

POLICY WORDING

EMIGRATION POLICY WORDING

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Following payment of premium and receipt thereof by **Us** or an Agent appointed by **Us**, **We** will insure **You** for the benefits subject to the terms, conditions, exclusions and **Limits of Liability** as detailed in this policy and **Schedule of Insurance** whilst on an **International Journey**. The **Schedule of Insurance** and policy wording must be read together as one document. Benefits are limited to the amount as shown in **Your Schedule of Insurance**. **We** have the option to either arrange direct settlement with the service provider, reimburse **You**, replace or repair (or any combination of these) when compensating **You**. In respect of an International Journey Cancellation (Section 03, Sub Section 03.1) cover commences on the date of issue of **Your** policy but no earlier than six months prior to **Your** departure.

GENERAL EXCLUSIONS APPLYING TO THE ENTIRE POLICY

We will not pay for any claim arising from:

- a. **You** participation in motor cycling except as a driver or passenger of a motor cycle or quad bike with an engine capacity of 500cc or less, provided that **You** or the driver hold a current legal motor cycle driver's licence;
- b. **You** participation in underwater diving involving the use of any artificial breathing apparatus, unless **You** hold a valid open water diving certificate or are diving under the supervision of a qualified instructor;
- c. **You** participation in any **Hazardous, Competitive or Professional Sport or Activity**, other than cover provided under Sports Extension (Section 11), at an additional premium. The following are excluded entirely - aerobatic flying, BMX, Cape Epic, cave diving, cliff diving, free diving, hang gliding, horse racing, hunting, ice climbing, microlite flying, motor vehicle and/or motor bike and/or quad bike racing, muay thai, paragliding, parachuting, rock climbing, running with the bulls, freestyle skiing, sky diving, sky surfing, street luge, tow-in surfing, Tour deAFrique, toboggan racing, white water rafting class 6, Mt Everest past base camp.
- d. search and rescue;
- e. consequential loss, loss of enjoyment or financial loss or expense not specifically and expressly covered in this policy;
- f. **You** travelling against medical advice or **You** travelling with the intention of obtaining medical treatment abroad;
- g. psychiatric, psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress, the effect of excessive use of alcohol or drugs or any similar syndrome;
- h. the following conditions if **You** are Human Immunodeficiency Virus (H.I.V.) positive or have Acquired Immune Deficiency Syndrome (A.I.D.S.):
 - Kaposi's Sarcoma
 - PneumoCystis Jirovecii
 - Tuberculosis
 - Cytomegalovirus (C.M.V.)
 - Cryptococcal Meningitis
 - Disseminated Herpes and/or Shingles Human
- 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 during the course of **Your** employment, and not for the purpose of undertaking any trade or technical operation therein;
- j. any child born whilst on an **International Journey**;
- k. **Manual Labour** work in connection with a business or a trade, including any person who is contracted or employed to drive a commercial vehicle;
- l. any unlawful conduct committed by **You** or **You** not being honest and frank with all answers, statements and submissions made in connection with any claim or the purchase of this policy;
- m. **You** 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. **You** engaging in or taking part in armed forces service or operations;
- q. **You** deliberate exposure to exceptional danger (except in an attempt to save human life);
- r. non-admittance into any country by the authorities;
- s. interest accrued on any indemnity payable under this policy;

GENERAL CONDITIONS APPLYING TO THE ENTIRE POLICY

It is a condition precedent to liability that:

- a. **You** are healthy and fit to travel;
- b. if **You** are travelling on a sea faring vessel the **Assistance Company** will endeavour to provide emergency services from the nearest port or harbour;



