



Club Med 

**Embedded Travel Insurance
Policy Wording**

Master Policy Number: AXACM001



GENRIC
Insurance

INTRODUCTION

The Club Med embedded travel insurance product is underwritten by GENRIC Insurance Company Limited (GENRIC). GENRIC is an Authorised Financial Services Provider (FSP 43638) and a Licensed non-life Insurer.

- Your policy is made up of the policy wording and the travel insurance certificate. You must read both documents to ensure that the cover is suitable for Your needs. If You have any questions or are in doubt about the cover provided, please call Our travel helpline: **(+27) 10 446 5898, Monday – Friday 09:00 - 17:00 GMT.**
- This policy document provides You with the terms, conditions, and exclusions of the insurance cover, together with information that will help You in the event of an emergency.
- Conditions and exclusions will apply to individual Sections of Your policy while general exclusions and conditions will apply to the whole of Your policy.
- We will provide the services and benefits described in this policy to persons who reside in South Africa, Swaziland, Lesotho, Botswana, Namibia, and Mozambique (i.e. have their main home in the listed countries and have not spent more than 6 (six) months abroad in the year before purchasing the policy).

IMPORTANT NOTES

- It is important to note that the policy contains conditions and exclusions in relation to non-insured **travelling companions or close relatives** in the event of any need to cancel or curtail a Trip because of changes in their health.
- **Adventure Sports & Activities:** Please refer to the table of Adventure Sports to ensure that You have cover for the activities You plan to participate in whilst on Your trip.
- **Trip Limits:** Trips must commence and end in South Africa and a return ticket must have been booked before departure.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unexpected complications related to pregnancy. Pregnancy and Childbirth are not considered to be either an illness or injury. Please refer to the Definitions Section: "*Complications of Pregnancy and Childbirth*", and each Section of cover to establish whether You are covered.
- Depending on the Carrier used, You are entitled to claim compensation from Your Carrier if any of the following happen (contact Your Carrier to obtain details): **Denied boarding, Cancelled flights, Long delays, Loss/Damage of Baggage, and Baggage delay.**
- **Baggage loss/damage caused by the Carrier:** You must report the loss immediately to the relevant Carrier, before submitting Your claim to Us. We will also require a formal letter from the Carrier when you submit Your claim to Us.
- **Third-Party Liability:** If You use any form of a mechanically propelled vehicle, (e.g., car, motorcycle, or scooter), no liability cover will apply under this policy.
- **Personal Possessions:** If You are planning to take expensive items such as sophisticated photographic equipment, jewellery, and other Valuables with You then You should take note of

the fact that we do apply **single item limits**, depending on the item claimed.

- **Policy Excess:** Claims are subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person with each incident.

We use appointed claims handling agents. They can be contacted on **(+27) 10 446 5898**, **Monday – Friday 09:00 -17:00 GMT or online:** <https://clubmed.za.claims.axa.travel/>

IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions to have full protection under this policy. If You do not comply, We may reject Your claim, or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy and fit to travel.
2. This policy will NOT cover You when You are travelling against the advice of a Medical Practitioner.
3. This policy will NOT cover You when You are travelling intending to obtain medical treatment or consultation abroad.
4. This policy will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

DEFINITIONS

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

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

Cancellation: Foregoing a planned Trip due to the Insured Person's inability to start a Trip.

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

Children/Child: Your natural, adopted child (son/daughter) or any child dependent of You living with You or for whom You are legally

responsible, under the age of 12 (twelve) years, who are dependent on You and are travelling with You.

Close Relative: Spouse or Common-Law Partner, parent, parent-in-law, stepparent, legal guardian, children (including legally adopted and stepchildren, and daughter/son-in-law), sibling (including stepsiblings and sister/brother-in-law), grandparent, grandchild, or fiancé (e) of an Insured Person, under the age of 70 (Seventy) years and resident in Your Home Country.

Common-Law Partner: The person living with the Insured Person as if husband or wife, including a same-sex partner, for at least 6 (six) consecutive months at the commencement of the Period of Insurance.

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

Curtailment: Abandonment of a planned Trip, after commencement of the outward journey, by the return to Home earlier than on the scheduled return date.

Geographical Limits: Worldwide, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) and World Health Organisation (WHO) have advised against travel.

Golf Equipment: Golf clubs, golf bags, non-motorised golf trolleys, and golf shoes.

Home: Your principal place of residence, used for domestic purposes for at least 6 (six) consecutive months of the year by the policyholder and/or their family.

Home Country: Your country of residence (Please note for this insurance Your Home Country is defined as 1 (one) country of residence).

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

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

Insured Person or You/Your: A Club Med member, that has paid the Club Med membership fees, and at the commencement of the Period of Insurance is not more than the specified age limit.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any 1 (one) Period of Insurance is limited to the amount stated in each Section, per Insured Person.

Loss of Hearing: Total and irrecoverable loss of hearing in 1 (one) or both ear(s).

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

Loss of Sight: Total and irrecoverable loss of sight in 1 (one) or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance, or repair of electrical, mechanical, or hydraulic plant, (other than in a purely managerial/supervisory, sales, or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry).

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

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

Pair or Set: A few items of Personal Baggage considered as being similar or complementary to 1 (one) another or used together.

Period of Insurance: The period shown in the Policy Schedule. Subject to: Cancellation cover will take effect 1 (one) day after the issue date as stated in the Policy Schedule. Cover for all other Sections applies for the duration of Your Trip, as stated in the Policy Schedule, provided it does not exceed a maximum of 21 (Twenty-one) consecutive days.

