company regarding the suitability of the lawyer, the Company will ask the ruling body for lawyers in that country to nominate another lawyer. In the interim the Company may appoint a lawyer to protect the Insured Person's interests.
3. If an award or compensation is made and payment is received by the Insured Person or a lawyer instructed on his behalf, then all sums advanced or paid by the Company shall be refunded to the Company.
4. The Insured Person must notify the Company as soon as possible of any incident which may give rise to a claim but in any event not later than 48 hours after the incident.

**AIG Travel: specific exclusions**

The Company will not pay for costs or expenses:

1. incurred without prior authorisation by AIG Travel; or





2. in respect of the pursuit of a claim against the Company, AIG Travel, a travel agent, tour operator or conveyance carrier; or
3. incurred as a result of actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision; or
4. in respect of claims caused by any member of the Insured Person's family or household.

### **1.3. Medical evacuation, repatriation or transport to medical centre expenses**

If an Insured Person suffers an Illness or Injury covered under Section 1.1 - Medical Expenses that necessitates emergency transportation, the Company will:

1. transfer the Insured Person to another location to obtain necessary Medical Treatment; and/or
2. repatriate the Insured Person to his Point of Departure; and/or
3. pay for the cost of the required service including the necessary accompanying medical staff; and/or

#### **Medical evacuation, repatriation or transport to medical centre: specific conditions**

If the Insured Person wants the Company to pay for emergency transportation, AIG Travel must be contacted and their prior written agreement obtained. (This requirement does not include in-country emergency ambulance transfers from place of Illness or Injury to a Hospital, which will be paid for by the Company provided that such service was medically necessary or was authorised by a local authority such as the police or a medical officer.)

1. The Company will decide where and how to move the Insured Person depending on the medical advice received.
2. The Company will use the Insured Person's return ticket towards their costs if he is returned to his Point of Departure.

#### **Emergency medical and related expenses and assistance: specific conditions**

1. If the Insured Person wants the Company to pay for any medical expenses in excess of R2 000, AIG Travel must be contacted and their prior written agreement must be obtained. If not approved by AIG Travel, the Company's liability will be limited to R2, 000 for any one Insured Event.
2. Medical Expenses as a result of emergency dental treatment are limited to dentistry received within 30 days of the Accident.
3. Medical and Related Expenses shall only be paid until such time as a Medical Practitioner appointed by the Company decides that an Insured Person is capable of being repatriated. If the Insured Person is capable of being repatriated and elects not to return to the Point of Departure, all expenses incurred in respect of the occurrence will be for the Insured Person's own account.

#### **Emergency medical and related expenses and assistance: specific exclusions**

The Company will not pay for any medical expenses:

1. incurred for continuing treatment, including any medication commenced prior to the commencement date of the Insured Journey, which the Insured Person has been advised to continue whilst on an Insured Journey; or
2. incurred within South Africa notwithstanding that such expenses may arise from an Injury or Illness suffered by him during the period of an Insured Journey.
3. incurred due to investigatory treatment that is not specified by a Medical Practitioner as immediately necessary; or
4. for fillings or crowns of precious metal; or
5. for any procedures relating to dental or oral hygiene; or
6. for specialist Medical Treatment without referral from a Medical Practitioner; or
7. relating to contraceptive devices, prosthetic devices, medical appliances or artificial aids; or
8. for preventative treatment, including but not limited to any vaccination and/or immunisation; or
9. in excess of R1 000 for either physiotherapy or chiropractic treatment, unless confined to a Hospital; or



## 2. Accidental death and disability

### 2.1 In-flight / Public conveyance cover

If an Insured Person sustains an Injury resulting in an Insured Event described in the Table of Benefits below, the Company will pay the Insured Person or his legal representative the compensation as stated in the Table of Benefits below to the limits stated in the Schedule of Benefits.

Cover applies if an Insured Person sustains Injury any time during the period of an Insured Journey while riding in or upon, boarding or alighting from any Public Conveyance being used as a means of air transportation.

