



Standard Bank Corporate Seniors Optional Travel Insurance

REFERENCE NUMBER: SB-CSNR-01/092016

AIG South Africa Limited
Sandown Mews West
88 Stella Street, Sandown, 2196
PO Box 31983 Braamfontein 2017
Tel: (011) 551-8000
Fax (011) 551-8293

This Policy is a contract made between Standard Bank Card Division and AIG South Africa Limited, the Company. The Company agrees to provide insurance on the basis set out in this Policy provided the premium is paid when due and the Company agrees to accept it.

The Policy and the Schedule should be read together as one contract.

We look forward to being of service to you.

AIG South Africa Limited

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



Travel Guard®



Important contact details

24 hours Emergency Medical Assistance – AIG Travel

Phone: +44 1273 721415 (UNITED KINGDOM)

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

All Medical assistance incidents should be logged with AIG Travel

Claims

AIG South Africa Limited

P.O Box 31983

Braamfontein 2017

SA Share Call Tel: 0860 104 146

Tel: +2711 525 3101

Fax: +2711 551 8290

Email: satavelclaims@aig.com

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

Travel Insurance Sales & Services:

Tel: 0861 114 494

Tel: +2711 525 3115

Fax: 086 625 4818

Email: saclientservices@za.aegisglobal.com

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

Standard Bank Lost/Stolen Card:

Tel: +27 11 299 4114/5 (International)

Tel: 0800 020 600 (24 hours) (South Africa)

Standard Bank Fraud:

Tel: +27 11 641 6114 (24/7) (International)

Tel: 0800 222 050 (24/7) (South Africa)



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

How you should read this policy

The laws of South Africa govern this *policy*.

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

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

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

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

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

Please note:

AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

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



What does your policy cover?

- | | | |
|---|--|-------------------------------------|
| 1 | Emergency medical and related expenses | <input checked="" type="checkbox"/> |
| 2 | Accidental death and disability | <input checked="" type="checkbox"/> |
| 3 | Baggage, money, credit cards & travellers cheques, fraud and baggage delay | <input checked="" type="checkbox"/> |
| 4 | Cancellation and curtailment | <input checked="" type="checkbox"/> |
| 5 | Travel delay | <input checked="" type="checkbox"/> |
| 6 | Personal Liability | <input checked="" type="checkbox"/> |
| 7 | Hijack – public conveyance | <input checked="" type="checkbox"/> |
| 8 | Natural disaster | <input checked="" type="checkbox"/> |
| 9 | End Supplier Insolvency | <input checked="" type="checkbox"/> |



Insured persons

Any person, between the ages of 76 years up to and including 85 years of age, whose Public Conveyance tickets have been charged to a valid Standard Bank Card Division card.

Summary of Benefits

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

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

If an insured *child* dies in an *accident*, we will pay the amount legislated by law at the time of the death. We only cover permanently employed adults for *permanent total disablement*. *Children*, pensioners and homemakers are therefore excluded.

Please note, for some *insured events* you will have to pay a portion of each claim; this is the *excess* amount.



Schedule of benefits: Corporate Seniors Optional

<i>Insured event (trips up to 90 days)</i>		Local Journey	International Journey
1. Emergency medical and related expenses			
1.1 Emergency medical			
1.1.1	Injury & Illness	R50,000	R5,000,000
1.1.2	Emergency medical expenses due to terrorism	Nil	R1,000,000
Excess	<i>In-Patient</i>	<i>Nil</i>	R2,000
	<i>Out-Patient</i>	<i>Nil</i>	R2,000
1.2 AIG Travel			
1.2.1	Cash Assistance	AIG Travel arranges access to the following services free of charge, subject to the Policy terms and conditions	
1.2.2	Consular Referral		
1.2.3	Emergency Travel and Accommodation Arrangements		
1.2.4	Premature Return in case of Death or imminent Death of a Relative or Business Associate		
1.2.5	Transmission of Urgent Messages		
1.2.6	24 Hour Medical Emergency and Assistance Telephone Line		
1.2.7	Replacement of Lost Travel Documents		
1.2.8	Legal assistance abroad		
2. Accidental death and disability			
2.1	Senior Personal Accident Scale	Nil	R50,000
3. Baggage, money, credit cards & travellers cheques, fraud and baggage delay			
3.1	Baggage delay	R2,000	R3,500
Excess	<i>24 hours</i>		
3.2	Theft of money, credit cards and travellers cheques	R1,500	R2,000
3.3	Theft or Damage of Baggage	R5,000	R10,000
	<i>Baggage single item limit</i>	<i>R1,500</i>	<i>R1,500</i>
Excess	<i>R 500</i>		
4. Cancellation and curtailment			
4.1	Cancellation of journey	R10,000	R15,000
Excess	<i>R 500</i>		
4.2	Curtailment of journey	R10,000	R15,000
Excess	<i>R 500</i>		
5. Travel delay			
5.1	Incurred expenses up to an amount of:	R2,000	R2,500
Excess	<i>24 hours</i>		
6. Personal liability			
6	Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
7. Hijack -public conveyance			
7	R750 per day for a maximum of 10 days (Excess 12 Hours)	R7,500	R7,500
8. Natural disaster			
8	Cost of providing similar accommodation	Nil	R2,500
9. End Supplier Insolvency			
9	End Supplier Insolvency	R22,000	R22,000
Premium			
Per Trip – 1 to 30 days		R 1,320	R 1,320
Per Trip – 31 to 90 days		R 1,950	R 1,950