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

Personal Baggage: Items usually carried or worn by travellers for their individual use during a Trip.

- Items hired by You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment).

Personal quarantine: A period where You are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent the disease from spreading.

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

Policy Schedule: The policy schedule issued in respect of this policy sets out the names of the Insured Persons, the Period of Insurance, and any other special conditions and terms.

Pre-existing Medical Condition:

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

Regional quarantine: Any period of restricted movement or isolation, including national lockdowns, within Your Home or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Schedule of Benefits: The maximum amount which We will pay You in respect of a benefit as stated in the Schedule of Benefits.

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

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

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried out to prevent, restrict, or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation, and other redeemable travel vouchers, Green Card, driver's license, and passport.

Trip: When travelling directly and uninterruptedly on an International Journey, outside the borders of Your Home Country, commencing when You pass

through passport control from Your Home Country and ending when You pass back through passport control into Your Home Country (including local connecting flights)

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

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (PlayStation, Gameboy, Nintendo, etc.) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, I-pods, etc.) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: GENRIC Insurance Company Limited (GENRIC). GENRIC is an Authorised Financial Services Provider (FSP 43638) and a Licensed non-life Insurer.

Winter Sports: The activities are listed under the Optional Winter Sports Cover Section of this policy.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. Interpretation

The proposal of insurance, this Policy, and the Policy Schedule together with any endorsement thereto shall read as 1 (one) document. If any word or expression has been given a specific meaning it shall have the same meaning wherever it appears. Headings have been inserted to help You find the information You need. They must not be taken to affect the interpretation of the Policy. Should there be any conflict in interpretation between the contents of the printed Policy and the contents of the Schedule, the Schedule shall be given precedence.

2. Accuracy of Material Information

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

3. Communication of Material Changes

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

4. Amendments to Cover.

We may change Your Policy by giving You thirty 31 (thirty-one) days' notice by fax, post, or e-mail to Your last known address. Any change that You make will be effective from the time and date agreed to with Us.

5. Premium Payments

The Embedded Travel Insurance Policy has been paid for by Club Med South Africa.

6. Claims Procedure and Conditions.

- 6.1. If an event giving rise to or likely to give rise to a claim comes to Your knowledge You must notify Us within 31 (thirty-one) days and provide Us as soon as reasonably possible with:
 - particulars of any other policy covering the same event.
 - written details of the event.
 - such proofs, information, and sworn declarations that We may require.
 - any document or details of any communication received in connection with a claim.
- 6.2. No admission, statement, offer, promise, payment, or indemnity may be made by You without Our prior consent in writing.
- 6.3. You must report any event to the local police station within 48 (forty-eight) hours, or as soon as reasonably possible thereafter, if it involves malicious damage, damage to a vehicle, theft, or any other criminal act or suspected criminal act or loss of property and take all reasonably practical steps to discover the guilty party and recover the stolen or lost property.

- 6.4. We may take over and conduct the defence or settlement of any claim and/or recovery from any third party and have the right to use Your name for this purpose.
- 6.5. You must give all information, documentation, and assistance required by Us to obtain indemnity from other parties.
- 6.6. We are not liable for any claims after 365 (three hundred and sixty-five) days that have expired from the date of the event that gives rise to the claim unless the claim is the subject of a pending court action between You and Us or is a claim for sums for which You may become legally liable to a third party.
- 6.7. If We deny liability or reject any claim made in terms of this Policy or void Your Policy or You dispute the amount of any claim under this Policy, representation may be made to Us within 90 (ninety) days of the date of Our letter of rejection or avoidance. Your representation must be submitted in writing to:

GENRIC Insurance Company Limited.

PO Box 1115, Bromhof, 2154

Tel: (+27) 86 144 4462

Complaints@genric.co.za

Alternatively, You may contact:

The Ombudsman for Short-Term Insurance

P.O. Box 32334, Braamfontein, 2017

Tel: (+27) 11 726 8900 Fax: (+27) 11 726 5501

If Your dispute is not satisfactorily resolved in this manner, You may institute legal action against Us for the enforcement of the claim by way of the service of summons against Us. Summons must be served on Us within 180 (one hundred and eighty) days of Our original letter of rejection or avoidance. If this is not done, Your claim against Us will be forfeited and will become time-barred and We shall no longer be liable for the claim.

- 6.8. We will not be liable under more than 1 (one) Section of this Policy in respect of loss, damage, or liability that arises from the same event in respect of the same loss, damage, or liability.
- 6.9. In respect of any Section of this Policy under which an indemnity is provided for liability to third parties, We may, upon the occurrence of any event, pay to You the limit of indemnity provided in respect of such event or any lesser sum for which the claim or claims arising from such event can be settled. We shall thereafter not be under further liability in respect of such event.
- 6.10. You are not entitled to abandon any property until the claim has been approved by Us, whether We decide to take possession of such property or not.
- 6.11. In approving Your claim, We may decide to repair, replace, or pay in cash, subject always to the Sum Insured or Limit of Indemnity stated in the Schedule and subject to deduction of the Policy Excess.
- 6.12. You must sign a release in Our favour before We will settle a claim.
- 6.13. In the event of a valid claim, You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
- 6.14. You shall submit to a medical examination at Your expense, should we so require.