- c. the following sporting activities are automatically included, for leisure purposes only – abseiling, athletics, archery, badminton, bare foot water skiing, basketball, bobsledding, body boarding, bowls, boxing, camel riding, canoeing, combat rifle shooting, cricket, cycling, dancing, darts, dog sledding, dressage, elephant riding, fencing, fishing, go-karting with engine capacity of 200cc or less, golf, gymnastics, handball, hiking, hockey, hot air ballooning, horse riding, ice hockey, ice skating, jet skiing with engine capacity of 500cc or less, ju jitsu, judo, karate, kayaking, kick boxing, kite skiing, kite boarding, kite surfing, kung fu, martial arts, mountain biking, mountaineering up to 3 500m, netball, parasailing, polo cross, power lifting, pistol shooting, roller blading, rowing, running, rugby, sailing, snow skiing (alpine, green, blue, red, black slopes, cross country and off piste with a guide), dog skijoring, snorkelling, snowboarding, soccer, soft ball, squash, surfing, swimming, table tennis, tennis, tenpin bowling, trekking, volleyball, wake boarding, water polo, water skiing, white water rafting (class1, 2 and 3), wind surfing, wrestling. A sports extension is required for any of the aforementioned sports if **You** are participating for **Competitive** and/or **Professional** purposes;
- d. claims must be notified promptly and submitted no later than 60 days along with the requested supporting documentation. The costs of submitting claims and obtaining supporting documentation as **We** may require shall be borne by **You**;
- e. all claims other than Emergency Medical and Related Expenses (Section 01) are only payable in the Republic of South Africa in South African Rand;
- f. if **You** are Human Immunodeficiency Virus (H.I.V.) positive or have Acquired Immune Deficiency Syndrome (A.I.D.S.), **Your** medical related expenses are restricted to an overall indemnity limit of R500 000;
- g. **You** must observe all of the policy conditions insofar as they relate to anything to be done by **You**;
- h. the family premium includes cover for **You, Your Spouse** and / or **Accompanied Children**;
- i. the policyholders on the family policy must depart on the same dates;
- j. **Accompanied Children** share in the **Limit of Liability** of their parent/s however the maximum liability per insured person shall not exceed the relevant **Limit of Liability** stated in the **Schedule of Insurance**;
- k. **We** may at **Our** expense and in **Your** name, pursue any actions available to obtain a claim recovery and **You** must provide **Us** with relevant details of any other applicable insurance or cover;
- l. whilst this policy operates on a first response basis, if any claim under this policy is covered by any other policy or policies of insurance or credit card insurance or statutory insurance or medical aid scheme or medical insurance, the cover provided by this policy will be deemed to be in excess of the cover already provided by any of the afore mentioned policies or benefits. This condition does not apply to Accidental Death and Permanent Total Disablement claims (Section 02);
- m. **We** reserve the right to commence or take legal proceedings in **Your** name for the settlement or defence of any claim or to prosecute any other party to recover compensation (including legal costs) in respect of any cover provided by this insurance. Any amount recovered shall belong to **Us**;
- n. where **You** are insured by more than one policy issued by **Us, Our** maximum payment will never be more than the maximum **Limit of Liability** as stated on the policy with the highest benefits;
- o. under no circumstance will any payment on the policy exceed the **Limit of Liability** in respect of the particular benefit as stated in the **Schedule of Insurance**;
- p. in all cases the monetary limits shown in the policy are deemed to be South African Rand;
- q. **You** reimburse **Us** within 30 days of receiving a written request to defray any expense for which **We** are not responsible;
- r. this insurance shall be governed by the Laws of the Republic of South Africa. South African courts shall have sole jurisdiction in any dispute and/or legal matter arising hereunder;
- s. 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, 2nd Floor, 288 Kent Avenue, Randburg who have authority to accept notice on **Our** behalf;
- t. **You** are a resident of Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, Zambia or Zimbabwe;
- u. **You** are travelling with the intention of emigrating;
- v. prior to the issue of the policy **We** reserve the right to increase the excess, charge an additional amount or decline cover at **Our** discretion;
- w. **You** are not aware of any reason why the **International Journey** should be cancelled or abandoned;
- x. the policy must be issued prior to the date of departure from **Your Country of Emigration**;
- y. the excess as shown in the **Schedule of Insurance** is applied to each and every claim;
- z. cover cannot be granted for a period in excess of 32 days;
- aa. **You** may cancel **Your** policy prior to the departure date of **Your International Journey**. No refund of premium will be considered if **You** have submitted a claim against **Your** policy;
- bb. **Our** liability is limited to 365 days from the date of a valid claim in the Period of Insurance;
- cc. the maximum age limit is 69 years of age.

SECTION 01: EMERGENCY MEDICAL AND RELATED EXPENSES

If **You** require emergency medical treatment as a result of accidental bodily injury, illness or disease, **We** will insure **You** for **Reasonable and Customary Medical Expenses** incurred including hospital and out-patient treatment and prescription medication.

If **You** require emergency dental treatment **We** will insure **You** for **Reasonable and Customary Dental Expenses** up to a limit of R5 000, unless preauthorisation is given by the **Assistance Company**, for the immediate relief of pain and / or emergency repair to restore dental function.



01.1 RELATED EXPENSES

01.1.1 MEDICAL TRANSPORTATION AND EVACUATION

If **You** require medical transportation as determined, agreed and arranged by the **Assistance Company**, **We** will pay for **Your** transfer to the nearest most appropriate medical facility to obtain necessary treatment

01.1.2 BURIAL OR CREMATION

In the event of **Your** death, **We** will pay the reasonable costs in respect of funeral, burial or cremation.

