



SENIORS TRAVEL INSURANCE POLICY

Persons up to the age of 85 (not yet 86)

We will insure **You** in terms of the conditions and exclusions as detailed in this policy and Schedule of Insurance whilst on a **Journey** when the full cost of **Your Public Conveyance** ticket has been debited to a valid credit card issued by FirstRand Bank Limited (which has been specifically nominated to by the Bank).

Payment is limited to the amount appropriate to the benefit shown on **Your** Schedule of Insurance. **We** have the option to either pay, replace or repair (or any combination of these) when compensating **You**. In respect of Section 4, Sub Section 4.1 cover commences on the date of issue of **Your** policy.

SECTION 1: EMERGENCY MEDICAL AND RELATED EXPENSES

If **You** require emergency medical treatment as a result of accidental bodily injury, illness or disease, **We** will reimburse **You** for **Reasonable and Customary Medical Expenses** including hospital and out-patient treatment and prescription medication, when deemed necessary by a registered medical practitioner.

If **You** require emergency dental treatment (to **Sound Natural Teeth**) **We** will reimburse **You** for **Reasonable and Customary Dental Expenses** for the immediate relief of pain and / or emergency repair to restore dental function.

1.1 RELATED EXPENSES

1.1.1 MEDICAL TRANSPORTATION AND REPATRIATION

If as a result of accidental bodily injury, illness or disease **You** require medical transportation as determined and agreed by the **Assistance Company**, **We** will pay for **Your** transfer to a medical facility to obtain necessary treatment and / or repatriation to **Your Country of Residence**.

1.1.2 VISIT BY A FAMILY MEMBER

If **You** are travelling alone and are hospitalised **We** will pay for reasonable additional accommodation and travelling expenses (but excluding telephone calls, meals, taxis and beverages) necessarily incurred by **Your Spouse** or next of kin who, on the advice of a medical practitioner appointed by **Us** travels to and remains with **You** until **You** are fit to resume the **Journey** or return to **Your Country of Residence**, whichever occurs first.

1.1.3 RETURN OF TRAVEL COMPANION

If **Your Travelling Companion** is left stranded in the event of **Your** hospitalisation, repatriation or death, **We** will arrange and pay for their transportation back to their **Country of Residence** with a qualified escort if necessary provided they are also insured by **Us**.

1.1.4 BURIAL, CREMATION OR RETURN OF MORTAL REMAINS

In the event of **Your** death, **We** will pay the reasonable costs in respect of funeral, burial or cremation expenses in the country where **Your** death occurred or the reasonable costs of returning **Your** body or **Your** ashes to **Your Country of Residence**.

1.1.5 HOSPITAL INCONVENIENCE

If **You** are away from **Your Country of Residence** whilst on a **Journey** and **You** are hospitalised for at least 24 hours **We** will pay **You** a daily inconvenience benefit for each complete 24 hours **You** remain in hospital.

EXCLUSIONS

We will not pay for any claim arising from:

- a. pregnancy, childbirth, abortion, miscarriage, obstetrical procedures or any sequelae thereof other than as a consequence of Accidental Bodily Injury;
- b. treatment or advice that **You** or the person who is the subject of the claim are receiving at the date of departure or any recurring, chronic or continuing illness or condition or costs associated to conditions or treatment or advice received during the six months prior to departure;
- c. treatment that **Your** medical advisors are aware will arise during the **Journey** or where **Your** medical advisor has advised against travel;
- d. **You** travelling abroad to seek medical treatment;
- e. cardiovascular, vascular, cerebrovascular or cardio respiratory, respiratory or hypertensive conditions;
- f. investigatory treatment that is not specified by a medical practitioner appointed by **Us** as immediately necessary;
- g. or relating to contraceptive devices, prosthetic devices, medical appliances and / or artificial aids;
- h. specialist medical fees unless authorised by the **Assistance Company** ;
- i. physiotherapy/ chiropractic charges exceeding R 1000 unless **You** are hospitalised for at least 24 hours;
- j. expenses **We** are prohibited by law from paying in terms of any current legislation;
- k. out-patient medication unless prescribed by a medical practitioner;
- l. treatment given or prescribed by a relative;
- m. emergency dental treatment as a result of an accident whilst on a **Journey** more than 30 days after the accident;
- n. any procedures relating to dental or oral hygiene;
- o. medication unless prescribed by a medical practitioner;
- p. the first R5 000 of each and every international medical claim.