7. Fraudulent Acts in Making a Claim

If a claim made under this Policy:

- 7.1. is in any respect fraudulent or if fraudulent means are used by You, or on Your behalf, to obtain any benefit under the Policy,
- 7.2. has been inflated or information has been provided in connection with the claim that is not true; We will be relieved of all liability in respect of the whole claim, and You will repay to Us all amounts that We have paid previously in respect of the claim, without prejudice to Our rights to recover any damages that We may have suffered as a result of Your fraudulent conduct.

8. Proof of Value and Ownership

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

9. Observance of Policy Terms, Conditions, and Warranties

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

10. Rights of Others

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

11. Other Insurance

- 11.1. If the loss, damage, or liability is covered by any other insurance We will not pay more than Our rateable proportion.
- 11.2. If any claim under Section 3 and 4 in this Policy is covered by an airline, service provider, or insurance company (including credit card insurance), then the amount payable by such airline, service provider, or insurance company will become the Excess of this Policy.
- 11.3. You will be required to repay to Us, within 1 (one) month of Our request to You, any costs, or expenses We have paid on Your behalf which are not covered under the terms and conditions of this Policy.
- 11.4. If You have more than 1 (one) Policy underwritten by Us, the maximum amount payable shall not exceed the Limit of Liability of whichever policy has the highest Limit of Liability.

12. Prevention of Loss

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

13. Territorial Limits

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

- 13.1. Any country, specific area, or event when the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which You are travelling has advised against all travel.

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

14. Cancellation

14.1. This Policy may be cancelled:

- by You at any time You request this in writing.
- by Us by giving 31 (thirty-one) days written notice to You at Your last known address.

14.2. If You cancel the Policy, We will be entitled to retain a portion of the premium calculated at pro-rata for the period that this policy was in force, provided no visa has been obtained using this policy, and no claims have been submitted to Us. No refund is due once a Trip has commenced, or after the expiry date of Your policy.

14.3. If We cancel the Policy, We will retain a pro-rata premium.

15. Consent to Disclosure of Private Information

15.1. You acknowledge that the sharing of information for underwriting and claims purposes is in the public interest, as it will enable Insurers to underwrite policies and assess risks fairly and reduce the incidence of fraudulent claims to limit premiums.

15.2. On Your behalf and on behalf of anyone You represent herein, You hereby waive any right to privacy regarding any underwriting and claims information in respect of any insurance policy or claims made or lodged by You, or on Your behalf.

15.3. You consent to such information being stored in the shared database and used as set out above.

15.4. You also consent to such information being disclosed to any Insurer or its agent.

15.5. You further consent to any underwriting information being verified against legally recognised sources or databases.

15.6. You agree that this consent clause will survive the termination for whatever reason of the Policy, including its cancellation or lapsing.

16. Jurisdiction

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

17. Interest on Payments due by Us

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

18. Family Cover

Children accompanying You on an identical travel itinerary shall share in the cover with You at no additional cost. A maximum of 5 (five) Children can be covered free of charge, subject to You having legal custody of the Child, and the Child living at the same address as You. When an additional premium is paid per Child, and the relevant policy issued by Us, the Child will be entitled to full benefits.

19. Pre-existing medical conditions

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

20. Termination

This policy terminates on the earliest of the following dates:

- 20.1. on the date of Your return Home.
- 20.2. on the date You reached the maximum age limit for the cover selected.
- 20.3. after 21 (twenty-one) consecutive days from the date of departure from Your Home.

21. Currency

If expenses are incurred in a foreign currency, then the rate of exchange used to calculate the amount payable will be the rate at the due date of settlement. The monetary limits shown on the policy are deemed to be South African Rand.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This policy does not cover, and We shall not be liable for:

1. Under all sections, any claim arising from a reason not listed under, *What is covered*.
2. Any person who has reached the age of 70 (seventy) years.
3. Any person participating in Adventure and/or Winter Sports who has reached the age of 66 (sixty-six) years.
4. Medical expenses incurred after 12 (twelve) months of the loss occurring, or when the sickness first manifesting itself.
5. Loss, damage, or expense which at the time of happening is Insured by or would but for the existence of this policy, be insured by any other existing policy. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 5.
6. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
7. Any consequential loss (not listed under the headings "What is covered").
Examples of losses We will not pay for including costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of a holiday, time-share fees, holiday points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 3 (Cancellation, Curtailment & Trip Interruption) or Section 4 (Luggage, Personal Effects, Money and Documents, subsection Accidental Loss of Money and Passport).
8. Any deliberately reckless act or omission by You.
9. Any claim arising or resulting from Your own illegal or criminal act.
10. Needless self-exposure to danger except in an endeavour to save human life.
11. Any claim arising directly or indirectly from:

- An Insured Person being under the influence of alcohol with more than the legal limit allowed by the country the Insured are visiting of alcohol in his blood, or
 - 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 per the directions of a Medical Practitioner; or
 - An Accident occurring whilst an Insured Person was driving a motor vehicle with more than the legal limit allowed by the country the Insured are visiting of alcohol in his blood or breath; or
 - Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse, or addictive conditions of any kind.
12. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, intentional self-injury, mental disturbance or disorders, insanity, psychiatric, psychological, emotional, or nervous conditions.
 13. Sexually transmitted diseases.
 14. You (being the driver of a motor vehicle or motorcycle) not owning a valid/legal license.
 15. You engage in Manual Work in conjunction with any profession, business, or trade during the Trip.
 16. Cover for the intention of emigrating (travelling on a one-way ticket).
 17. You engage in any Adventure Sports and Activities or Winter Sports not listed in the Adventure Sports table.
 18. You engage in or practice for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving/Cave Diving, Flying as crew, Heli-skiing, Horse Jumping, Horse Racing, Hunting/Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Microlighting, Motor Racing (all types), Mountaineering, Parasailing, Para skiing, Polo, Potholing, Professional Sports, Quad Biking exceeding 250cc, Rock Scrambling, Shark feeding/cage diving, Skeleton, Ski Jumping, Ski Racing, Ski Stunting, , Steeplechasing, Team sports played in competitive contests, Wrestling, Yachting (racing) or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance.
 19. Flying or sea travel of any kind, except:
 - On a flight arranged by Us (Repatriation and Evacuation).
 - As a fare-paying passenger on a Carrier (not as a member of the crew).
 20. War (whether War be declared or not), Hostilities, Invasion or Civil War. For Personal Accident (Section 1) and Medical Expense (Section 2) benefits only this exclusion is amended as follows: This Policy does not cover death or disablement in any way caused or contributed to by war, whether war is declared or not, hostilities or any act of war or civil war when the Insured Person is taking an active part therein.
 21. Radioactive Contamination, whether arising directly or indirectly.
 22. Engaging in occupational activities requiring the use of explosives.
 23. Being in the service of any military or police force, or militia or paramilitary organisation.
 24. Your travel to a country, specific area, or event when the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which You are travelling has advised against all travel.
 25. Any circumstances that are known to you before You purchased Your policy or at the time of booking any Trip could reasonably have been expected to lead to a claim under this policy.
 26. Nuclear, Chemical, and Biological Terrorism: this Policy does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear

weapon or device or chemical or biological agent. For this exclusion, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/ or to put the public, or any section of the public, in fear.

27. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates.
28. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical-related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on our behalf).
29. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.

SECTION 1: PERSONAL ACCIDENT OR DISABLEMENT

What is covered:

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

Insured Event	Sum Insured (Expressed as a % of the Limit of Liability)
a) Death	100%
b) Total, permanent, and irrecoverable loss of hearing in both ears	100%
c) Total, permanent, and irrecoverable loss of hearing in 1 (one) ear	50%
d) Total, permanent, and irrecoverable loss of sight in both eyes	100%
e) Total, permanent, and irrecoverable loss of sight in 1 (one) eye	50%
f) Total, permanent, and irrecoverable loss of both hands or feet	100%
g) Total, permanent, and irrecoverable loss of 1 (one) hand and 1 (one) foot	100%
h) Total, permanent, and irrecoverable loss of 1 (one) hand or 1 (one) foot	50%
i) Permanent and total loss of speech	100%
j) Permanent and incurable paralysis	100%
k) Permanent and total loss of four fingers and thumb of either hand	70%
l) Permanent and total loss of four fingers or thumb of either hand	40%
m) Permanent Total Disablement	100%
n) Permanent Disabilities not provided for under the listed Insured Events "a to m"	15%

Special conditions:

- a) The diagnosis and determination of Permanent Total Disablement must be made and documented by Our Medical Officer and must be continuous and permanent for at least 24 (twenty-four) consecutive months from the onset of the disablement.

- b) Permanent total loss of use of a limb shall be treated as a loss of limb.
- c) In the event of compensation becoming payable under more than 1 (one) benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each Insured Person, not exceeding the Accumulation Limit.
- d) Notice of death must be given immediately and We will have the right to have a post-mortem examination of the body.

What is not covered:

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

SECTION 2: MEDICAL EXPENSES AND BENEFITS WHILE TRAVELLING

What is covered:

We will pay the following costs, up to the Limit of Liability in the Schedule of Benefits, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, during a Trip:

- A maximum amount of R 5,000 (five thousand Rand) for out-patient medical expenses as the result of Your Injury or Sickness during Your Period of Journey outside your country of residence.

What is not covered:

- Any Pre-Existing conditions will be excluded.
- Any hospitalisation related to Your injury or sickness.
- Anything mentioned in the General Exclusions.

EMERGENCY DENTAL AND OPTICAL TREATMENT

What is covered:

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

- 2.1 **Dental treatment:** providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.
- 2.2 **Optical treatment:** providing emergency optical treatment by a Medical Practitioner or optician.

Special Conditions - 2.1 and 2.2:

Where dental and/or optical treatment is required because of an Injury, these expenses will form part of the Limit of Liability under Section 1.

FOLLOW UP TREATMENT IN SOUTH AFRICA:

What is covered:

- 2.3 If You incur costs related to Follow-up Treatment in South Africa for an insured event covered under Section 1 which was first treated on Your Trip, We will pay up to the Limit of Liability in the Schedule of Benefits.
- 2.4 If You incur costs related to Follow-up Treatment in South Africa for malaria, and such infection is a direct result of Your Trip, regardless of whether the Illness was first diagnosed or treated in Section 1, We will pay up to the Limit of Liability in the Schedule of Benefits.

Special Conditions - 2.3 and 2.4

- a) Provided such medical expenses are incurred within 31 (thirty-one) days of Your return to Your Home and
- b) Provided that the expenses are not recoverable by or on Your behalf from any other source.

What is not covered

- a) The costs of any subsequent permanent or routine treatment.
- b) Any pre-planned or pre-known dental treatment or diagnostic procedure.
- c) Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure.
- d) Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating.
- e) Normal wear and tear.
- f) Any damage to dentures, other than whilst being worn by You.
- g) Dental treatment involving the provision of dentures or the use of precious metals.
- h) Any costs incurred in Your Home Country for 2.1 & 2.2.
- i) Preventative treatment, including but not limited to any vaccination and/or immunisation.
- j) Reimbursement for Follow-up Treatment is more than any amount for which Your medical aid fund or medical Insurer is liable. Where You do not have a medical aid fund or medical Insurer, We will not pay for the first R1,000 (one thousand rands) for every claim.
- k) The Policy Excess except where You have received in-patient treatment.
- l) Anything mentioned in the General Exclusions.