SECTION 01: EXCLUSIONS

We will not pay for any claim arising from:

- a. pregnancy or childbirth from the 1st day of the 26th week of pregnancy;
- b. **Pre-Existing Medical Conditions**;
- c. treatment that **You** or **Your** medical advisors are aware will arise during the **International Journey** or where a medical advisor has advised against travel;
- d. vascular, cardiovascular or cerebrovascular conditions if **You** are over the age of 69 years;
- e. procedures relating to oral hygiene;
- f. investigatory treatment that is not specified by a medical practitioner appointed by **Us** as immediately necessary;
- g. physiotherapy exceeding R2 000 unless treatment is received whilst **You** are hospitalised.

SECTION 01: CONDITIONS

- a. **You** must obtain **Our** or the **Assistance Company's** prior authorisation before incurring any expenses over R10 000 as soon as reasonably possible. If prior authorisation is not obtained, cover will be limited to what **We** would have paid had **We** been able to instruct **Our** preferred suppliers.

SECTION 02: ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT

If **You** suffer bodily injury by accidental, external, violent and visible means which directly and independently of any other cause, results within twelve months in Death or **Permanent Total Disablement** (as detailed in the schedule below) **We** will pay the appropriate compensation to **You**, **Your** estate or nominated beneficiary in accordance with the Schedule of Benefits below.

If **You** suffer an injury or die as a direct result of exposure to the elements, resulting from a mishap to the conveyance in which **You** are travelling, **We** will pay the appropriate compensation to **You**, **Your** estate or nominated beneficiary.

If **You** disappear and it is reasonable for **Us** to believe that **You** may have died due to accidental bodily injury, **We** will pay the appropriate compensation to **Your** estate or nominated beneficiary. Payment is conditional upon a waiting period of 12 months and receipt of a Presumption of Death order from the Court and the person/s to whom such sum is to be paid have signed an undertaking to refund such sum to **Us** if **You** are subsequently found to be alive.

SCHEDULE OF BENEFITS

Percentage of **Limit of Liability**

1. Death 100%
2. **Permanent Total Disablement:**

Scale of **Permanent Total Disablement:**

- 2.1.1 Loss by physical separation or permanent total loss of use at or above the wrist or ankle of one or more limbs -100%
- 2.1.2 Total, permanent and irrecoverable loss of hearing in one ear - 50%
- 2.1.3 Total, permanent and irrecoverable loss of hearing in both ears - 100%
- 2.1.4 Total, permanent and irrecoverable loss of sight in one eye - 50%
- 2.1.5 Total, permanent and irrecoverable loss of sight in both eyes - 100%
- 2.1.6 Permanent and total loss of speech - 100%

SECTION 02: EXCLUSIONS

We will not pay for any claim resulting from:

- a. travel in any single engine aircraft;
- b. travel in any helicopter unless when utilised as a connecting flight by a scheduled airline.

SECTION 02: CONDITIONS

- a. In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the **Limit of Liability** for each Insured person.
- b. In the event of travel in any chartered aircraft with more than 20 seats, the **Limit of Liability** is restricted to 25% in respect of each



Insured person.

- c. In the event of the death of a minor child, the limit of compensation is subject to the amount legislated by law at the time of the death.

SECTION 03: INTERNATIONAL JOURNEY CANCELLATION AND TRAVEL SUPPLIER INSOLVENCY

03.1 INTERNATIONAL JOURNEY CANCELLATION

If **You** cancel **Your International 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** or person abroad with whom **You** had intended to stay and as deemed necessary by a medical practitioner;
- b. the cancellation and/or delayed departure within 36 hours of the scheduled departure of **Your** transport, due to **Hijack, Strike, Riot** or **Civil Commotion** provided there was no public warning 14 days prior to the purchase of this policy that any of these were likely to occur and subject to **Your International Journey** being cancelled as a direct result of the **Hijack, Strike, Riot** and / or **Civil Commotion**;
- c. a **Traumatic Event** within 14 days prior to departure;
- d. accidental damage or burglary to **Your** main residence resulting in a loss in excess of R100 000 within 30 days prior to departure;
- e. termination of employment by **Your** employer for economic reasons;
- f. theft or loss of **Your** travel documents causing unavoidable cancellation;

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

03.2 TRAVEL SUPPLIER INSOLVENCY

We will reimburse **You** the **Irrecoverable Loss** if **Your International Journey** is cancelled prior to departure if **Your International Journey** is curtailed, as a direct result of:

- a. **Bankruptcy** and/or **Financial Default** of the **Travel Supplier** through whom **You** booked and purchased **Your Travel Arrangements**, resulting in the complete cessation of services and if no alternative **Travel Arrangements** is provided.

