

LOCAL POLICY WORDING

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SECTION A: PREAMBLE

1. 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 a Local Journey.
2. The Schedule of Insurance and policy wording must be read together as one document.
3. Benefits are limited to the amount as shown in Your Schedule of Insurance.
4. We have the option to either arrange direct settlement with the Service Provider, reimburse You or replace (or any combination of these) when compensating You.
5. In respect of an Journey Cancellation (Section 2.1) cover commences on the date of issue of Your policy but no earlier than six months prior to Your departure.

SECTION B: DEFINITIONS

For the purpose of this policy the following definitions apply:

1. Accompanied Children:- Your dependent children aged 12 years or younger who are travelling with You on the Local Journey.
2. Assistance Company:- The Company whom We have authorised to assist, coordinate and negotiate claims.
3. Business Associate:- A partner or director.
4. Civil Commotion:- An uprising amongst people whose conduct leads to disturbance to civil order and being more than a mere riot but not attaining the status of an actual rebellion.
5. Claim:- A request compiled in the form and manner as required by Us, and made by You, requesting assistance and/or payment of a benefit under this Policy and the phrase "to Claim" shall have a corresponding meaning.
6. Commercial Vehicle:- A vehicle used by an individual or a business to transport goods or people on public roads.
7. Competitive Sport or Activity:- A sporting activity where You have entered into an official, organised event, race or contest.
8. Financial Default:- The complete suspension of operations of the Travel Supplier due to Financial Insolvency, whether or not a Bankruptcy petition is filed.
9. Financial Insolvency:- The total cessation or complete suspension of all operations of the Travel Supplier due to insolvency, as provided for under South African law or any other equivalent or similar proceedings applicable in the country having jurisdiction over the Travel Supplier, 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, of a Travel Supplier. 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.
10. Hazardous Sport or Activity:- Any pursuit or activity where it is generally recognised as an increased risk of serious harm, injury or death as compared to ordinary recreational activities.
11. Hijack/ed:- The use of, or, the credible and imminent threat of force and violence to seize control of a Public Conveyance, be it about to commence its journey, or is in transit, with the intention either to hold it hostage and/or rob it, or those in it, and/or divert it to an alternative destination.
12. Home Town:- the town, city or village where You permanently reside.
13. 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.
14. Insured:- You, as the individual named in the Schedule of Insurance which shall include, if nominated, Your Accompanied Children.