When are you covered?

Effective date

On the Corporate Seniors Cover this Policy will provide cover commencing on the departure date.

The maximum period for any Insured Person is restricted to:

- 90 days on Corporate Seniors Cover

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

In respect of Public Conveyance tickets purchased with SAA Voyager and BA Executive Club Miles earned against a South African issued Standard Bank Card Division Card the Automatic Cover is provided to the Insured Person, subject to the purchase of the Optional Cover.

Cancellation/ termination

Cancellation

1. Provided that no claims have been initiated and an Insured Person has not commenced an Insured Journey, the Insured Person may cancel this Policy at any time by giving the Company written notice within 30 days of the Travel Insurance Certificate issue date.
2. This Policy may be cancelled by the Company by sending the Insured Person 15-days written notice to his last known address and in which case the Company will refund a pro-rata premium for the unexpired policy period.

Termination

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

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

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

Premium

The Insured Person is liable for the premium on the Seniors Optional Cover and the premium is payable in advance and the Company shall not be liable for any claim arising under this Policy in respect of an Accident or Illness that occurs prior to receipt of the premium. The Company shall not be obliged to accept premium tendered to it or to any intermediary after such date, but may do so upon such terms as it in its sole discretion may determine. The Company reserves the right to ask for proof of payment of premium at any time. Such proof must be to the Company's satisfaction.



Definitions

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



Definitions *continued...*

Electronic Equipment	Any computer equipment system or software or any product, equipment, system or machinery connected to or operated by means of a micro or data processor chip.
Emergency Medical Expenses	All Reasonable and Customary Charges which at the sole discretion of AIG Travel are deemed medically necessary for Illness or Injury on an International Journey.
Excess	The first amount, or period, of each and every loss payable by the Insured Person.
Follow up Treatment in South Africa	All Reasonable and Customary Charges incurred for Illness or Injury, resulting in hospitalisation, surgical or other diagnostic or remedial treatment given or prescribed by a qualified Medical Practitioner, dentist or optometrist in South Africa. Follow up Treatment in South Africa does not include those expenses the Company is prohibited by law from paying and will only be paid to the extent permissible under the Medical Schemes Act No. 131 of 1998 and any other subsequent legislation which is enacted.
Dangerous Sports	Any activity or sport where there is a higher than normal risk of serious injury or loss.
Holder	The Policyholder named in the Policy Schedule who is Standard Bank Card Division.
Hospital	<p>A legally constituted establishment which operates pursuant to the laws of the country in which it is based and which meets the following requirements:</p> <ul style="list-style-type: none"> it operates primarily for the reception, medical care and treatment of sick, ailing or injured persons on a resident in-patient basis; it admits resident in-patients only under the supervision of a Medical Practitioner; it maintains organised facilities for the medical diagnosis and treatment of such persons and provides (where appropriate) facilities for major surgery within the confines of the establishment or facilities controlled by the establishment; it provides a full-time nursing service by or under the supervision of a staff of nurses; it is not a day clinic, health hydro or nature clinic, a mental institution, an institution confined primarily to the treatment of psychiatric disease, the psychiatric department of a hospital, a place for the treatment of chemical dependency, an establishment or a special unit of a hospital used primarily as a place for treatment of drug addicts or alcoholics, a hospice, a frail care centre, a rest home or nursing, convalescent, rehabilitation, assisted living or extended care facility.
Identity Theft	The unauthorized and/or illegal use of an Insured Persons personal information such as name or identity number to obtain a loan or open credit accounts.
Illness	Any fortuitous sickness or disease contracted, commencing or first manifesting itself during an Insured Journey.
Inbound Journey	An Insured Journey commencing from the Point of Departure outside the territorial limits of the Republic of South Africa to the destination inside the territorial limits of the Republic of South Africa including the return journey to the Point of Departure.