SECTION 3: CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

CANCELLATION & CURTAILMENT

What is covered:

We will reimburse up to the Limit of Liability in the Schedule of Benefits per Insured Person under this policy for financial loss You suffer, being non-refundable deposits, for pre-paid travel and accommodation You do not use because of Your inability to start Your trip or complete the Trip.

- **Cancellation** cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances (a to f, below), which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please also refer to the Travel Delay cover.
- **Curtailment** cover applies if You are forced to cut short a Trip You have already started, and return to Your Home Country, because of one of the following changes in circumstances (a to f, below), which is beyond Your control, and of which You were unaware at the time You booked the Trip.
 - a) Unforeseen illness, injury, or death of You, Your Travel Companion, or a Close Relative.
 - b) The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which You are travelling advising against all travel or all but essential travel to the area You are travelling to/in, but not including where advice is issued due to a pandemic or Regional quarantine, providing the advice came into force after You purchased this insurance or booked the trip (whichever is the later) and was within 21 days of your departure date.
 - c) You abandoning Your Trip following the cancellation of, or a delay of more than 12 (twelve) hours in the departure of Your outward international flight, sea crossing or train journey, forming part of the booked Trip's itinerary, because of Strike or Industrial Action, adverse weather conditions, or the mechanical breakdown of, or accident of the aircraft, sea vessel, coach, or train.
 - d) If You are made redundant and qualify for redundancy payment under correct legislation.
 - e) Accidental damage, burglary, flooding, or fire affecting Your home, occurring during the Trip or within 48 (forty-eight) hours before You depart when a loss relating to Your home more than R10,000 (ten thousand rand) is involved and Your presence is required by the Policy in connection with such events.
 - f) Your compulsory quarantine.
 - g) You abandoning Your trip following a terrorist incident in a city listed on Your pre-paid Trip itinerary within 14 (fourteen) days before Your scheduled departure date. The same city must not have experienced a terrorist incident within 90 (ninety) days before the terrorist incident that is the cause of Your claim.
- **Trip interruption**

On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailment claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad. Travel by air will be limited to 1 (one) economy/tourist class ticket for each Insured Person. Trip interruption cover applies when You need to make an unscheduled return journey to Your Home Country during a Trip because of:

- a) the unexpected death, or hospitalisation due to serious accident or illness, of a Close Relative.

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

Special conditions:

- a) You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home before the scheduled return date of the Trip in the event of unforeseen illness or injury.
- b) If, at the time of requesting Our assistance in the event of a Curtailment or Trip interruption claim, satisfactory medical evidence is not supplied to substantiate that the claim is due to an unforeseen illness, injury, or death of You, a Close Relative or travelling companion, all necessary arrangements will be at Your own cost.
- c) You must notify the Carrier or Travel Agent immediately when You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had the failure not occurred.
- d) If You cancel the trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating the reason that prevented You from travelling.
- e) If Your outward flight, sea-crossing, or international coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.
- f) If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding, or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.
- g) Curtailment claims will be calculated from the date of return to Your Home Country.

What is not covered:

- a) Any disinclination to travel or continue travelling, unless Your change of travel plans is caused by 1 (one) of the circumstances listed under *'What is Covered'*.
- b) Any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us, and We have written to You accepting them for insurance.
- c) Any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You before the commencement of the Period of Insurance, affecting any Close Relative or travel companion who is not insured under this policy if:
- A terminal prognosis has been received before the commencement of the Period of Insurance.
 - They were on a waiting list or knew the need for surgery, inpatient treatment, or investigation at any hospital or clinic at the commencement of the Period of Insurance.
 - Or during the 90 (ninety) days immediately before the commencement of the Period of Insurance they had required surgery, inpatient treatment, or hospital consultations, or require any form of treatment or prescribed medication.

- d) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth and occurring more than 15 (fifteen) weeks before the expected delivery date.
- e) Claims to arise from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip.
- f) Any claim where You cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO), or any other equivalent government body in another country, advises against travel due to a pandemic.
- g) Any claim due to a Regional quarantine.
- h) Any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You.
- i) Withdrawal from service of the aircraft, sea vessel, coach, or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved.
- j) Failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of an error, insolvency, omission, default, or otherwise) unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved.
- k) Change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current legislation.
- l) Any claim arising because of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are subpoenaed as a witness (other than in any professional or advisory capacity).
- m) Any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges.
- n) Any unused or additional costs incurred by You which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent or compensation scheme.
 - c) Your credit or debit card provider or Paypal.
- o) Any Cancellation, Curtailment or Trip Interruption caused by work commitment or amendment of Your holiday entitlement by Your employer.
- p) Any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip.
- q) Prohibitive regulations by the Government of any country or delay or amendment of the booked Trip due to Government action.
- r) Nervousness, anxiety, depression, or stress-related disorders that result in Your disinclination to travel.
- s) The Policy Excess.
- t) The cost of this policy.
- u) Anything mentioned in the General Exclusions.

TRAVEL DELAY

What is covered:

If the departure of Your international flight, sea crossing, or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather

conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train for more than 4 (four) hours beyond the intended departure time:

- a) We will pay up to the Limit of Liability in the Schedule of Benefits per Insured Person per Trip; or
- b) For more than 12 (twelve) hours beyond the intended departure time: You can choose instead to abandon Your Trip and submit a Cancellation claim under Section 3.