Cover applies any time during the period of an Insured Journey other than when covered under Section 2.2

### 2.2 24 hour cover

If an Insured Person sustains an Injury resulting in an Insured Event described in the Table of Benefits below, the Company will pay the Insured Person or his legal representative the compensation as stated in the Table of Benefits below to the limits stated in the Schedule of Benefits. If an Insured Person disappears and after 24 consecutive calendar months it is reasonable for the Company to believe that he may have died due to an Injury, the Company will pay the benefit subject to receipt of a signed undertaking by his Beneficiary that such compensation shall be refunded if it is later demonstrated that he did not die as a result of an Injury. This written undertaking will be required at the point where this benefit becomes payable.

Cover applies any time during the period of an Insured Journey other than when covered under 2.1.

Insured event	Compensation expressed as a percentage of the sum insured
<b>Death</b>	
1. As a result of an Accident	100%
2. Disappearance	100%
3. Death as a direct result of exposure to the elements of nature as a direct result of an Accident	100%
<b>Permanent Total Disablement</b>	
1. As a result of an Accident	100%
2. Permanent Total Disablement as a direct result of exposure to the elements of nature as a direct result of an Accident	100%
<b>Permanent Disability</b>	
1. Permanent and Total Loss of:	
1.1 Both hands or both feet	100%
1.2 One hand and one foot	100%
1.3 Either hand or foot and sight of one eye	100%
1.4 One hand or one foot	50%
2. Permanent and Total Loss of Sight in:	
2.1 Both eyes	100%
2.2 One eye	50%
3. Permanent and Total Loss of Hearing in:	
3.1 Both ears	100%
3.2 One ear	50%
4. Permanent and Total Loss of Speech	100%
5. Permanent and Incurable Insanity	100%



6	Permanent and Incurable Paralysis	100%
7	Permanent and Total Loss of four fingers and thumb of either hand	70%
8	Permanent and Total Loss of four fingers of either hand	40%
9	Permanent and Total Loss of thumb of either hand:	
	9.1 Both joints	30%
	9.2 One joint	15%
10	Permanent and Total Loss of a finger of either hand:	
	10.1 Three joints	10%
	10.2 Two joints	7.5%
	10.3 One joint	5%
11	Permanent and Total Loss of toes of either foot:	
	11.1 All in one foot	15%
	11.2 Great – both joints	5%
	11.3 Great – one joint	3%
	11.4 Other than great – each toe	1%
12	Fracture of leg or patella with established non-union	10%
13	Shortening of leg by at least 5cm	7.5%
14	Permanent disability not otherwise provided for under items 1 – 13 inclusive	A percentage of the sum insured up to a maximum of 15%

### Accidental death and disability: specific conditions

1. The Company will not pay for any benefit in respect of:
  - a. Permanent Total Disablement except on submission of satisfactory proof to the Company that the disablement will in all probability continue for the remainder of an Insured Person's life;
  - b. more than 100% of the sum insured when more than one Injury arises from the same Accident;
  - c. more than one category for more than 100% of the sum insured. The benefit payable will be the highest in the appropriate category.
2. If the Insured Person sustains Permanent Total Disablement and the claim in relation to that disability is admitted and accepted, the benefit will be paid and all cover under this Section 2A in respect of such Insured Person shall cease.
3. The diagnosis and determination of Permanent Total Disablement must be made and documented by a Medical Practitioner and must be continuous and permanent for at least 12 consecutive months from the onset of the disablement.
4. If the Insured Person's existing ailment, infirmity or other abnormal physical or mental condition is aggravated by an Accident, the Benefit amount will be determined by the degree of the deterioration of the existing ailment after the Accident and the Benefit will be paid accordingly. The degree of ailment, infirmity or other abnormal physical or mental condition before the Accident will be determined by medical evidence.
5. If the consequences of an Accident are aggravated owing to an Insured Person's existing ailment, infirmity or other abnormal physical or mental condition, determination of the benefit will be based on the consequences the Accident would have had, had such defects not existed. The foregoing shall not apply, however, if such circumstances are a consequence of an earlier Accident to the Insured Person, for which benefit has been or will be paid under this Policy.
6. If an Insured Person dies of natural causes prior to the final disablement assessment relating to an Insured Event, the Company will pay what reasonably would have had to be paid for such Permanent Disability in accordance with Specific Condition 1.b. above.
7. In the event of death of Children, the benefit payable will be subject to the amount legislated by law at the time of the death.