Definitions *continued...*

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



Definitions *continued...*

Permanent Total Disablement	means total and absolute disablement which entirely prevents the Insured Person from engaging in or giving attention to his usual or any occupation for which he is qualified or has received specialised training and which will in all probability be lasting and continuous for his lifetime.
Personal Effects	Spectacles, dentures, purses, wallets, cosmetics and other personal effects normally worn or carried on the person.
Point of Departure	in respect of a Local Journey means the Insured Person's usual place of residence or from which an Insured Person leaves to travel in a direct, timeous and uninterrupted manner;
	in respect of an International Journey, the point where the Insured Person passes through passport control from within the Republic of South Africa; with regard to Section 4B-Baggage Delay and Section 5A-Travel Delay cover will commence from the Insured Person's place of residence or employment, whichever occurs latest; or
	in respect of an Inbound Journey, the point where an Insured Person passes through passport control in Country of Residence from which the Insured Person intends to travel to the Republic of South Africa in a timeous and uninterrupted manner.
Policy	This document embodying the contract of insurance and shall include any subsequent Terms, Conditions, Exclusions, Terminations and Endorsements.
Postponement	Delaying a travel date stated on the Travel Insurance Certificate.
Pre-Existing Medical Conditions	Any condition giving rise to a claim for which, within the 12 consecutive months prior to the Effective Date of Coverage, the Insured Person:
	has consulted a Medical Practitioner or specialist; or
	has received Medical Treatment or advice; or
Private Motor Vehicle	the manifestation of symptoms would have caused a reasonable person to seek advice.
	Any licensed passenger vehicle other than taxis, buses and any vehicle that is in excess of 2 tons.
Professional Player	An Insured Person who earns in excess of 50% of his income from playing sport or who participates in a sport that remunerates him as a means of livelihood.
Public Conveyance	Any scheduled or chartered land, water or air conveyance legally licensed to carry passengers for hire operating commercially in accordance with all locally applicable laws and regulations and in which the Insured Person is travelling only as a
	fare-paying passenger, including taxis and hired motor vehicles but excluding minibuses, non-standard motor vehicles and non-pressurised single engine piston aircraft.
Reasonable and Customary Charges	The charges which:
	Are medically required for the treatment, supplies or medical service to treat an Insured Person's condition;
	Do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred, and
	Do not exceed the charges for treatment that would have been made if no insurance existed.



Definitions *continued...*

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



General terms and conditions

1. **Age limits**

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

- From the age of 76 years up to and including 85 years of age on the Seniors Plan.

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

1.3 This Policy does not extend to an Insured Person of the age of 70 years and older in the event of a claim as a result of any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that, in the opinion of a Medical Practitioner appointed by the Company, can reasonably be related thereto.

2. **Airlines**

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

3. **Automatic Extension**

If an event occurs after commencement of the Insured Journey giving rise to a legitimate claim under **1. Emergency medical and related expenses**, the Insured Journey shall automatically be extended.

4. **Currency**

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

5. **Endorsements**

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

6. **Information**

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

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



7. **Liability**

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

- a. the negligence, wrongful acts and/or omissions of any legal and/or health care professional or any other person or persons or legal entity that provide direct or indirect service to the Insured Person;
- b. the failure of any agent or broker to explain adequately the terms, conditions, endorsements, terminations and exclusions of this Policy.

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

8. **Language**

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

9. **Marketing**

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

10. **Medical and Related Expenses**

Except for Follow-up Treatment in South Africa under no circumstances will this policy provide an indemnity for Medical and Related Expenses which are incurred arise from or relate directly or indirectly to any Medical Treatment, advice or any other related medical services provided and or incurred in South Africa.