Special conditions:

If You suffer delays, You must obtain written confirmation from the Carrier stating the period and reason for the delay.

What is not covered:

- a) Claims arising from planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip.
- b) Withdrawal from service of the aircraft, sea vessel, coach, or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.
- c) Claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay.
- d) Anything mentioned in the General Exclusions.

MISSED CONNECTIONS

What is covered:

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

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

Special conditions:

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

What is not covered:

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

SECTION 4: LUGGAGE, PERSONAL EFFECTS, MONEY AND DOCUMENTS

PERSONAL BAGGAGE

What is covered:

If, during Your Trip, Your Personal Baggage is damaged, stolen, destroyed, or lost (and not recovered), We will cover You up to the Limit of Liability in the Schedule of Benefits per Insured Person in total under this policy. Within this amount the following sub-limits apply:

- a) The maximum amount We will pay due to theft/damage by a Carrier for any 1 (one) article, or any 1 (one) Pair or Set of articles, is R3,750 (three thousand seven hundred and fifty rand).
- b) The maximum amount We will pay due to accidental loss for any 1 (one) article, or any 1 (one) Pair or Set of articles, is R940 (nine hundred and forty rand).
- c) The maximum amount We will pay for sunglasses or prescription glasses of any kind is limited to R500 (five hundred rands) per Insured Person.
- d) The maximum amount We will pay for mobile telephones is limited to R750 (seven hundred and fifty rands) per Insured Person.
- e) The maximum amount We will pay for Personal Baggage or Valuables lost, damaged, or stolen from a beach or poolside is limited to R1,000 (one thousand rands) per Insured Person.
- f) The maximum amount We will pay for a laptop, palmtop, or similar personal computer (and any fittings and accessories) is R1,500 (one thousand five hundred rands).

Special conditions:

- a) When baggage damage or loss occurs due to an airline's mishandling, We act as a secondary insurance carrier. The primary coverage is provided by the airline. A claim must be filed with the airline. The amount not reimbursed by the airline may then be directed to Us. If You can provide proof that You have taken all reasonable and necessary steps to claim from the airline, We will pay a pro-rata portion of the indemnity. Our liability will be reduced by the amount for which We consider the airline to be liable.

- b) If the airline denies your claim since you did not file a claim or that the claim was not filed in time, We will also deny Your claim since We are secondary to the airline.
- c) We have the option to either pay You for the loss, or replace, reinstate, or repair the items concerned.
- d) Claims are paid based on the value of the goods at the time that they are lost.
- e) You must take suitable precautions to secure the safety of Your Personal Baggage and must not leave it unsecured or unattended or beyond Your reach at any time in a place to which the public has access.
- f) If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card, or bank statements, as failure to do so may affect the assessment of the claim.
- g) Within 24 (twenty-four) hours of the discovery of the incident, You must report loss of Personal Baggage to the local Police or the Carrier, as appropriate, (damage to Personal Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management.
- h) You must produce to Us written documentation from the appropriate parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.
- i) Valuables must be carried on Your person or lodged in a safety deposit box at the time of loss.

What is not covered:

- a) Any item loaned, hired, or entrusted to You.
- b) Any loss, theft of, or damage to Personal Baggage left in an unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Baggage Area.
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle, and
 - no evidence of such entry is available.
- c) Theft of Valuables from an unattended motor vehicle.
- d) Loss, theft of, or damage to Valuables from checked-in Baggage left in the custody of a Carrier and/or Valuables packed in Baggage left in the baggage hold or storage area of a Carrier.
- e) Electrical or mechanical breakdown or derangement of the article insured.
- f) Wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- g) Loss, damage, cost, or expense directly or indirectly arising from permanent or temporary dispossession resulting from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units, or any lawfully constituted officials or authorities.
- h) Dentures; bonds; securities; stamps or documents of any kind, including driving licenses and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments.
- i) Damage to fragile, perishable, or brittle items.
- j) Forgotten or mislaid items.
- k) Liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged.
- l) Sports gear whilst in use.

- m) Equipment used in connection with any Winter Sports or Adventure Sports and Activities unless You have paid the appropriate additional premium to extend Your policy.
- n) Loss or theft of or damage to Money.
- o) Losses from a roof or Baggage rack.
- p) Claims for loss, theft, or damage to anything being shipped as freight or under a Bill of Lading.
- q) Loss or damage to baggage not accompanying You on the same flight.
- r) The Policy Excess.
- s) Anything mentioned in the General Exclusions.

ACCIDENTAL LOSS OF MONEY AND/OR PASSPORT

What is covered:

- a) If during a Trip, the Money You are carrying on You personally or the money You have left in a safety deposit box is stolen, damaged, or destroyed, then subject to the following conditions and exclusions, We will cover You up to the Limit of Liability in the Schedule of Benefits per Insured Person in total.
- b) If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to R1,000 (one thousand rands) per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself.

Special conditions:

- a) Money and/or Passports must be carried on You or locked in a safety deposit box at the time of the incident.
- b) Within 24 (twenty-four) hours of the discovery of the incident, You must report loss of Money or Your passport to the local Police or the Carrier, as appropriate.
- c) You must produce to Us written documentation from the parties listed above confirming that the loss or theft occurred during Your Trip - otherwise no claim will be paid.
- d) You must produce to Us evidence of the withdrawal of banknotes or currency notes - otherwise, no payment will be made.