CONDITIONS

- a. **You** must obtain **Our** or the **Assistance Company's** prior authorisation before incurring any expenses over R 2 000. Failure to do so will result in **Our** liability being limited to R 2 000.
- b. Should the **Assistance Company** determine that **You** are capable of being repatriated to **Your Country of Residence** and **You** choose not to be repatriated then all expenses from that date onwards, will be for **Your** own account.
- a. In the event of any transport or repatriation arranged by **Us We** reserve the right to utilise **Your**

SECTION 2: EMERGENCY ASSISTANCE SERVICES

2.1 Medical Referral

The **Assistance Company** will endeavour to arrange for medical attention and hospitalisation if necessary.

2.2 Medical Monitoring

The **Assistance Company** will endeavour to provide continued medical monitoring of **Your** condition if necessary.

2.3 Emergency Medicine

If special medicines are unobtainable locally, the **Assistance Company** will endeavour to assist **You** with obtaining and despatching these medicines.

2.4 **Evacuation**

When medical facilities are not available locally, the **Assistance Company** will endeavour to arrange emergency evacuation under constant medical supervision by whatever means necessary to the nearest facility capable of providing the required care.

2.5 **Repatriation**

In the event of **Your** repatriation home, the **Assistance Company** will endeavour to make all necessary arrangements.

2.6 **Return of Mortal Remains**

In the event of **Your** death, the **Assistance Company** will endeavour to assist **with** obtaining clearances and arrangements for the return of the remains.

2.7 **Transmission of Urgent Messages**

The **Assistance Company** will endeavour to transmit urgent messages on behalf of or to **You** in the event of a medical or travel problem.

2.8 **Embassy Referral**

The **Assistance Company** will endeavour to provide **You** with relevant details of diplomatic representatives wherever possible.

2.9 **Emergency Travel and Accommodation Arrangements**

The **Assistance Company** will endeavour to provide all reasonable, possible and practical assistance in arranging for emergency alternative accommodation and onward or return transportation if necessary.

2.10 **Legal Assistance**

The **Assistance Company** will endeavour to locate a source of legal counsel and if necessary an advance of funds for bail. The bail funds or bonds are **Your** responsibility.

2.11 **Bail**

The **Assistance Company** will endeavour to assist with the posting of bail on **Your** behalf from funds provided by **You** or **Your** representative for this purpose, subject to foreign exchange approval.

2.12 **Return in case of death or imminent death of a close relative**

The **Assistance Company** will endeavour to provide all reasonable, possible and practicable assistance in arranging for the amendment of **Your Public Conveyance** tickets for **You** to return to **Your Country of Residence**.

2.13 **Loss of travel documents**

The **Assistance Company** will endeavour to provide all advice regarding the replacement of **Your** lost or stolen credit cards, travel and other documents required to continue with **Your Journey**.

2.14 **Cash Advances**

When, as a result of theft, loss, accident or illness **You** require funds to pay for travel and accommodation **We** will (subject to foreign exchange regulations and a surcharge of 10%) advance **You** the funds provided by **Your** representative for this purpose.

SECTION 3: CANCELLATION OR CURTAILMENT

3.1 CANCELLATION

If **You** cancel **Your Journey** prior to departure as a result of:

- a. unexpected death or sudden illness or injury of **You, Your Travelling Companion**, a member of **Your Immediate Family** or **Business Associate** and as deemed necessary by a medical practitioner appointed by **Us**;
- b. the non availability of the person that is in charge of **Your** 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;
- c. a **Traumatic Event**;
- d. accidental damage or burglary to **Your** main residence likely to result in a loss in excess of R 50 000;

then **We** will pay for, or reimburse **You** the non refundable portions of travel and/or accommodation arrangements paid by **You** or for which **You** are legally liable.