11. **Misrepresentation**

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

12. **Other financial products and services**

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

13. **Other insurance**

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

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

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

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

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

- a. not doing anything to prejudice or limit the Company's rights;
- b. giving the Company whatever information and documents it may require;
- c. signing any document or affidavit that the Company may request to enable it to exercise its rights.



d. The Insured Person authorises the Company to contact its household insurers, medical insurers, other insurers or any liable third parties (airlines, cruise companies etc) regarding a contribution to a valid claim.

14. **Payment of benefits**

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

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

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

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

15. **Public Conveyance tickets**

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

16. **Schedule of Benefits**

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

17. **South African Law**

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

18. **Subrogation**

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

19. **Tax or imposts**

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

20. **Residence Limitation**

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



Claims conditions

1. **Compliance**

The Insured Person must follow the Company's advice or instruction otherwise the Company may decline to pay the whole or any part of the claim.

2. **Notification**

If the Insured Person wants the Company to pay for any benefit in excess of R5,000, AIG Travel must be contacted and their prior written agreement must be obtained. If not approved by AIG Travel, the Company's liability could be limited to R5,000 for any one Insured Event.

3. **Legal action**

If the Company denies liability for any claim and the Insured Person does not institute legal action and serve summons on the Company (or initiate arbitration proceedings if the Company has agreed to submit to arbitration) within 12 months after such repudiation, all benefits of such claim shall be forfeited.

4. **Notice of claim and proof of loss**

4.1 The Insured Person must give the Company notice in writing:

- a. within 90 days of an Accident which may give rise to a claim under section 2 of this Policy. Any benefit related to death will only be payable if the Company receives written notification of the death within 30 days. The Company shall have the right to have a post mortem examination of the body conducted.
- b. within 30 days of any other occurrence which may give rise to a claim under this Policy.

4.2 The Insured Person must, at its own cost, provide whatever certificates, information and documented evidence is required by the Company regarding the Insured Event.

5. **Recoveries**

All recoveries net of the Company's actual recovery costs will be distributed firstly to the Company for all amounts paid and any remainder will be paid to the Insured Person.

6. **Fraudulent Claims**

If the Insured Person, or anyone acting on his behalf use any fraudulent means or devices to obtain any benefit, then any amount payable in respect of such claim shall be forfeited.

7. **General**

7.1 The Insured Person shall submit to medical examination at the expense of the Company as often as shall be required in connection with any claim. Any report generated as a result of such examination shall be the property of the Company and shall be deemed to be confidential information of the Company.

7.2 Medical Treatment shall be sought and followed promptly on the occurrence of an Injury or Illness and the Company shall not be liable for that part of any claim which in the opinion of a Medical Practitioner arises from the unreasonable or wilful neglect or failure of any Insured Person to seek and remain under the care of a qualified Medical Practitioner.

7.3 All claims arising from criminal incidents are to be supported and accompanied by a certified police report.

7.4 The due observance and fulfilment of the Policy insofar as it relates to anything being done or complied with by the Insured Person, shall be a condition precedent to liability to make any payment under this Policy.

7.5 The Company shall have the right to access any current or prior medical records of the Insured Person in order to finalise and/or proceed with the assessment of a claim and/or render medical assistance. By virtue of this clause, the Insured Person shall be deemed to have given the Company written consent to access any of the Insured Person's current or prior medical records.

7.6 No amount payable in terms of this Policy shall bear any interest.



Claims procedures

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

Emergency Medical Expenses

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

Death, Permanent Total Disablement and Injury

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

Cancellation or Curtailment

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

Baggage Loss, Theft or Damage

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

Baggage Delay

1. Passenger/Property irregularity report from the transport provider must be submitted with any claim and the Company's liability is subject to it receiving original receipts for the essential expenses incurred.
2. Receipts for reasonable essential expenses purchased, to be submitted.



Travel Delay

1. Letter from airline/s detailing reason for the delay.
2. Receipts for essential expenses to be submitted.

Travel Missed Connection

1. Written proof of delay from the transport provider must be submitted with any claim.
2. Receipts for essential expenses to be submitted.

Natural Disaster

1. The Insured Person must give the Company a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted and the Company's liability is subject to it receiving original receipts for the essential expenses incurred.

Motor Hijack

1. Police Report and Case Number.

What is not covered or excluded?