What is not covered:

- a) Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities.
- b) Anything that can be replaced by the issuer.
- c) The Policy Excess.
- d) Anything mentioned in the General Exclusions.

BAGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

If Your Baggage is certified by the Carrier to have been misplaced on the outward journey of a Trip for a period more than 6 (six) hours but less than 48 (forty-eight) hours, then You can claim an amount up to the Limit of Liability in the Schedule of Benefits per Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the Baggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Baggage Section.

Special conditions:

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise, no payment will be made.

What is not covered:

- a) Any claim arising in connection with a Trip within Your Home Country.
- b) Delay, detention, destruction, or confiscation by customs officials or other authorities.
- c) Anything mentioned in the General Exclusions.

HIJACK OF PUBLIC CONVEYANCE

What is covered:

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

What is not covered:

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

SECTION 5: PERSONAL LIABILITY

What is covered:

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

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

This limit applies to all claimants in any 1 (one) Period of Insurance affected by all occurrences with any 1 (one) original cause.

What is not covered:

- a) Injury to, or the death of, any member of Your family or household, or any person in Your service.
- b) Property belonging to, or held in trust by You or Your family, household, or servant.

- c) Loss of or damage to property which is the legal responsibility of You or Your family, household, or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip).
- d) Any liability which attaches under a contractual agreement, but which would not exist in law in the absence of such an agreement.
- e) Claims for injury, loss, or damage arising directly or indirectly from:
 - ownership or use of airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sailor-powered boat (other than rowboats or canoes); animals; firearms.
 - the pursuit or exercise of any trade, profession, or gainful occupation, or the supply of goods and services by You.
 - the ownership or occupation of any land or building.
 - wilful or malicious acts.
- f) Liability or material damage for which cover is provided under any other insurance.
- g) Accidental injury or loss not caused through Your negligence.
- h) Any injury, illness, death, loss, expense, or other liability attributable to the transmission of any communicable disease or virus, or HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS and/or any mutant derivatives or variations thereof however caused.
- i) Any claim arising in connection with a Trip within Your Home Country.
- j) Liability arising from the conduct by You of any profession, trade, or business.
- k) Judgements that are not in the first instance either delivered or obtained from a court within South Africa or the country in which the event occurred.
- l) The Policy Excess.
- m) Anything mentioned in the General Exclusions.

ADDITIONAL COVER

WINTER SPORTS COVER EXTENSION

If You are under 65 (sixty-five) years of age, You are covered up to the Limit of Liability in the Schedule of Benefits when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your trip:

- a) Ice-skating (outdoor)
- b) Snowboarding (on-piste/glacier and on recognised and authorised areas only: green, blue, and red slopes only.)
- c) Skiing (on-piste/glacier and on recognised and authorised areas only: green, blue, and red slopes only.)
- d) Tobogganing
- e) Skidoo, as part of an organized excursion.

What is covered:

Benefits under Section 2 of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions, and exclusions (except where these are amended under this extension) continue to apply. You must read this extension in conjunction with Section 2:

- a) Cancellation & Curtailment, in addition to Section 3:

- Financial loss You suffer in connection with deposits You cannot recover, for payments You have made (of having contracted to pay) for unused ski pass or ski school fees.
 - If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a pro-rata refund in respect of charges for Your unused ski-pack.
- b) Piste Closure
- If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 (twenty-four) consecutive hours because insufficient snow caused a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse You up to R250 (two hundred and fifty Rand) per day up to the Limit of Liability in the Schedule of Benefits per Insured Person:
 - a. As a cash benefit payable if no suitable alternative skiing is available.
- c) Skis, ski equipment, and ski pass, in addition to Section 4:
- We will pay up to R5,000 (five thousand rands) per Insured Person if skis and ski equipment belonging to or hired by You are damaged, stolen, destroyed, or lost (and not recovered) during a Trip.
 - We will pay up to R2,000 (two thousand rands) per Insured Person if Your ski passes You are carrying on You personally or have left in a safety box is lost, stolen, damaged, or destroyed during a Trip.
 - Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special Conditions:

You must take sufficient precautions to secure the safety of Your skis, ski equipment, and ski pass and must not leave them unattended at any time in a place to which the public has access.

What is not covered:

You will not be covered for any claims arising directly or indirectly when engaging in or practicing for the following sports and activities.

- a) Bobsleigh, ski Jumping, Heli-skiing, Ski racing, Ice hockey, Ski stunting, skiing off-piste, paraskiing, skeleton, snowboarding off-piste, black slopes and yellow slopes.
- b) When engaging in organized competitions or when skiing against local authoritative warning or advice.
- c) Skiing or snowboarding whilst undertaking employment where You are required to Ski or Snowboard.
- d) Claims arising from the closure of the resort lift system due to dangerously high winds. Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March.
- e) Trips in the Southern Hemisphere outside the periods commencing 1st May and ending 30th September.

ADVENTURE SPORTS & ACTIVITIES COVER EXTENSION

You are covered up to the Limit of Liability in the Schedule of Benefits when You are engaging in any sports and activities listed in the Adventure Sports table below, on a non-competitive and non-professional basis during Your trip:

- If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether the cover will apply, please call Our travel helpline.