3.2 CURTAILMENT

If the **Journey** is curtailed as a result of:

- a. unexpected death or sudden illness or injury of **You, Your Travelling Companion**, a member of **Your Immediate Family** or **Business Associate** and as deemed necessary by a medical practitioner appointed by **Us**;
- b. the non availability of the person that is in charge of **Your** 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;
- c. a **Traumatic Event**;
- d. accidental damage or burglary to **Your** main residence likely to result in a loss in excess of R 50 000;

then **We** will pay for or reimburse **You** the non refundable portions of travel and/or accommodation arrangements paid by **You** or for which **You** are legally liable and the reasonable additional travel and accommodation expenses (three star accommodation and economy class travel expenses) incurred by **You** to return to **Your Country of Residence**.

EXCLUSIONS

We will not pay for any claim arising from:

- a. disinclination to proceed or financial circumstances or government prohibition;
- b. the inability of any tour operator or wholesaler to complete arrangements for a group due to a deficiency in the number of persons required to commence or complete any part of the tour;
- c. default of any transport or accommodation provider, travel agency or tour operator, or any person acting as an agent of **Yours**;
- d. pregnancy, childbirth, abortion, miscarriage, obstetrical procedures or any sequelae thereof;
- e. costs of resuming the **Journey**;
- f. non-admittance into any country by the authorities;
- g. cardiovascular, cerebrovascular, respiratory or cardio respiratory conditions if **You**, or the person who is the cause of the claim, have received medical advice and / or treatment (including medication) for hypertension in the six months prior to departure or where **You**, or the person who is the cause of the claim, have attained an age of 65 years;
- h. any illness or physical infirmity for which **You** or the person who is subject of a claim is receiving at the date of issue of this policy or whose medical advisors are aware will arise during the **Journey**;
- i. costs associated with treatment that **You** or persons described in Section 4 are receiving at the date of issue of this policy or whose medical advisors are aware will arise during the **Journey**;
- j. the cancellation of the **Journey** on request of **Your Spouse**, parent or employer;

- k. weather conditions;
- l. **You** not having the required and / or valid and /or correct travel documents, or visas;
- m. treatment or advice that **You, Your Travelling Companion**, a member of **Your Immediate Family** or **Business Associate** are receiving at the date of departure or any recurring, chronic or continuing illness or condition or costs associated to conditions or treatment or advice received during the six months prior to departure;
- n. the first R 500 claimed.

SECTION 4: TRAVEL DELAY

If the scheduled departure of **Your Public Conveyance** transport is delayed for at least 12 hours, due to any fortuitous cause outside **Your** control, **We** will reimburse **You** for reasonable expenses incurred for meals, drinks, travel costs, accommodation and the like if your carrier does not provide them. **You** must provide **Us** with receipts for all purchases when making a claim under this Section.

SECTION 5: PERSONAL LIABILITY

If **You** become legally liable for accidental death, accidental bodily injury, illness of any person or loss or damage to property, **We** will pay for claims made against **You** for any event/s caused by the original occurrence. This amount includes any legal costs recoverable from **You** by the claimant/s and other expenses incurred with **Our** consent.

EXCLUSIONS

We will not pay for any claim arising from:

- a. liability arising from **Your** wilful, malicious or criminal activity;
- b. liability for damage to property which is in **Your** care, custody or control;
- c. any liability where indemnity is provided under any other insurance;
- d. liability for death, bodily injury or illness of any member of **Your** family, **Travelling Companion, Business Associate** or an employee (or deemed by law to be an employee) of **You** or **Your** business;
- e. liability arising from the conduct by **You** of any profession, trade or business or the use or ownership by **You** of any mechanically propelled vehicle, aircraft or waterborne craft;
- f. liability that arises under a contract or agreement entered into by **You**, but not excluding liability which would have attached in the absence of such an agreement;
- g. liability for fines, penalties or punitive damages

CONDITIONS

No admission, offer, promise or payment shall be made by **You** without **Our** written consent. **We** shall be entitled, if **We** so desire, to take over and conduct in **Your** name, the defence and/or settlement of any claim, or to prosecute in **Your** name, for **Our** own benefit, any claim for indemnity or damages or otherwise against any person and shall have full discretion in conducting such proceedings or in settling any claim. **We** may at any stage of the proceedings pay to **You** the full amount of **Our** liability under this policy in respect of any claim and shall thereupon not be responsible for any loss alleged to have been sustained in consequence of any action or omission in connection with the prosecution of such claims or proceedings.