15. **Limit/s of Liability:-** The maximum amount which We will pay You in respect of a benefit as stated in the Schedule of Insurance.
16. **Local Journey:-** A journey undertaken by You during the Period of Insurance subject to the following:
 - 16.1 the journey will be deemed to commence, when You proceed to the point of embarkation, where Your destination is within South Africa and such journey begins when You depart by road, air or rail, from Your normal place of residence or place of employment, whichever occurs latest ('Departure Date');
 - 16.2 the journey is more than 200km from Your normal place of residence or place of employment;
 - 16.3 the journey shall continue until, and terminate upon, Your return to Your normal place of residence or place of employment, whichever occurs first ('Return Date');
 - 16.4 the journey may last up to a maximum of 45 days, from the Departure Date to the Return Date, both days included;
 - 16.5 the journey must include a minimum of 1 night overnight stay away from Your normal place of residence or place of employment;
 - 16.6 Your policy may enable You to make multiple Journeys during the Period of Insurance;
 - 16.7 the Limits of Liability are applicable to the entire Period of Insurance, and if it incorporates multiple Journeys, the individual Claim/s applying to each Journey will then be applied cumulatively up to the total aggregate of the Limits of Liability;
 - 16.8 in the event of multiple Journeys, Cover commences when You depart from Your normal place of residence or place of employment, whichever occurs latest, and Cover ceases on each return to the Home Town;
17. **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.
18. **Medical Practitioner:-** a doctor or dentist legally registered to practise medicine by the appropriate medical authority as being fully compliant and with a current licence, and who is performing within the scope of his/her practice as defined and required under the prevailing applicable law, and as approved by Us;
19. **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.
20. **Personal Effects:-** Spectacles, dentures, purses, wallets, cosmetics and other personal effects normally worn or carried on the person.
21. **Policy:-** this policy of insurance that is made up of the Schedule of Insurance, Premium Notification and policy Terms and Conditions, together with all disclosure notices, endorsements, annexures, appendices, schedules and amendments issued by Us;
22. **Pre-Existing Medical Conditions:-** Any injury, illness, sickness, diseases, or other physical, medical, mental or nervous condition, disorder or ailment, including any subsequent, chronic or recurring complications, that with reasonable medical certainty existed any time during the 6 months prior to purchasing this travel insurance policy, whether or not previously manifested or symptomatic, diagnosed, treated or disclosed.
23. **Professional Sport or Activity:-** A sport or activity where You receive monetary compensation as a means of, or, as a contribution to Your livelihood.
24. **Public Conveyance:-** A scheduled, registered commercial or chartered: land ("Scheduled Vehicle"), water ("Scheduled Vessel") or air ("Scheduled Flight") conveyance, fully compliant with all laws and regulations in the country in which it is operating and licensed to carry fare-paying passengers in which You are travelling, but excludes any taxis, motorcycles, hired motor vehicles, single engine aircraft and/or helicopters.
25. **Reasonable and Customary Medical Expenses:** The charges which:
 1. are medically required for treatment of a covered illness or injury;
 2. do not exceed the charges normally levied for similar treatment, supplies or medical services in the locality where the expenses are incurred;

3. do not exceed the charges for treatment that would have been made if no insurance existed.
26. Riot:- A civil disorder characterised by the use, or threat of, violence, chaos, vandalism or other criminal activity or disorder causing alarm to the public.
27. Schedule of Insurance:- The schedule so titled forming part of the Policy, detailing the benefits and Limits of Liability.
28. Service Provider:- A person or entity approved by Us as providing necessary support services for Your assistance as contemplated by the Cover under this Policy.
29. Sports Extension:- An extension to Your Policy to include cover for Your participation in certain sporting activities and/or events. An additional premium is charged.
30. Spouse:- Your husband or wife or life partner.
31. 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.
32. Terrorism:- An act, including but not limited to the use of intimidation, force or violence and / or the threat thereof, ("terror") by any person or group/s of persons, whether acting alone or on behalf of or in conjunction 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 coerce the public and/or put the public, or any section of the public, in a state of fear and distress, and, "Terrorist shall have a corresponding meaning.
33. Traumatic Event:- Personal trauma experienced by You or a member of Your Immediate Family caused by kidnap, Hijack, rape, armed robbery or violent assault and verified by a police report.
34. Travel Supplier:- Includes one or more of the following providers booked prior to Your departure from Your Home Town - a scheduled airline, excluding charter airlines, hotel accommodation, ferry, train operator, coach operator, car hire company, caravan site, campsite, mobile home, camper rental or theme parks. The Travel Supplier must be a lawful operator.
35. We, Us, Our, Insurer:- Travel Insurance Consultants, a division of Santam Limited.
36. You, Your:- The Insured, as the individual named in the Schedule of Insurance which may include, if nominated, Your Accompanied Children.

SECTION C: GENERAL EXCLUSIONS APPLYING TO THE ENTIRE POLICY

We will not pay for any Claim arising from:

- a. Your participation in motorcycling except as a driver or passenger of a motorcycle with an engine capacity of 500cc or less, provided that You or the driver hold a current legal motorcycle licence. If You are the driver of the motorcycle and carrying a passenger, You must hold a valid motorcycle drivers licence. If You are not carrying a passenger, You must hold either a valid motorcycle learners licence or a motorcycle drivers licence;
- b. Your participation in quad biking as a driver or passenger of a quad bike with an engine capacity of over 500cc;
- c. You not wearing a proper and suitable motorcycling crash helmet;
- d. Your 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;
- e. Your participation in any Hazardous and/or Professional Sport or Activity, other than the activities noted under Section 1.1.1, where You have paid an additional premium;
- f. search and rescue;
- g. consequential loss, loss of enjoyment or financial loss or expense not specifically and expressly covered in this policy;
- h. You travelling against medical advice or You travelling with the intention of obtaining medical treatment;
- i. psychiatric, psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress or a similar syndrome;
- j. the effect of alcohol, if You are over the legal limit, or the effects of drugs, unless prescribed by a medical doctor;
- k. 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;
- l. any child born whilst on a Local Journey;
- m. Manual Labour work in connection with a business or a trade, including any person who is contracted or employed to drive a Commercial Vehicle;
- n. 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;
- o. Your wilful exposure to or active participation in war, invasion, act of foreign enemy, hostilities (whether war be declared or not), Riot, Civil Commotion, civil war, rebellion, revolution, insurrection, military or usurped power or any foreseeable act of any person acting on behalf of or in connection with any organisation with activities towards the overthrow by force of any Government (whether with legal authority or not) or any foreseeable act of Terrorism or violence;
- p. 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;
- q. 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;
- r. You engaging in or taking part in armed forces service or operations;
- s. Your deliberate exposure to exceptional danger (except in an attempt to save human life);
- t. non-admittance into any country by the authorities;
- u. interest accrued on any indemnity payable under this policy;

SECTION D: 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. Claims must be notified promptly and submitted no later than 30 days along with the requested supporting documentation after return to Your Home Town. The costs of submitting claims and obtaining supporting documentation as We may require shall be borne by You;
- d. all claims are only payable in the Republic of South Africa in South African Rand;
- e. You must observe all of the policy conditions insofar as they relate to anything to be done by You;
- f. the Premium includes cover for You and / or Accompanied Children;
- g. 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;
- h. 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;
- i. 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 4);
- j. 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;
- k. where You are insured by more than one policy issued by Us, Our maximum payment will never be more than the total claim amount. You cannot be enriched by having more than one policy. This condition does not apply to Accidental Death and Permanent Total Disablement claims (Section 4);
- l. 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;
- m. in all cases the monetary limits shown in the policy are deemed to be South African Rand;
- n. You reimburse Us within 30 days of receiving a written request to defray any expense for which We are not responsible;
- o. this insurance shall be governed by the Laws of the Republic of South Africa. South African courts shall have sole jurisdiction in any dispute and/or legal matter arising hereunder;
- p. any summons, notice or process to be served upon Us for the purpose of instituting any legal proceedings against Us in

connection with this insurance must be served upon Travel Insurance Consultants, The Pavilion, The Wanderers Office Park, 52 Corlett Drive, Illovo, Gauteng, South Africa;

- q. You are a resident of South Africa;
- r. 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;
- s. You are not aware of any reason why the Journey should be cancelled or abandoned;
- t. the policy must be issued prior to the date of departure;
- u. the excess as shown in the Schedule of Insurance is applied to each and every claim;
- v. cover cannot be granted for a period in excess of 45 days per Local Journey;
- w. You may extend the cover period of Your policy, up to the maximum cover period noted in Condition "v", if no claim has been registered against Your policy. Your policy must be extended prior to expiry;
- x. You may cancel Your policy prior to the departure date of Your Local Journey. No refund of premium will be considered if You have registered a claim against Your policy;
- y. the maximum age limit is 79 years inclusive.

SECTION 1: MEDICAL TRANSPORTATION AND EVACUATION

1.1 MEDICAL TRANSPORTATION, REPATRIATION 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 and / or repatriation to Your Home Town.

1.1.1 EMERGENCY MEDICAL AS A RESULT OF A SPORTING ACTIVITY

If You require medical transportation as determined, agreed and arranged by the Assistance Company, as a result of accidental bodily injury whilst participating in a sporting activity or an activity as listed in Section 1.1.2: Conditions (a), where You have purchased a Sports Extension, We will insure You for Reasonable and Customary Medical Expenses incurred for such transportation.