03.2: CONDITIONS

- a. If **Your Travel Arrangements** were paid via an agent and not directly to the **Travel Supplier** who is in **Financial Default** and/or **Bankruptcy**, the agent must prove that the full costs were paid on **Your** behalf to the **Travel Supplier**.
- b. **Your Travel Arrangements** must have been booked within Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, Zambia or Zimbabwe prior to **Your** departure.
- c. There was no public warning 14 days before the purchase of this policy that this was likely to occur.
- d. Any claim will be deemed to be in excess of the cover provided by any other policy or policies of insurance or credit card or statutory insurance.

SECTION 03: EXCLUSIONS

We will not pay for any claim arising from:

- a. **Your** disinclination to proceed or **Your** 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**, with the exception of cover provided under Travel Supplier Insolvency (Section 03.2);
- d. cancellation of **Your International Journey** in terms of Travel Supplier Insolvency (Section 03.2) arising directly or indirectly from circumstances known to **You** or **Your** agent prior to the booking of **Your International Journey** or purchasing **Your** travel insurance policy;
- e. additional costs incurred if **You** fail to notify **Us** immediately of the cancellation of **Your International Journey** due to cover provided under Travel Supplier Insolvency cover (Section 03.2);
- f. Travel Supplier Insolvency (Section 03.2) if **Your Travel Arrangements** forms part of a tour operator package and/or an inclusive package;
- g. consequential loss;
- h. pregnancy or childbirth from the 1st day of the 26th week of pregnancy;
- i. costs of resuming the **International Journey**;
- j. vascular, cardiovascular or cerebrovascular conditions if **You**, **Your Travelling Companion**, a member of **Your Immediate Family**, **Business Associate** or the persons with whom **You** had intended to stay are over the age of 69 years;
- k. costs associated with treatment that **You**, **Your Travelling Companion**, a member of **Your Immediate Family**, **Business Associate** or the person with whom **You** had intended to stay are receiving at the date of issue of this policy or whose medical advisors are aware will arise during the **International Journey**;
- l. the cancellation of the **International Journey** on request of **Your Spouse**, parent or employer;
- m. weather conditions;



- n. **You** not having the required and/or valid and/or correct travel documents, or visas;
- o. any omission to comply with health requirements of any country to be visited by **You**;
- p. **Pre-Existing Medical Conditions** that **You, Your Travelling Companion**, a member of **Your Immediate Family, Business Associate** or the person with whom **You** intended to stay are inflicted with;

SECTION 04: EMERGENCY SERVICES

- a. **Medical Referral**
The **Assistance Company** will endeavour to arrange for medical attention and hospitalisation if necessary.
- b. **Medical Monitoring**
The **Assistance Company** will endeavour to provide continued medical monitoring of **Your** condition if necessary.
- c. **Emergency Medicine**
If special medicines are unobtainable locally, the **Assistance Company** will endeavour to assist **You** with obtaining and despatching these medicines.
- d. **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.
- e. **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.
- f. **Embassy Referral**
The **Assistance Company** will endeavour to provide **You** with relevant details of diplomatic representatives wherever possible.
- g. **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.
- h. **Blood Care Foundation**
The **Assistance Company** will facilitate obtaining screened blood from the Blood Care Foundation.

DEFINITIONS

For the purpose of this policy the following definitions apply:

Accompanied Children:- **Your** dependent children who are 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 **International Journey**.

Assistance Company:- The Company whom **We** have authorised to assist, coordinate and negotiate claims.

Bankruptcy:- The filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction.

Business Associate:- A partner or director.

Civil Commotion:- An uprising amongst a mass of people whose wild or irregular action leads to a serious and prolonged disturbance to civil order and being more than a mere riot but not attaining the status of an actual insurrection.

Competitive Sport or Activity:- A sporting activity where **You** have entered into an official, organised event, race or contest.

Country of Emigration:- The country from which **You** are emigrating.

Country of Immigration:- The country to which **You** are immigrating.

Financial Default:- The complete suspension of operations of the **Travel Supplier** due to **Financial Insolvency**, whether or not a **Bankruptcy** petition is filed.