8. Children are excluded from any benefit for occupational disability under Permanent Total Disablement.

### Accidental death and disability: specific exclusion

The Company will not be liable to pay any benefit under this section in respect of any Insured Person for any Insured Event caused by or arising directly or indirectly from any type of illness, or bacterial infection, except that this exclusion shall not apply to medically acquired infections or blood poisoning, including pyogenic infections, which may result from an accidental cut or wound.

### 3. Hijack – Public conveyance

#### Hijack - public conveyance

The Company will pay the benefit in the Schedule of Benefits in the event of the unlawful seizure or wrongful exercise of control of a Public Conveyance in which the Insured Person is travelling (including the crew thereof) provided that such seizure or wrongful control continues for a period of time greater than 12 hours.

### 4. Cancellation or curtailment

#### 4.1 Cancellation

The Company will reimburse the non-refundable unused portion of travel or accommodation costs paid by the Insured Person following necessary cancellation and/or postponement of the Insured Journey prior to departure due to:

1. The Insured Person's unexpected death, illness or injury or the unexpected death, illness or injury of his Spouse, Business Associate, Children, the person with whom he had intended to stay abroad, a Relative or Travel Companion.
2. Non availability of the person that is in charge of the Insured Person's minor or disabled Children due to such person's unexpected death, illness or injury within 30 days prior to the date of the Insured Journey.
3. Cancellation or diversion of scheduled public transport services, including by reason of strikes or other industrial action, unless there was media warning before the date the particular Insured Journey was booked that such events were likely to occur; or
4. Serious or considerable accidental material damage to immovable property owned by the Insured Person caused within 30 days of the intended date of departure. The cause of such damage must be unintentional, not as a direct result of any action of the Insured Person and require him to cancel the Insured Journey for the safeguarding of his interests.
5. Theft or complete immobilisation of the Insured Person's Private Motor Vehicle at the moment of departure or during the trip towards the destination due to a traffic accident, fire or as a result of a hijacking.
6. Delay in reaching the place of embarkation for any Public Conveyance operating on land, air or water as a result of immobilisation of more than one hour due to a traffic accident or circumstances beyond one's control ("Act of God") during the trip towards the place of embarkation.
7. A Traumatic Event occurring within 30 days of the date of departure to the Insured Person, his Spouse, Children or the person abroad with whom he intended to stay, a Relative or Business Associate where medical advice has been sought and he has been advised not to travel.
8. Loss or Theft of travel documents (travel tickets, passports and visas).

#### 4.2 Curtailment

The Company will reimburse the Insured Person the non-refundable unused portion of travel or accommodation costs or additional accommodation and/or travel expenses



(excluding telephone costs, meals and beverages) paid by the Insured Person following necessary Curtailment (shortening and/or alteration) of the Insured Journey due to:

1. His unexpected death, Illness or Injury or the unexpected death, Illness or Injury of his Spouse, Business Associate, Children, the person with whom he had intended to stay abroad, a Relative or Travel Companion.
2. Cancellation or diversion of scheduled public transport services, including by reason of strikes or other industrial action, unless there was media warning before the date the particular Insured Journey was booked that such events were likely to occur; or
3. Loss or Theft of travel documents (travel tickets, passports and visas).

#### **Curtailment: specific condition**

It is a condition that should the Insured Person need to return to the Point of Departure for any reason, AIG Travel must be contacted beforehand to make the travel arrangements.

#### **Cancellation and curtailment: specific exclusions**

The Company will not pay for any expenses arising directly or indirectly out of:

1. financial circumstances or insolvency; or
2. the Insured Person not being in possession of the required or valid or correct travel documents or visas; or
3. carrier caused delays where the cost of the expenses are recoverable from the carrier; or
4. any Business or employment commitment or financial or contractual obligation of the Insured Person or any other person on whom the Insured Journey depends; or
5. any change of plans or disinclination on the part of the Insured Person or any other person to travel on an Insured Journey; or
6. the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the required number of persons to commence any tour or travel; or
7. defective or bad condition of the Private Motor Vehicle planned to be used for the Insured Journey; or
8. lock-out or prohibitive regulation by the court of any country; or
9. adverse weather conditions including cyclones, tornadoes, floods, typhoons, blizzards or other natural disasters at the destination.

## **5. Baggage loss**

### **Property**

The Company will pay for the accidental loss of, Theft or damage to the Insured Person's accompanying baggage, Personal Effects, portable business equipment (including cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers) that occurred during the Insured Journey.