SECTION 6: HIJACK, HOSTAGE, OR WRONGFUL DETENTION INCONVENIENCE

If a **Public Conveyance** in which **You** are travelling is hijacked or if **You** are held hostage or if **You** are held in wrongful detention **We** will pay **You** an inconvenience benefit.

EXCLUSION

We will not pay for any claim arising from:

You being held hostage or being wrongfully detained by any member of **Your** family or **Travelling Companion** or **Business Associate**, employer or employee.

SECTION 7: LEGAL EXPENSES

If **You** are imprisoned or threatened with imprisonment, **We** will assist **You** in locating and appointing legal counsel and pay for legal expenses incurred by **You**.

EXCLUSIONS

We will not pay for any claim arising from:

- a. legal practitioners not licensed or authorised to provide counsel;
- b. the pursuit of a claim against a tour operator, travel agent, **Assistance Company**, conveyance carrier, **Us** or any agent of **Ours** or **Our Assistance Company**;
- c. legal advice or expenses incurred as a result of a legal action brought against **You**, or **Us** by a relative, **Business Associate** or employee of **Yours**;
- d. any criminal or illegal act intentionally committed by **You**.

SECTION 8: LUGGAGE

If **Your** luggage, clothing and / or **Personal Effects** are accidentally lost, stolen or damaged **We** will indemnify **You** by payment, replacement or repair (at **Our** option) subject to the following:

1. there is a limit of R 1000 for any single item. Where an item is valued at more than R 1 000 such items should be insured more specifically elsewhere and are not covered in terms of this policy;
2. a camera, it's lenses and fittings and the camera case shall be deemed to be a single item;
3. a mobile phone / satellite phone and its fittings (including photographic fittings) shall be deemed to be a single item and is limited to R1 000;
4. a laptop, palmtop or similar personal computer and any fittings and/or accessories including software and software disks shall be deemed to be a single item;
5. golf clubs, golf bags and golf equipment will be deemed to be a single item;
6. spectacles, sunglasses, contact lenses are limited to R1 000 per pair.

EXCLUSIONS

We will not pay for any claim arising from:

- a. delay, detention, destruction or confiscation by customs officials or other authorities;
- b. the contractual obligations resulting from the loss of a mobile or a satellite phone;
- c. loss or damage to a mobile or satellite phone and its fittings, unless personally carried with **You**;
- d. jewellery and / or money unless carried upon **You** or lodged in a safety deposit box;
- e. theft from an unattended motor vehicle unless such property is securely locked in the boot and entry to the vehicle is gained by visible, violent and forcible means;
- f. loss of trade samples;
- g. wear and tear, mildew, rust or corrosion, the action of insects, moth or vermin or whilst clothing or **Personal Effects** are being cleaned, dry-cleaned, dyed, altered or repaired;
- h. loss or damage to fragile or brittle articles (other than cameras, binoculars and spectacles) unless caused by fire or accident to the transport in which they are being carried;
- i. mechanical or electrical breakdown or derangement;
- j. loss or damage to bonds, stamps, negotiable instruments, manuscripts, deeds, securities or any kind or bullion;
- k. loss or damage to sporting equipment or tools of trade whilst in use;
- l. any claim that has not been reported to the police or transport carrier immediately and a written police or irregularity report obtained;
- m. loss or damage to unaccompanied luggage;

- n. the first R500 claimed.

SECTION 9: LUGGAGE DELAY

If **Your** luggage has been delayed, misdirected or temporarily misplaced for a period in excess of **12 hours**, **We** will **reimburse** the cost of purchasing emergency essential items of clothing and **Personal Effects**.

Written proof of delay from the transport provider must be submitted with any claim along with receipts in support of the purchase of emergency, essential items of clothing and **Personal Effects**.

EXCLUSIONS

We will not pay for any claim arising from:

- a. **Your** failure to check in **Your** luggage according to the scheduled times;
- b. delay, detention, destruction or confiscation by customs officials or other authorities;
- c. delayed luggage at **Your** final destination.