Financial Insolvency:- The total cessation or complete suspension of all operations of the **Travel Supplier** due to insolvency, in terms of the Insolvency Act No. 24 of 1936, with or without the filing of a **Bankruptcy** petition, or the total cessation or complete suspension of operations following the filing of a **Bankruptcy** petition, whether voluntary or involuntary, by a **Travel Supplier** which is duly licensed in South Africa. Cover is not extended to the total cessation or complete suspension of operations for losses caused by fraud or negligent misrepresentation by the **Travel Supplier**.

Hazardous Sport or Activity:- any pursuit or activity where it is recognised there is an increased risk of serious injury.

Hijack/ed:- Using force and violence to seize control of a vehicle, aircraft or sea vessel in transit, either to rob it and/or divert it to an alternative destination.



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

Inpatient:- You are admitted to a hospital or medical facility for emergency medical treatment that requires at least one overnight stay.

International Journey:- A trip during the Period of Insurance for the purpose of proceeding to the point of embarkation or road travel, and begins when **You** depart from the place of residence **You** are emigrating from until **You** arrive in the country **You** are immigrating to, up to a maximum period of 32 days. The **International Journey** must be a direct journey from **Your Country of Emigration** to **Your Country of Immigration**.

Irrecoverable Loss:- Airline ticket, car rental, hotel accommodation, cruise line, rail and coach operator costs, including deposits and charges, paid by **You** which are not recoverable by **You** from any other source, including but not limited to other insurance policies, financial bonds and guarantees provided by the **Travel Supplier** and/or another insurance company and/or a government agency and/or a travel agent and/or a credit card company.

Limit/s of Liability:- The maximum amount which **We** will pay **You** in respect of a benefit as stated in the **Schedule of Insurance**.

Manual Labour:- Unskilled, semi-skilled and/or skilled physical labour involving working with **Your** hands and/or operation of mechanical and/or non-mechanical and/or electrical machinery and/or equipment and/or tools.

Permanent Total Disablement:- Disablement which entirely prevents **You** from following **Your** usual occupation or any other occupation for which **You** are fitted by knowledge and training, which persists for 12 consecutive months and at the end of that period is beyond hope of improvement, and/or **You** being permanently bedridden as a direct result thereof.

Pre-Existing Medical Conditions:- Any medical condition for which **You** are receiving treatment at the date of departure of **Your International Journey** or any recurring, or chronic or continuing illness or condition(s) for which **You** received treatment or advice or in respect of which **You** incurred any costs, during the 6 (six) months prior to the departure date of **Your International Journey**.

Professional Sport or Activity:- A sport activity where **You** receive monetary compensation as a means of livelihood.

Reasonable and Customary Medical / Dental Expenses: 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.

Relative:- A person related to **You** by blood or through marriage.

Riot:- A form of civil disorder characterised by disorganised groups lashing out in a sudden and intense rash of violence, vandalism or other crime.

Schedule of Insurance:- The document detailing the benefits and **Limits of Liability** applicable under this policy.

Spouse:- Your husband or wife or life partner.

Strike:- A concerted cessation of work on the part of a body of workers for the purpose of obtaining some concession from the employer or employees.

Terrorism:- 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.

Traumatic Event:- Serious personal trauma experienced by **You** or a member of **Your Immediate Family** involving kidnap, **Hijack**, rape, armed robbery or violent assault.

Travel Arrangements:- Airline ticket and/or car rental and/or cruise line, rail and/or coach transportation and/or hotel accommodation.

Travelling Companion:- The person who is sharing travel and accommodation arrangements with **You**.



Travel Supplier:- A scheduled airline, excluding charter airlines, exiting Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, Zambia or Zimbabwe as well as connecting and/or onward flights forming part of **Your International Journey**, and/or cruise line, rail and/or coach operator and/or car rental company and/or hotel accommodation booked prior to **Your** departure from the afore mentioned countries. The **Travel Supplier** must be a lawful operator within the aforementioned relevant jurisdictions.

Weather Conditions:- Naturally occurring physical phenomena causing events which can be geophysical, hydrological, climatological or meteorological. Included but not limited to earthquakes, tsunamis, volcanic activity, floods, avalanches, hurricanes, tornados, floods, blizzards and cyclones.

We, Us, Our, Insurer:- Travel Insurance Consultants, a division of Santam Limited.

You, Your:- The individual named in the **Schedule of Insurance** including **Your Accompanied Children**

COMPLAINTS RESOLUTION PROCESS

Travel Insurance Consultants (TIC) has in place a complaints resolution policy. Should **You** have a complaint a copy of this procedure can be obtained from TIC on + 27 11 521 4000