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

1. War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power, labour disturbances, riot, strike or lock-out, however, the Insured Person will continue to be entitled to be covered for 7 calendar days from the start of the hostilities in case he is surprised by such events abroad and insofar as he does not actively participate in them ; or
2. the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or
3. the Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America; or
4. any Terrorist Act or bomb incident or threat thereof; or
5. travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region; or any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons; or
6. the use, release or escape of nuclear materials that directly or indirectly results in ionising, radiation or contamination by radioactivity from any nuclear fuel or from nuclear weapons materials. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission; or
7. the dispersal or application of pathogenic or poisonous biological or chemical materials; or
8. being in active service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation; or
9. engaging in occupational activities underground or requiring the use of explosives; or
10. wilful or deliberate exposure to danger (except in an attempt to save human life), intentional self inflicted injury, suicide or attempt thereat; or
11. deliberate violation of criminal law; or



12. travelling by air or acting as part of an aircraft crew, except where the Insured Person is travelling as a fare-paying passenger on an aircraft that belongs to an airline company duly registered for the transport of fare-paying passengers on regular and published scheduled routes; or
13. mental disorders including, but not limited to anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism; or
14. pregnancy or childbirth of the Insured Person (except for an unexpected medical complication or emergency occurring during the first 26 weeks of the pregnancy); or
15. sexually transmitted diseases and the conditions commonly known as AIDS or HIV and/or any related illness or condition including derivatives or variations thereof, howsoever, acquired or caused; or
16. chronic fatigue syndrome or myalgic encephalomyelitis (M.E.) (anticardiolipin antibody positivity) or the illness commonly referred to as yuppie flu; or
17. non-adherence or travelling against medical advice or travelling when unfit to do so; or
18.
 - a. an Insured Person being under the influence of alcohol with more than the legal limit of alcohol in his blood or breath; or
 - b. an Insured Person being under the influence of drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner or unless prescribed by and taken in accordance with the directions of a Medical Practitioner; or
 - c. an Accident occurring whilst an Insured Person was driving a motor vehicle with more than the legal limit of alcohol in his blood or breath; or
 - d. alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind; or
19. any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that can reasonably be related thereto, if the Insured Person has received medical advice or treatment (including medication) for hypertension 12 months prior to the commencement of the Insured Journey; or
20. any condition known to the Insured Person prior to the Effective Date of Coverage, where the Insured Person:
 - a. is on the waiting list for Medical Treatment; or
 - b. is travelling for the purpose of obtaining Medical Treatment (even if this is not the sole reason for the Insured Journey); or
 - c. has received a terminal prognosis; or
 - d. has been recommended to continue or to commence any Medical Treatment or medication after the Effective Date of Coverage; or
21. in respect of an Insured Person on reaching 70 years of age or older, any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that can reasonably be related thereto; or
22. employment involving Manual Labour ; or
23. undertaking employment on a permanent or contract basis which is not casual; or
24. participating in any sport as a Professional Player; or
25. all Hazardous Pursuits or Dangerous activities; or
26. Any claim arising from using a two-wheeled motor vehicle where the engine capacity exceeds 200cc and/or is under control of an unlicensed driver and/or where a crash helmet is not worn; or
27. Consequential loss of any kind or financial loss and/or expense not otherwise specifically covered; or
28. any claim arising from the tour operator, airline (unless the cover includes Section 11) or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to the Insured Person; or
29. open ended tickets, if purchased for emigration purposes or otherwise; or
30. Any search and rescue costs; or
31. For any expenses that you would normally incur regarding your trip; or
32. Being a crew member on a ship.



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

Sports and activities

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

Dangerous sports or activities:

Any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including participation or practice of any of the sports listed below:

4-wheel all-terrain vehicle (ATV); or	parasailing; or
travel on a motorcycle; or	piloting and aircraft; or
biathlons; or	sail-planing; or
big wave surfing; or	scuba diving (to depths no greater than 50 meters); or
bungee jumping; or	ski cycle; or
canoeing down rapids; or	skydiving; or
cliff jumping; or	spelunking; or
glider flying; or	stunt riding; or
hang gliding; or	trampolines; or
horse jumping; or	triathlons; or
jet ski; or	tubing; or
kickboxing; or	ultra marathons; or
motorsport; or	wakeboarding; or
other like recreational vehicles; or	water skiing.
parachuting; or	

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

Sports and activities conditions:

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

Sports and activities exclusions:

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



What are you covered for?