SECTION 1.1.1: CONDITIONS

- a. Leisure and competitive sporting events and activities are automatically covered by Your policy, except the following sporting events or activities, where You are required to purchase a Sports Extension to obtain cover:-
 - i. Mountaineering over 3,500m and/or mountaineering which necessitates the use of crampons, ropes, ice axes and/or oxygen;
 - ii. Rugby;
 - iii. Touring on a motorcycle with an engine capacity of over 500cc;
 - iv. Boxing;
 - v. Cage Fighting;
 - vi. Professional sport of any kind.

SECTION 1.1.1: EXCLUSIONS

We will not pay for any claim arising from:

- a. Your participation in the following sporting events and/or activities, for leisure, Competitive or Professional purposes:
 - i. Hunting;
 - ii. Sky Diving, Cliff Diving, Free Diving, Cave Diving;
 - iii. Parachuting, Hang Gliding;
 - iv. Tow-in surfing;
 - v. BMX riding and/or racing;
 - vi. Motor racing of any kind;
 - vii. Horse racing;
 - viii. White water rafting, Level 5 and 6;

1.2 COMPASSIONATE EMERGENCY VISIT

If You are travelling alone and are hospitalised We will pay for reasonable additional travelling and accommodation expenses (three star accommodation and economy class travel expenses but excluding telephone calls, meals, taxis and beverages) necessarily incurred by Your Spouse or one Immediate Family Member, who on the advice of a Medical Practitioner appointed by Us, travels to and remains with You until You are fit to resume the Local Journey or return to Your Home Town, whichever occurs first.



1.3 BURIAL, CREMATION OR RETURN OF MORTAL REMAINS

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

1.4 DAILY HOSPITAL CASH BENEFIT

If whilst on a Local Journey You are hospitalised for 24 consecutive hours or more, We will pay You the daily inconvenience benefit for each complete 24 consecutive hours You remain in hospital. This benefit is to cover incidental expenses You may incur.

SECTION 1: EXCLUSIONS

We will not pay for any claim arising from:

- a. pregnancy or childbirth from the 1st day of the 26th week of pregnancy onward as determined by a Medical Practitioner;
- b. treatment, that You or Your medical advisors are aware will arise during the Local Journey or where a medical advisor has advised against travel;
- c. vascular, cardiovascular or cerebrovascular conditions in You are 70 years or older;
- d. medical transportation, repatriation and/or evacuation that is not specified by a Medical Practitioner appointed by Us as immediately necessary.

SECTION 1: 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 Service Providers.
- b. Should You deliberately and continually not adhere to the instructions of Our Assistance Company, We reserve the right to withdraw cover and all expenses from that date onwards will be for Your own account.
- c. In the event of any transport or repatriation arranged by Us, We reserve the right to utilise Your original travel tickets and any refund from unused tickets belongs to Us.

SECTION 2: JOURNEY CANCELLATION, JOURNEY CURTAILMENT, JOURNEY EXTENSION, MISSED EVENT, CAR HIRE AND TRAVEL DELAY

SECTION 2.1: JOURNEY CANCELLATION

We will pay for or reimburse You the non-refundable portions of travel or accommodation arrangements, for which You are legally liable, if it is necessary for You to cancel Your Local Journey prior to departure as a result of one of the following:

1. Unforeseen, unexpected and sudden death, illness or injury of You, Your Travel Companion, Your Immediate Family, Business Associate or the person with whom You intended to stay with abroad. Medical reasons for cancellation must not be relating to a Pre-Existing Medical Condition.
2. Hijack, Riot, Strike or Civil Commotion causing direct cancellation and/or delayed departure of Your transport.
3. Traumatic Event that occurs within 14 days of your departure.
4. Retrenchment or redundancy.
5. Accidental damage or burglary to Your main residence resulting in a loss in excess of R100 000, which loss shall be documented with supporting vouchers and proof satisfactory to Us, within 30 days prior to departure.
6. The non-availability of the person that is in charge of Your minor or disabled children due to such person's unexpected death, illness or injury within 30 days prior to the date of the insured journey.