### **Sum Insured**

Except as provided for under Section 5 - Baggage Delay and as provided below in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers, the maximum amount the Company will pay for any one item, set or pair of items, is the amount stated in the Schedule of Benefits. The maximum amount the Company will pay, where Baggage Cover applies in terms of the Schedule of Benefits, shall not apply to cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers but In respect of these items, the following limits shall instead apply:

- a. Cellular phones - R2 000
- b. Blackberries - R3 000
- c. Palmtops - R3 000
- d. Laptops note books or similar personal computers - R5 000



### Baggage loss: specific conditions

1. It is a condition of payment that loss or damage attributable to Theft, vandalism or loss or damage by carriers be reported to the local police or appropriate authority as soon as possible after discovery of the loss and that a written acknowledgement of the report is obtained.
2. A camera and/or video camera, its lenses and accessories shall be regarded as one item.
3. A cellular telephone, blackberry, palmtop, notebook, laptop, or similar personal computer, and any fittings or accessories including discs/storage mechanisms/carry cases, shall be deemed to be a single item.
4. In respect of jewellery claims original or certified copies of valuation certificates issued prior to the commencement of the Insured Journey are required. This condition is applicable to all jewellery including gifts and inherited items.
5. Contact lenses, prescription spectacles or sunglasses are limited to a maximum of R1, 000 per pair over and above any applicable Excess.
6. Reasonable measures to save and recover baggage must have been taken by any Insured Person.
7. The Insured Person shall, in respect of property, Personal Effects, which may become the subject of a claim:
  - a. exercise all reasonable care for the safety, security and supervision thereof at all times and must not leave property unattended in a public place or in any unlocked vehicle, room or building;
  - b. endeavour to minimise any loss;
  - c. not abandon any damaged property.
8. The basis of settlement for items purchased within the 12 months prior to the Insured Journey or whilst on the Insured Journey will be the replacement value of items determined at the Company's discretion. The Company may choose to replace, repair or pay for the loss in cash. All items must be supported by proof of purchase.
9. To account for wear and tear the Company will pay a maximum of 75% of the replacement value for items purchased more than 12 months prior to the Insured Journey, decreasing thereafter at 10% per year from date of purchase.

### Baggage loss: specific exclusions

The Company will not be liable for:

1. damage or loss arising from electrical or mechanical breakdown of any item; or
2. damage to or replacement of any electronic data or software; or
3. scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses; or
4. damage or loss arising from normal wear and tear, decay, a defective feature of the object itself, destruction by moth or vermin, mould or fungus, insects, rodents, any process of cleaning, ironing, pressing, repairing, restoring or alteration. However, loss as a result of leaking liquid enclosed in the baggage is included; or
5. baggage, Personal Effects, business property, travel documents or money shipped under any freight agreement, unaccompanied baggage or items sent by postal or courier services or given to someone else other than a Travel Companion; or
6. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities or shortages due to errors, omissions or depreciation value; or
7. loss, destruction or damage directly occasioned by pressure waves caused by aircraft or any other aerial devices travelling at sonic or supersonic speeds; or
8. loss, destruction or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause; or



9. loss of or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion; or
  10. cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers or any electronic equipment:
    - a. where Theft or attempted Theft occurs while such equipment is unattended other than when securely locked inside a building or securely locked out of sight inside a motor vehicle.
    - b. whilst carried on any conveyance unless carried by an Insured Person as personal cabin luggage.
    - c. where an Insured person is unable to provide reasonable proof of ownership or value (for example original receipts).
- However, exclusion 10.a. shall not apply in circumstances where the Insured Person leaves such property temporarily unattended whilst on any Public Conveyance and takes all reasonable precaution to safeguard the property and has no option other than to leave the property temporarily unattended; or
11. contractual obligations in relation to a cellular phone purchase; or
  12. any goods intended for sale or trade; or
  13. household furniture and household appliances, non-portable property, electronic equipment not specifically covered above unless acquired during the Insured Journey for personal use in the Insured Person's Country of Residence. The Insured Person will be required to attach receipts for such items in the event of a claim.
  14. Loss of sports equipment and tools and/or damage of sports equipment and tools whilst in use.