1. Emergency medical and related expenses and assistance

1.1. Emergency medical and related expenses and assistance

1.1.1. Illness & Injury

1.1.2. Emergency Medical and Related Expenses due to terrorism

International Journey

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

Local Journey

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

1.2. AIG Travel

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

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

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

1.2.1. Cash Assistance

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

1.2.2. Consular referral

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

1.2.3. Emergency travel and accommodation arrangements

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

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

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



1.2.5. Transmission of urgent messages

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

1.2.6. 24 Hour Medical Emergency and Assistance Telephone line

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

1.2.7. Replacement of Lost Travel Documents

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

1.2.8. Legal Assistance Abroad

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

AIG Travel: specific conditions

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

AIG Travel: specific exclusions

The Company will not pay for costs or expenses:

1. incurred without prior authorisation by AIG Travel; or
2. in respect of the pursuit of a claim against the Company, AIG Travel, a travel agent, tour operator or conveyance carrier; or
3. incurred as a result of actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision; or
4. in respect of claims caused by any member of the Insured Person's family or household.



Emergency medical and related expenses and assistance: specific conditions

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

Emergency medical and related expenses and assistance: specific exclusions

The Company will not pay for any medical expenses:

1. incurred for continuing treatment, including any medication commenced prior to the commencement date of the Insured Journey, which the Insured Person has been advised to continue whilst on an Insured Journey; or
2. incurred within South Africa notwithstanding that such expenses may arise from an Injury or Illness suffered by him during the period of an Insured Journey.
3. incurred due to investigatory treatment that is not specified by a Medical Practitioner as immediately necessary; or
4. for fillings or crowns of precious metal; or
5. for any procedures relating to dental or oral hygiene; or
6. for specialist Medical Treatment without referral from a Medical Practitioner; or
7. relating to contraceptive devices, prosthetic devices, medical appliances or artificial aids; or
8. for preventative treatment, including but not limited to any vaccination and/or immunisation; or
9. in excess of R1,000 for either physiotherapy or chiropractic treatment, unless confined to a Hospital; or
10. as a result of any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that, in the opinion of a Medical Practitioner appointed by the Company, can reasonably be related thereto, for persons over the age of 70 years.



2. Accidental death and disability

2.1 Senior personal accident

Insured injury	Compensation
Fracture of Hip or Pelvis (excluding Thigh or Coccyx)	
Multiple fractures, at least one compound and one complete	100%
All other compound fractures	40%
Multiple fractures, at least one complete	20%
All other fractures	15%
Fractures of Thigh or Heel	
Multiple fractures, at least one compound and one complete	40%
All other compound fractures	30%
Multiple fracture, at least one complete	20%
All other fractures	15%
Fractures of Lower Leg, Clavicle, Ankle, Elbow, Upper or Lower Arm, (including Wrist but excluding Colles-type fractures)	
Multiple fractures, at least one compound and one complete	30%
All other compound fractures	20%
Multiple fracture, at least one complete	15%
All other fractures	10%
Depressed fracture of the Skull	
Needing surgical intervention	10%
Colles-type fractures to the Lower arm	
Compound fractures	8%
All other fractures	3%
Fractures of Shoulder Blade, Knee Cap, Sternum, Hand (excluding Fingers and Wrist), Foot (excluding Toes and Heel)	
All compound fractures	10%
All other fractures	8%
Fractures of Spinal Column (Vertebrae but excluding Coccyx)	
All compression fractures	15%
All spinous, transverse process or pedicle fractures	15%
All other vertebral fractures	8%



Insured injury	Compensation
Fractures of Lower Jaw	
Multiple fractures, at least one compound and one complete	10%
All other compound fractures	7.50%
Multiple fracture, at least one complete	6%
All other fractures	3%
Fractures of Rib or Ribs, Cheekbone, Coccyx, Upper Jaw, Nose, Toe or Toes, Finger or Fingers	
Multiple fractures, at least one compound and one complete	12%
All other compound fractures	10%
Multiple fracture, at least one complete	6%
All other fractures	3%
Burns	
2 nd or 3 rd degree burns on:	
- at least 27% of body surface	30%
- at least 18% of body surface	25%
- at least 9% of body surface	12%
- at least 4.5% of body surface	4%
Dislocation requiring surgery under anaesthesia*	
a. Spine or Back, diagnosed by X-ray (excluding slipped discs)	60%
b. Hip	40%
c. Knee	30%
d. Wrist or Elbow	15%
e. Ankle, Shoulder Blade or Collarbone	8%
f. Finger or Fingers, Toe or Toes	6%
*Limit of one payment of (a) to (f) during one Insured Journey	
Internal Injuries	
Internal injuries resulting in open abdominal or thoracic surgery (excluding hernia)	20%
Concussion	
Concussion characterised by loss of consciousness and some degree of amnesia	5%
The above benefits are cumulative but subject to the Maximum Amount payable	