SECTION 2.2: JOURNEY CURTAILMENT

If it is necessary for You to curtail Your Local Journey as a result of one of the following, We will pay for or reimburse You the non-refundable portions of travel or accommodation arrangements, for which You are legally liable and the reasonable additional travel and accommodation expenses (3 star accommodation and economy class travel expenses) incurred by You to return to Your Home Town:

1. Unforeseen, unexpected and sudden death, illness or injury of You, Your Travel Companion, Your Immediate Family, Business Associate or the person with whom You intended to stay with abroad. Medical reasons must not be relating to a Pre-Existing Medical Condition.
2. Hijack, Riot, Strike or Civil Commotion causing direct cancellation and/or delayed departure of Your transport.
3. A Traumatic Event whilst You are on Your International Journey.
4. Retrenchment or redundancy.



5. Accidental damage or burglary to Your main residence resulting in a loss in excess of R100 000, which loss shall be documented with supporting vouchers and proof satisfactory to Us.
6. The non-availability of the person that is in charge of Your minor or disabled children due to such person's unexpected death, illness or injury within 30 days prior to the date of the insured journey.

SECTION 2.3: INTERNATIONAL JOURNEY EXTENSION

If it is necessary for You to extend Your Local Journey as a result of one of the following, We will pay for or reimburse You the non-refundable portions of travel or accommodation arrangements or for which You are legally liable and the reasonable additional travel and accommodation expenses (3 star accommodation and economy class travel expenses) incurred by You to return to Your Home Town:

1. Unforeseen, unexpected and sudden death, illness or injury of You, Your Travel Companion, Your Immediate Family, Business Associate or the person with whom You intended to stay with abroad. Medical reasons for cancellation must not be relating to a Pre-Existing Medical Condition.
2. Hijack, Riot, Strike or Civil Commotion causing direct cancellation and/or delayed departure of Your transport.
3. A Traumatic Event occurring whilst You are on Your International Journey.

SECTION 2.3: CONDITIONS

- a. If You cannot return to Your Home Town on the date stated in Your Schedule of Insurance due to a valid claim under Journey Extension, (Section 2.3) and Your policy expires, We will automatically extend Your policy until such time that You are able to return to Your Home Town as determined by the Assistance Company.

You must provide proof of payment when making a claim under this Section.

2.4 MISSED EVENT

If it is necessary for You to cancel, curtail or extend Your Local Journey as a result of one of the insured events in Section 2.1, 2.2 or 2.3, and You miss a booked event as a result thereof, We will pay for or reimburse You the non-refundable portion for the missed event or for which You are legally liable. The events include a sporting event, conference, workshop and/or course.

You must provide proof of booking confirmation and payment when making a claim under this Section.

2.5 CAR HIRE

If as a result of an accident, theft or mechanical breakdown to Your vehicle while You are on Your Local Journey, We will pay You up to the limit as shown on Your Schedule of Insurance, to hire a vehicle, allowing You to continue Your Local Journey and/or return to Your Home Town.

Section 2.3 CONDITIONS

- a. In the event of mechanical breakdown, Your vehicle must not be older than 5 years from date of manufacture.
- b. If a claim under this section is covered by another policy or policies of insurance, this benefit will be deemed to be in excess of the cover already provided.

2.6 TRAVEL DELAY

If Your scheduled Public Conveyance transport is delayed for at least 6 hours, We will reimburse You for reasonable additional expenses incurred for meals, drinks, travel costs, accommodation and the like if Your carrier does not provide them. This excludes prepaid accommodation and travel expenses.

This is not a cash benefit and You must therefore provide Us with receipts for all purchases when making a claim under this Section.