SECTION 10: LOSS OF CASH AND/OR TRAVEL DOCUMENTS

We will reimburse **You** in respect of accidental loss of or damage to personal **Cash** (meaning bank and currency notes and, coins), and non-refundable accommodation vouchers, prepaid and non-refundable entertainment tickets, the reissuing cost of existing travel tickets, travellers cheques, credit cards, visas, passports and vouchers. In respect of money secured for the purpose of the **Journey**, cover shall commence 72 hours prior to the start of **Your Journey** or at the time of collection from the bank (whichever occurs latest) and shall continue for 72 hours after the termination of **Your Journey**.

EXCLUSIONS

We will not pay for any claim arising from:

- a. delay detention, destruction or confiscation by customs officials or other authorities;
- b. wear and tear, mildew, the actions of insects, moth or vermin;
- c. loss or damage to bonds, stamps, negotiable instruments, manuscripts, deeds, securities of any kind or bullion;
- d. any claim where **You** have not immediately reported the loss to the police and obtained a written police report;
- e. theft of **Your** travel documents, travellers cheques or credit cards by **Your** travelling companion or a relative;
- f. the first R500 claimed.

GENERAL EXCLUSIONS APPLYING TO THE ENTIRE POLICY:

We will not pay for any claim arising from;

- a. **Your** participation in motor cycling except as a driver of a motor cycle with an engine capacity of 200cc or less, provided that **You** hold a current legal motor cycle driver's licence. When **You** are the passenger, the driver must hold a current legal motor cycle licence and cover is limited to motor cycles with an engine capacity of 200cc or less;
- b. **Your** participation in underwater diving involving the use of any artificial breathing apparatus, unless **You** hold an open water diving certificate or are diving under the supervision of a qualified instructor;
- c. **Your** participation in any hazardous or professional sport or activity including hunting, racing (other than on foot), any organised bodily contact sport, football, rugby, hang gliding, skydiving/parachuting, white water rapid rafting, ski jumping, guided glacier walking, mountaineering using ropes, crampons, ice axes or guides and potholing or where **You** are required to acclimatize to altitude;

- d. consequential loss, loss of enjoyment or financial loss or expense not specifically covered in this policy;
- e. acute and chronic psychiatric or psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress or any similar syndrome;
- f. the effect and influence of alcohol, drugs, narcotics upon **You** unless administered by a member of the medical profession ;
- g. sexually transmitted disease;
- h. human Immunodeficiency Virus (H.I.V) or Acquired Immune Deficiency Syndrome (A.I.D.S) or any condition related thereto;
- i. flying or air travel of any kind other than
 - i. on a flight arranged by the **Assistance Company** or;
 - ii. flying as a passenger in any fully licensed passenger carrying aircraft (but not as a member of the crew) and not for purpose of undertaking any trade or technical operation therein;
- j. any child born whilst on a **Journey**;
- k. manual work in connection with a business or a trade;
- l. any unlawful act committed by **You** or **You** not being honest and frank with all answers, statements and submissions made in connection with any claim on this policy;
- m. **Your** wilful exposure to or active participation in war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power or any foreseeable act of any person acting on behalf of or in connection with any organisation with activities towards the overthrow by force of any Government (whether with legal authority or not) or any foreseeable act of **Terrorism** or violence;
- n. loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss or other loss directly or indirectly caused by or contributed to or arising from ionising radiation or contamination by radio activity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only, combustion shall include any self sustaining process of nuclear fission;
- o. or in any way caused or contributed to by an act of War or **Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent;
- p. any person who has attained the age of 86;
- q. **You** travelling with the intention of emigrating;
- r. **You** engaging in or taking part in armed forces service or operations
- s. **Your** deliberate exposure to exceptional danger (except in an attempt to save human life).