Accidental death and disability: specific conditions

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

3. Baggage, money, credit cards & travellers cheques, fraud and baggage Delay

3.1 Baggage delay

The Company will reimburse the Insured Person for reasonable essential expenses incurred, for the emergency replacement of essential items if his baggage is delayed, misdirected or temporarily misplaced by a carrier. The baggage delay must exceed the Excess.



3.2 Theft of money, credit cards & travellers cheques

1. Money

The Company will pay for the Insured Person's loss of cash, bank or currency notes, cheques, postal or money orders or other negotiable instruments as a result of Theft during an Insured Journey. In respect of money secured for the purpose of the Insured Journey, cover shall commence at the time of collection from the bank or 72 hours prior to the start of the Insured Journey, whichever occurs first, and shall continue for 72 hours after termination of the Insured Journey or until deposited at the bank, whichever occurs first.

2. Credit Card & Travellers Cheques Replacement

The Company will pay the non-recoverable cost of replacing the Insured Person's credit cards or travellers cheques as a result of Theft.

3. Fraud

The Company will pay the Insured Person's legal liability for payment arising out of the unauthorised use of the Insured Person's Travel documents, credit cards or Insured travellers cheques following Theft during an Insured Journey by any person other than the Insured Person's Relative or Insured Person's Travel Companion, up to the amount stated in the Schedule of Benefits.

3.3 Theft or damage of baggage

The Company may choose to replace, repair or pay for the loss, in cash, as a result of the Theft or Damage to the Insured Person's accompanying Baggage, including suitcases, trunks, hand baggage as well as their contents, portable Business equipment (including computers, cellular phones), Business property (including trade samples, Business papers, specifications, manuscripts and stationery for the cost of reproducing such documents but not for the research and development costs) that occurred during the Insured Journey. The Baggage, Personal Effects and Business property must be owned by and accompany the Insured Person.

Baggage, money, credit cards & travellers cheques, fraud and baggage delay: specific conditions

1. The maximum amount the Company will pay is the amount stated in the Schedule of Benefits, unless otherwise specified in the Specific Conditions relating to this section.
2. To account for wear and tear the Company will pay a maximum of 75% of the replacement value for items purchased more than 12 months prior to the Insured Journey, decreasing thereafter at 10% per year from date of purchase.
3. The basis of settlement for items purchased within the 12 months prior to the Insured Journey or whilst on the Insured Journey will be the replacement value of items determined at the Company's discretion.
4. The Insured Person shall, in respect of Baggage, Travel Documents, Money and Credit Cards which may become the subject of a claim:
 - a. exercise all reasonable care for the safety, security and supervision thereof at all times and must not leave property unattended in a public place or in any unlocked vehicle, room or building;
 - b. endeavour to minimise any loss;
 - c. not abandon any Baggage, Travel Documents, Money and Credit Cards.



5. It is a condition of payment that loss or damage attributable to Theft or Damage by carriers be reported to the local police or appropriate authority as soon as possible after discovery of the loss and that a written acknowledgement of the report be obtained.
6. A camera and/or video camera, its lenses and accessories shall be regarded as one item.
7. Sports equipment sets shall be deemed to be one item.
8. The repair or replacement cost of a cellular phone and any fittings or accessories (all deemed to be a single item) shall be limited to R500 per Insured Person over and above any applicable Excess.
9. In respect of jewellery claims, original or certified copies of valuation certificates issued prior to the commencement of the Insured Journey are required. This condition is applicable to all jewellery including gifts and inherited items.
10. Contact lenses, prescription spectacles or sunglasses are limited to a maximum of R500 per pair over and above any applicable Excess.
11. Any loss of credit cards, travellers cheques or travel documents must be reported within 24 hours to the issuing authority and the appropriate cancellation measures taken. The onus will be on the Insured Person to prove that the Company was not prejudiced in any way by late reporting.
12. Cash, documents and/or jewellery must be carried on the Insured Person or lodged in safety deposit at the time of loss.
13. Reasonable measures to save and recover baggage must have been taken by any Insured Person.
In respect of Baggage Delay:
14. Confiscation or requisition by customs or other government authority cannot form the basis of a claim for loss or expenses.
15. Claims in respect of essential clothing or requisites purchased as a result of delayed baggage will only be considered if items have been purchased within 4 days after the actual arrival time at the intended destination.
16. If baggage appears to be delayed or lost at the destination airport, the Insured Person must formally notify the relevant carrier airline immediately.