SECTION 2: EXCLUSIONS

We will not pay for any claim arising from:

- a. Your disinclination to travel or Your financial circumstances;
- 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. Financial Default of any transport, or accommodation provider, travel agency or tour operator, or any person acting as an



- agent of Yours;
- d. consequential loss;
- e. pregnancy or childbirth from the 1st day of the 26th week of pregnancy;
- f. costs of resuming the Local Journey;
- g. vascular, cardiovascular or cerebrovascular conditions if You, Your Travel 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;
- h. Your failure to check-in or board at the correct prescribed time for Your scheduled transport services;
- i. Hijack, Riot, Strike or Civil Commotion for which there was a public warning 14 days or more prior to purchasing Your policy;
- j. retrenchment or redundancy if You are self-employed or if You take voluntary retrenchment;
- k. cancellation or curtailment for medical reasons not deemed necessary by a Medical Practitioner;
- l. cancellation of the Local Journey on request of Your Spouse, parent or employer;
- m. any expenses incurred if You were aware at the time of applying for Your policy of any reason why the Local Journey should be cancelled or curtailed;
- n. any expenses incurred when a Local Journey is booked or undertaken against the advice of a Medical Practitioner or where the purpose of the Local Journey is to receive medical treatment or advice.

SECTION 03: LUGGAGE THEFT

If Your luggage, clothing or Personal Effects are stolen We will indemnify You subject to the following:

1. there is a limit of 25% of the insured sum for any single item of luggage or Personal Effect, unless otherwise stated. If additional luggage cover has been purchased, the single item limit will apply to the original insured benefit;
2. a camera, its lenses and fittings and the camera case shall be deemed to be a single item;
3. a mobile phone / satellite phone and its fittings (including photographic fittings) shall be deemed to be a single item and is limited to R1 500;
4. spectacles, sunglasses, contact lenses are limited to R1 500 per pair;
5. golf clubs and golf equipment shall be deemed to be a single item;
6. jewellery and its attachment shall be deemed a single item and a valuation certificate or proof of purchase must be provided. If a valuation certificate or proof of purchase is not provided, You will be limited to R1 000;
7. a laptop and accessories, including but not limited to battery charger, adapter and case, shall be deemed to be a single item.
8. a Tablet Personal Computer and accessories, including but not limited to battery charger, adapter, external keyboard and case, shall be deemed to be a single item.

SECTION 03: EXCLUSIONS

We will not pay for any claim arising from:

- a. delay, detention, destruction or confiscation by customs officials or other authorities;
- b. Your contractual obligations resulting from a mobile or satellite phone;
- c. theft of a mobile or satellite phone and its fittings unless personally carried with You;
- d. theft from an unattended vehicle unless such property is securely contained in a compartment of the vehicle that is not visible to passers-by and entry to the vehicle is gained by visible, forcible and violent means;
- e. theft of bonds, stamps, negotiable instruments, manuscripts, deeds, securities of any kind or bullion;
- f. any loss that has not been reported to the police or transport carrier immediately and a written police or irregularity report obtained;

SECTION 03: CONDITIONS

- a. You must always exercise reasonable care for the safety, security and supervision of property at all times and must not leave property in an unattended public place, unlocked building or unattended unlocked vehicle;
- b. You must take all reasonable precautions to minimise any loss and not abandon any damaged property;
- c. You must always attempt to make a recovery from the airline and never leave an airport unless You have reported the loss to the carrier and a written report obtained;
- d. You must immediately report all losses attributable to theft to the local police authorities in the area where the loss occurred, and provide Us with a written acknowledgement of the report contained;
- e. All jewellery, cash and documents must be carried on You or locked in a safety deposit box;
- f. Any electronic equipment (including but not limited to cameras, cellular phones, satellite phones, navigation systems, laptops, tablet personal computers and/or eReaders) must accompany You as hand / cabin luggage;



- g. You must provide proof that You were on a Local Journey when the theft occurred, by providing a copy of Your travel itinerary from Your travel agent or copies of your conveyance tickets or hotel booking.