What is covered:

Benefits under Section 2 of cover already described are extended to cover Adventure Sports as follows. Please note that all terms, conditions, and exclusions (except where these are amended under this extension) continue to apply, You must read this extension in conjunction with Section 2:

What is not covered:

- a) Participation as a professional sportsperson receiving payment for each appearance (other than sponsorship only).
- b) Any sport not listed in This policy (refer to the table below).
- c) Any sport or activity is specifically shown as excluded under this policy.
- d) Participation in organised competitions involving and Adventure Sports and Activities.
- e) Any obligation upon Us to organise any search and rescue operation.
- f) Anything mentioned in the General Exclusions.

Adventure sports table:

We will pay up to the Limit of Liability in the Schedule of Benefits as reflected on Your Certificate. Personal Accident and Personal Liability cover are excluded.

Note: Standard Safety Equipment = SSE

Any activity not listed in this table will NOT be covered.

ACTIVITY	EXCESS	ADDITIONAL TERMS
Abseiling, Archery	R 1,000.00	Organised Trips, SSE to be used
Amateur Athletics & Badminton	R 1,000.00	
Baseball, Rounders & Basketball	R 1,000.00	
Bowls & Boxing Training (No contact)	R 1,000.00	
Bungee Jump (up to 3 jumps)	R 1,000.00	Organised jumps, use body harness, and an ankle attachment
Elephant/Camel riding	R 1,000.00	
Canoeing & Rowing (inland/coastal)	R 1,000.00	10 km limit, SSE
Clay pigeon shooting	R 1,000.00	Organised trips, SSE to be used
Cricket, Curling	R 1,000.00	
Cycling & BMX cycling	R 1,000.00	SSE, exclude racing & competition
Dune Bashing	R 1,000.00	SSE
Fencing & Field Hockey	R 1,000.00	Associated equipment not covered
Fishing	R 1,000.00	Exclude commercial
Football & Go Karting (recreational)	R 1,000.00	
Golf, Gymnastics & Handball	R 1,000.00	
High Diving	R 1,000.00	Less than 10 meters, indoor only

Hiking & Trekking (under 6,000 meters altitude) & Rambling	R 1,000.00	Organised tours, no solo hikes, cannot use ropes or equipment, clearly marker route
Horse Riding & Hot air ballooning	R 1,000.00	SEE, Exclude racing & competition
Husky sled driving	R 1,000.00	Organised trips, SSE, exclude racing & endurance
Ice skating (outdoor)	R 1,000.00	SSE, exclude racing & speed trials
Jet Boating & Jet Skiing	R 1,000.00	SSE, Exclude racing & competition
Jogging, Marathons & Running	R 1,000.00	
Kite Surfing	R 1,000.00	SSE, exclude racing, competition & storms
Martial Arts (training only – non-contact)	R 1,000.00	
Motorcycling	R 1,000.00	License required, Excl. Off-road, racing & competition
Mountain Biking	R 1,000.00	SSE, exclude racing, extreme terrain & competition
Netball	R 1,000.00	
Paintballing & Quad Biking (not > 250cc)	R 1,000.00	Organised trips, SSE
Roller Blading & Skate Boarding	R 1,000.00	SSE, exclude racing & competition
Rugby & American Football	R 1,000.00	Non-professional, excluding competition
Safari	R 1,000.00	No guns
Sailboarding & Sandboarding	R 1,000.00	SSE, exclude racing & competition
Scuba Diving (max depth 30m – qualified)	R 1,000.00	PADI, accompanies by a buddy diver
Skiing (on-piste/glacier) /Skidoo/Toboggan	R 1,000.00	SSE, exclude racing & competition
Snorkeling & Surfing	R 1,000.00	SSE, 10 km limit (surfing) excl. Racing
Squash, Tennis, Swimming, Volleyball	R 1,000.00	
Wake Boarding, Water Skiing, Water polo	R 1,000.00	SSE, exclude racing
White water rafting (grades 1-4)	R 1,000.00	Organised trips, SSE
Windsurfing & Yachting	R 1,000.00	SSE, exclude racing & competition
Zorbing	R 1,000.00	SSE, exclude racing & competition

SCHEDULE OF BENEFITS

Schedule of Benefits	Limit of Liability	Excess
Section 1: Personal Accident or Disablement Occurring within 12 months of an accident sustained during the Journey	R5,000.00	Nil
Section 2: Medical Expenses and Benefits while traveling.	R5,000.00	Nil
Section 3: Cancellation, Curtailment, and Delay		
Cancellation, Curtailment, and trip interruption	R20,000.00	R500.00
Travel Delay (Accommodation and meal expenses if the departure of your flights are delayed for more than 4 hours, following and Insured Event)	R1,000.00	R500,00
Missed Connection	R1,000.00	6 hours
Section 4: Luggage, Personal Effects, Money & Documents		
Loss or damage to items taken with You or bought whilst away	R3,750.00	R500.00
Personal baggage: Theft/Damage by carrier	R15,000.00	R500.00
Single item limits: Accidental loss	R3,750.00	
Personal baggage: Accidental loss	R3,750.00	
Single item limits: Accidental loss	R940.00	R500.00
Accidental loss of money, expenses of replacing stolen passports and credit cards	R1,000.00	R300.00
Baggage delay	R1,500.00	6 hours
Hijack of public Conveyance	R5,000.00	R1,000.00
Section 5: Personal Liability		
Injury to a third party and loss or damage to others' property	R2,000,000.00	R1,000.00
Personal Accident: Permanent disablement	R250,000.00	
Personal Accident: Death	R250,000.00	
Personal Accident: Terrorism extension	R250,000.00	
Winter sports extension	R 10,000,000.00	
Adventure sports extension	R 10,000,000.00	

IMPORTANT INFORMATION FOR ALL OUR CLIENTS

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

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