### Consent to use, process, disseminate and store personal information.

You acknowledge that the collection, use, processing and sharing of your personal information by AIG is essential to enable AIG to underwrite policies, assess risks fairly, verify the Personal Information given including conducting checks against legitimate databases, deliver against our contractual obligations, ensure compliance with all and necessary applicable legislation, regulations, business compliance requirements (including any overseas laws, regulations and compliance requirements binding on AIG) and to reduce the incidence of fraudulent claims, in the public interest with a view to limiting premiums.

You consent to the personal information supplied by you being disclosed to such other party, including any subsidiary or parent of AIG as well as any government or regulatory authority, **regardless of the country of location of such recipient**, who is required to have access to your personal information.

Provided that you have agreed to this, AIG may use your personal or other information to send you information on new services or products that may be of interest to you and from time to time will mail, email or SMS information to you about us, our products and services, or our partners and their products or services. If you do not wish to continue receiving this information you may contact us and AIG will remove you from our mailing list.

Whenever AIG outsources third party vendors to provide support services to us, AIG will bind them to our privacy policies as far as they may be required to have limited access to our customers' personal information to perform such services.

AIG will not disclose personal information to anyone outside AIG without your permission unless:

- AIG is compelled to do so by law or in terms of a court order;
- it is in the public interest to do so;
- it is necessary to protect our rights.

AIG South Africa Limited is a  
licensed Financial Services  
Provider. FSP Number 15805.  
Reg. No. 1962/003192/06



Travel Guard®





**A Statutory disclosure in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act), Financial Intelligence Centre Act, 2001 (Act no. 28 of 2001), as amended and Data Privacy**

***This document contains important information regarding Standard Bank Insurance Brokers (Proprietary) Limited (SBIB, our, we, us) and when you sign this document, it becomes a legally binding agreement between you and us. Please read this document carefully and ensure that you understand its contents.***

**Disclosure and Declaration**

As a client of Standard Bank Insurance Brokers (FSP 224), you have the right to the information in this document.

<b>Your financial services provider</b>	
Name:	Standard Bank Insurance Brokers (Pty) Ltd
FSP licence:	224
Street address:	4 Ellis Street, Constantia Kloof, Roodepoort 1709
Postal address:	PO Box 31435, Braamfontein 2017
Telephone number:	0860 123 999
Fax number:	0861 113 289
<b>Legal status of SBIB</b>	
<ul style="list-style-type: none"> <li>• SBIB (registration number, 1978/002640/07) is a Category 1 authorised financial services provider.</li> <li>• SBIB is a wholly owned subsidiary of The Standard Bank Financial Services Holdings (Pty) Ltd, which is a part of the Standard Bank Group (<b>Group</b>).</li> <li>• The Group has shareholding in other companies including the Liberty Group, details of which can be supplied on request or can be viewed at <a href="http://www.standardbank.co.za">www.standardbank.co.za</a></li> <li>• We have no shareholding in any insurer.</li> </ul>	
<b>Professional indemnity insurance</b>	
We hold professional indemnity and fidelity insurance.	
<b>Complaints</b>	
If you have a complaint, please contact our Customer Resolution Centre to record and acknowledge receipt of your complaint:	
<ul style="list-style-type: none"> <li>• Telephone: 0860 101 101</li> <li>• Email: <a href="mailto:Complaints.ResolutionCentre@standardbank.co.za">Complaints.ResolutionCentre@standardbank.co.za</a></li> </ul>	
A copy of our complaints handling process is available on request or can be viewed on <a href="http://www.standardbank.co.za">www.standardbank.co.za</a> .	
<b>FAIS Registered Compliance Officer</b>	
FAIS Registered Compliance Officer:	Jan Bezuidenhout
Contact details:	011 547 1171
Email address:	<a href="mailto:GroupFAISComplianceofficer@standardbank.co.za">GroupFAISComplianceofficer@standardbank.co.za</a>
<b>FAIS Ombudsman</b>	
You can request assistance from the Ombudsman if you believe that your complaint has not been resolved satisfactorily by us within 6 weeks of lodging your complaint. You need to refer the dispute to the Ombud within 6 months of the issue remaining unresolved.	
<b>The details of the Ombudsman:</b>	
Street address:	Sussex Office Park Ground Floor, Block B 473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave,



	Lynnwood, 0081
Postal address:	P O Box 74571, Lynnwood Ridge, 0040
Contact details	Telephone: <b>+27 12 762 5000 / +27 12 470 9080</b> Facsimile: <b>+27 86 764 1422 / +27 12 348 3447</b> E-mail Address: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> Website: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>

**Representative information:**

SBIB representatives are authorised to render intermediary services on our behalf in respect of the product suppliers mentioned in this disclosure.