SECTION 4: 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 Benefit Percentage:

2.1.1	Total, permanent loss of or loss of use of one or both hands or feet	100%
2.1.2	Total, permanent loss of or loss of use of one or both arms or legs	100%
2.1.3	Total, permanent and irrecoverable loss of hearing in one ear	50%
2.1.4	Total, permanent and irrecoverable loss of hearing in both ears	100%
2.1.5	Total, permanent and irrecoverable loss of sight in one eye	60%
2.1.6	Total, permanent and irrecoverable loss of sight in both eyes	100%
2.1.7	Total and permanent loss of speech	100%
2.1.8	Permanent quadriplegia, paraplegia or incurable paralysis of arms or legs	100%
2.1.9	Permanently bedridden	100%

SECTION 4: EXCLUSIONS

We will not pay for any claim resulting from:

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

SECTION 4: 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 5: PERSONAL LIABILITY

If You become legally liable for accidental death, accidental bodily injury or illness of any person or loss or damage to property, We will pay for claims made against You. This amount includes any legal costs recoverable from You by the claimant/s and other expenses incurred with Our consent but shall never exceed the Limit of Liability stated in the Schedule of Insurance.

SECTION 5: EXCLUSIONS

We will not pay for any claim arising from:

- a. liability arising from Your wilful, malicious or criminal activity;
- b. liability for damage to property which is in Your care, custody or control;
- c. any liability where indemnity is provided under any other insurance;



- d. liability for death, bodily injury or illness of any member of Your Immediate Family, Travelling Companion, Business Associate or an employee (or deemed by law to be an employee) of You or Your business;
- e. liability arising from the conduct by You of any profession, trade or business or the use or ownership by You of any mechanically propelled vehicle, aircraft or waterborne craft;
- f. liability that arises under a contract or agreement entered into by You, but not excluding liability which would have attached in the absence of such an agreement;
- g. liability for fines, penalties or punitive damages.

SECTION 5: CONDITIONS

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

SECTION 6: CAR RENTAL EXCESS WAIVER

If You become legally liable to pay the motor excess as a result of accidental damage to or theft of a rented motor vehicle, We will reimburse You the excess up to the maximum limit stated on Your Schedule of Benefits.

SECTION 6: EXCLUSIONS

We will not pay for any claim arising from:

- a. violation of the law;
- b. violation of the car rental agreement;
- c. damage to the vehicle whilst being used for off-road purposes;
- d. damage to commercial vehicles and/or motorcycles.

SECTION 6: CONDITIONS

- a. The motor vehicle must be rented from a registered car rental company.
- b. You must report any accident or theft immediately to the local police or local authorities where the incident occurred, and a written report obtained.
- c. Reimbursement is in excess of any other agreement or contract providing such cover.
- d. You must provide proof that You have paid the applicable loss and/or motor excess to the car rental company.

SECTION 7: EMERGENCY SERVICES

- a. 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.
- b. Repatriation
In the event of Your repatriation home, the Assistance Company will endeavour to make all necessary arrangements.
- c. Return of Mortal Remains
In the event of death, the Assistance Company will endeavour to assist in obtaining clearances and arrangements for the return of the remains.

COMPLAINTS RESOLUTION AND CLAIMS PROCESS

We have a complaints resolution policy and should You require a copy of this procedure, it can be obtained from Us – please call to request a copy on + 27 11 521 4000, or alternatively email claims@tic.co.za.

If You wish to lodge a Claim, the following protocol must be followed:

1. Complete the claim form. You may obtain a claim from
 - i. Your Agent or Broker
 - ii. from Our website www.tic.co.za – go to downloads and select “claim notification”
2. You can submit Your Claim directly on online, www.tic.co.za – select “claim online”



3. Provide a description of Your Claim
4. Provide supporting documentation, eg Invoices, receipts, police report, medical reports, etc.
5. For Medical Claims, please contact the Assistance Company immediately. The contact number is in bold red on Your Schedule of Insurance.