GENERAL CONDITIONS APPLYING TO THE ENTIRE POLICY:

It is a condition precedent to liability that:

- a. **You** must be healthy and fit to travel. **You** will not be insured when **You** are travelling against medical advice or when **You** are travelling with the intention of obtaining medical treatment abroad;
- b. **The maximum known accumulation in respect of any benefits payable in respect of any one accident or series of accidents shall be limited to R10 000 000 per travel ticket debited to a valid credit card issued by FirstRand Bank Limited (which has been specifically nominated by the bank);**
- c. **You** shall:

- i. always exercise reasonable care for the safety, security and supervision of property at all times and must not leave property in an unattended public place, unlocked building or unattended unlocked vehicle;
- ii. take all reasonable precautions to minimise any loss and not to abandon any damaged property;
- iii. attempt to make a recovery from the airline and never leave an airport with a damaged suitcase that has not been reported and a written report obtained;
- d. claims must be notified promptly and submitted no later than 60 days along with the requested supporting documentation after return to **Your Country of Residence**. The costs of submitting claims and obtaining supporting documentation as **We** may require shall be borne by **You**;
- e. all claims other than Medical Expenses are only payable in the Republic of South Africa in South African Rand on **Your** return to **Your Country of Residence**;
- f. the maximum liability for each Section under this policy shall not exceed the relevant Limit of Liability specified in the Schedule of Insurance;
- g. **You** must observe all of the policy conditions insofar as they relate to anything to be done by **You**;
- h. In the event of the death of **Accompanied Children** the amount payable will be subject to Article 53 of the Short-term Insurance Act, 1998.
- i. **We** may at **Our** expense and in **Your** name, pursue any actions available to obtain a claim recovery;
- j. if any claim under this policy is covered by any other policy or policies of insurance or medical aid schemes, **We** will never contribute more than **Our** equitable share of a claim which will never exceed the Limit of Liability. This condition does not apply to Section 3;
- k. where **You** have purchased additional policies from **Us**, **Our** maximum payment will never be more than the maximum Limit of Liability as stated on the policy with the highest benefits;
- l. in all cases the monetary limits shown in the policy are deemed to be South African Rand;
- m. this policy excludes all persons to whom a terminal prognosis has been given;
- n. **You** reimburse **Us** within 30 days of receiving a written request to defray any expense for which **We** are not responsible;
- o. this insurance shall be governed by the Laws of the Republic of South Africa whose Courts shall have sole jurisdiction in any dispute arising hereunder;
- p. any summons, notice or process to be served upon **Us** for the purpose of instituting any legal proceedings against **Us** in connection with this insurance must be served upon Travel Insurance Consultants (Pty) Ltd, Ground Floor, Norfolk House, Norwich Close, 5th Street, Sandown, 2196 who have authority to accept notice on **Our** behalf;
- q. **You** are a resident of the Republic of South Africa, Botswana, Lesotho, Namibia and / or Swaziland **You** may be insured in terms of this policy;
- r. **You** are not aware of any reason why the **Journey** should be cancelled or abandoned;
- s. cover cannot be granted for a period in excess of 90 days.

DEFINITIONS

For the purpose of this policy the following definitions apply:

Accompanied Children: **Your** dependent children not in full-time employment and under the age of 21 years or under the age of 25 provided they are in full time education who are travelling with **You** on the **Journey**.

Assistance Company: Shall mean the Company whom **We** have authorised to Assist, Coordinate and Negotiate Claims.

Business Associate: A partner or director.

Country of Residence: **Your** place of usual domicile.

Immediate Family: **Spouse**, parent, legal guardian, step parent, grandparent, grandchild, in-law (son, daughter or parent), natural or adopted child, brother, sister, step brother or step sister.

Journey: Means a trip which begins during the period of insurance and commences when **You** go through passport control from **Your Country of Residence** and continues for a period of 90 days from the date of departure or until **You** enter passport control on **Your** arrival back in **Your Country of Residence**, whichever occurs first. In respect of a local **Journey** the trip begins during the period of insurance and commences when **You** board a **Public Conveyance** Carrier and continues for a period of 90 days from the date of **Your** embarkation or until **You** return to the original point of embarkation, whichever occurs first.

Permanent Total Disablement: Shall mean disablement which entirely prevents **You** from following **Your** usual occupation or any other occupation for which **You** are fitted by knowledge and training, which lasts 12 months and at the end of that period is beyond hope of improvement, or **You** being permanently bedridden.

Reasonable and Customary Medical / Dental Expenses: means the charges which:

- a. are medically required for treatment of a covered illness or injury;
- b. do not exceed the charges normally levied for similar treatment, supplies or medical services in the locality where the expenses are incurred;
- c. do not exceed the charges for treatment that would have been made if no insurance existed.