SBIB accept responsibility for the actions representatives, when they render financial services to you in respect of the subcategories of financial products set out below. Some of the representatives are rendering financial services under supervision and/or in terms of a FSCA exemption.

SBIB is authorised to render intermediary services in respect of the following subcategories:

- 1.1 Long-term Insurance Subcategory A
- 1.2 Short-term Insurance Personal Lines
- 1.3 Long-term Insurance Subcategory B1
- 1.6 Short-term Insurance Commercial Lines
- 1.22 Long-term Insurance Subcategory B1-A
- 1.23 Short-term Insurance Personal Lines A1

**Conflict of Interest**

The Standard Bank of South Africa Limited and Liberty Holdings Limited are subsidiaries of Standard Bank Group Limited (“SBG”). Liberty Holdings Limited in turn comprises various subsidiaries, including Liberty Group Limited and Stanlib Limited (of which Stanlib Asset Management (Pty) Limited, Stanlib Collective Investments RF (Pty) Limited, and Stanlib Wealth Management (Pty) Limited are subsidiaries).

The profits from the distribution of products of Liberty Group Limited and Stanlib Limited are shared with SBG, through preference shares in Liberty Group Limited.

We subscribe to the Group’s FAIS Conflict of Interest Management Policy, which can be found on [www.standardbank.co.za](http://www.standardbank.co.za) by clicking on the FAIS Conflicts of Interest Management Policy.

Our staff are salaried and also motivated through a variety of performance based incentives.

We accept full responsibility for the actions of our representatives when they render financial services to you in respect of the sub-categories of financial products set out below (some representatives may be working under supervision).

**Product Suppliers**

SBIB is licensed under the FAIS Act to provide intermediary services.

SBIB has no limitations or restrictions on their FAIS license. A copy of the general conditions applicable to SBIB's licence can be made available on request. SBIB's licence is displayed at every business premises of SBIB.

SBIB has contractual relationships with various product suppliers and are authorised to market financial products from the following product supplier/s:

1.	AIG South Africa
----	------------------





#### Data protection

1. You consent to us collecting your Personal Information from you and where lawful and reasonable, from public sources for credit, fraud and compliance purposes, as well as the purposes set out below.
2. You acknowledge and agree that it may be necessary for us to share your Personal Information from time to time with certain industry bodies (such as the South African Insurance Association), regulatory bodies (such as the Financial Sector Conduct Authority or the South African Reserve Bank), insurers and/or reinsurers, service providers (such as a panel-beater), agents and internal and external assessors (such as a car assessor) and that we will only do this as appropriate or necessary, in order to provide the products and/or services to you and to comply with the laws and our policies and procedures. You expressly consent to us providing your Personal Information to the above third parties for these purposes.
3. If you give us Personal Information about or on behalf of another person (including, but not limited to, account signatories, shareholders, principal executive officers, trustees and beneficiaries), you confirm that you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the Processing of their Personal Information, specifically any cross-border transfer of Personal Information into and outside the country where the products or services are provided; and (c) receive any privacy notices on their behalf.
4. You consent to us Processing your Personal Information:
  - to provide products and services to you in terms of this agreement and any other products and services for which you may apply;
  - to carry out statistical and other analyses to identify potential markets and trends, evaluate and improve our business (this includes improving existing and developing new products and services);
  - in countries outside the country where the products or services are provided. These countries may not have the same data protection laws as the country where the products or services are provided. Where we can, we will ask the receiving party to agree to our privacy policies;
  - by sharing your Personal Information with the insurers, our service providers and any other third parties as may be required in order to provide the products and services to you, locally and outside the country where the products or services are provided. As far as possible, we ask people who provide services to us to agree to our privacy policies if they need access to any Personal Information to carry out their services; and
  - within the Group.
5. You will find our Processing practices in the Group's and our privacy statements. These statements are available on the Group's websites or on request. If you are unsure about your tax or legal position because your Personal Information is processed in countries other than where you live, you should get independent advice or ask your consultant to guide you on how you can get independent advice.