Personal Effects: Spectacles, dentures, purses, wallets, cosmetics and other **Personal Effects** normally carried on the person.

Public Conveyance: Means a scheduled or chartered conveyance licensed to carry passenger's for hire in which **You** are travelling as a fare-paying passenger but excluding any taxis, motorcycles, hired motor vehicles and any single-engined aircraft (including helicopters).

Sound Natural teeth: Shall mean natural teeth, unaffected by any deterioration and / or decay and will exclude teeth with precious metals or any artificial fillings, caps or crowns.

Schedule of Benefits: Means the sections of cover as shown on **Your** Schedule of Insurance to be applicable to **Your** policy.

Spouse: **Your** husband or wife or common-law husband or wife or partner (the person who has been residing with **You** and who has been publicly represented by **You** as **Your** husband or wife or partner).

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 similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion: The person who is sharing travel and accommodation arrangements with **You** without whom such a **Journey** would not be possible.

Traumatic Event: Means serious personal trauma experienced by **You** or a member of **Your** immediate family involving kidnap, carjack, rape, armed robbery at home or violent assault.

We, Us, Our, Insurer: Travel Insurance Consultants (Pty) Ltd and/ or Santam Limited.

You, Your: Means the individual named on the Schedule of Insurance and / or the individual named on the **Public Conveyance** ticket who's **Journey** has been debited, in full to a valid credit card issued by FirstRand Bank Limited(which has been specifically nominated by the Bank).

SCHEDULE OF BENEFITS (Persons up to the age of 85 (not yet 86))		
Limit per travel ticket purchased		
Description	Local	International
Section 1		
Emergency Medical and Related Expenses	R 100 000	R 200 000
Excess (1 to 60 days)	R 4 000	R 4 000
Excess (61 to 90 days)	R 5 000	R 5 000
Emergency Medical Due to War or Terrorism	R 100 000	R 200 000
Excess (1 to 60 days)	R 4 000	R 4 000
Excess (61 to 90 days)	R 5 000	R 5 000
Related Expenses		
1.1.1 Medical Transportation and Repatriation	Included in Emergency Medical Expenses	
1.1.2 Visit by a family member	Included in Emergency Medical Expenses	
1.1.3 Return of Travel Companion	Included in Emergency Medical Expenses	
1.1.4 Burial, Cremation and Return of Mortal remains	Included in Emergency Medical Expenses	
1.1.5 Hospital Inconvenience	R 200 / day – Total of R 3 000	
Section 2		
2.1 Medical Referral	Service Only	
2.2 Medical Monitoring	Service Only	
2.3 Emergency Medicine	Service Only	
2.4 Evacuation	Refer to Section 1.1.1	
2.5 Repatriation	Refer to Section 1.1.1	
2.6 Return of Mortal Remains	Refer to Section 1.1.4	
2.7 Transmission of Urgent Messages	Service Only	
2.8 Embassy Referral	Service Only	
2.9 Emergency Travel and Accommodation Arrangements	Service Only	
2.10 Legal Assistance	Refer to Section 7	
2.11 Bail	Service Only	
2.12 Return in case of death or imminent death of a close Relative	Service Only	
2.13 Loss of Travel Documents	Refer to Section 10	
2.14 Cash advances	Service Only	
Section 3		
3.1 Cancellation	R 10 000	R 10 000
Excess	R 500	R 500
3.2 Curtailment	R 10 000	R 10 000
Excess	R 500	R 500
Section 4		
Travel Delay	R 2 000	R 2 000
Minimum Delay Period	12 hours	12 hours
Section 5		
Personal Liability	R 2 500 000	R 2 500 000
Section 6		
Hijack, Hostage or Wrongful Detention Inconvenience	R 10 000	R 10 000
Benefit per day	R 750	R 750
Section 7		
Legal Expenses	R 5 000	R 5 000
Section 8		
Luggage	R 3 000	R 3 000
Excess	R 500	R 500
Maximum Insured Value Per Item	R 1000	R 1000
Section 9		
Luggage Delay	R 2 000	R 2 000
Minimum Delay Period	12 hours	12 hours
Section 10		
Loss of Cash and / or Travel Documents	R 1 500	R 1 500
Excess	R500	R 500