Baggage, money, credit cards & travellers cheques, fraud and baggage delay: specific exclusions

The Company will not be liable for:

1. damage or loss arising from electrical or mechanical breakdown of any item; or
2. damage to or replacement of any electronic data or software; or
3. scratching or breakage of fragile or brittle items; or
4. damage or loss arising from normal wear and tear, decay, gradually deteriorating cause, atmospheric or climate conditions or a defective feature of the object itself, destruction by moth or vermin, mould or fungus, insects, rodents, any process of cleaning, ironing, pressing, repairing, restoring or alteration; or
5. Baggage, Personal Effects, Business property, travel documents or money shipped under any freight agreement, unaccompanied Baggage or items sent by postal or courier services or given to someone else other than a Travel Companion; or
6. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities or shortages due to errors, omissions or depreciation value; or
7. loss of or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion; or
8. personal computers, cellular phones, camera, video camera or any other electronic equipment:
9. where Theft or attempted Theft occurs while such equipment is unattended.
10. unless carried by an Insured Person as personal cabin luggage; or



11. contractual obligations in relation to a cellular phone purchase; or
12. any goods intended for sale or trade; or
13. household furniture and household appliances, non-portable property, computer or electronic equipment unless acquired during the Insured Journey for personal use; or
14. Accidental Loss of sports equipment and tools and/or Damage to sports equipment and tools whilst in use.

4. Cancellation and curtailment

4.1 Cancellation

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

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

4.2 Curtailment

The Company will reimburse the Insured Person the non-refundable unused portion of travel or accommodation costs or additional accommodation and/or travel expenses (excluding telephone costs, meals and beverages) paid by the Insured Person following necessary Curtailment (shortening and/or alteration) of the Insured Journey due to:

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



Curtailment: specific condition

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

Cancellation and curtailment: specific definition

Retrenchment means the termination of an employee's services where the specific job no longer exists as a consequence of a variety of possible factors including advances in technology, permanent changes in operation processes or markets, closure of an operation or is an exercise whereby management decides to reduce the number of employees due to a downturn of the economy or poor financial performance but excluding:

1. Where the Insured Persons are the owners or co-owners of the business exercising the Retrenchment programme or where the Insured Person/s are a director of the company where it is found that the directors were instrumental in the demise of the company; or
2. Due to Illness or Injury; or
3. Resignation from normal occupation or voluntary retrenchment; or
4. Where the Government nationalises or takes over the business; or
5. Prior knowledge that Retrenchment would happen when the Policy was purchased.

Cancellation and curtailment: specific exclusions

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

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

5. Travel delay and travel missed connection

5.1 Travel delay

The Company will reimburse the Insured Person for reasonable essential expenses incurred, and for such amount incurred above the Excess, following unforeseen travel delay resulting from:

1. Accidental Loss or Theft of travel documents (travel tickets, passports and visas).
2. An accident or mechanical/electrical breakdown involving the transport in which he arranged to travel or was travelling for the purpose of reaching the Point of Departure and/or departure point from which he had intended commencing an onward journey.



3. Delay of a scheduled departure of a Public Conveyance due to:
 - a. industrial dispute, strike or action; or
 - b. adverse weather conditions including cyclones, tornados, floods, typhoons, blizzards, or natural disasters in the country to or through which he is travelling; or
 - c. mechanical/electrical breakdown; or
 - d. public transports services failure.

Travel delay: specific conditions

The travel delay must exceed the Excess.

Travel delay: specific exclusions

The Company will not pay for expenses incurred:

1. where comparable alternative onward transportation has been made available to the Insured Person within the Excess after the scheduled departure time of a booked flight or within the Excess after an actual flight arrival (in the case of a connecting flight); or
2. where the Insured Person fails to check in according to the itinerary supplied, unless such failure was due to a strike or industrial action; or
3. where the delay is due to industrial dispute, strike or action which existed or for which advance notice had been given on or before the date on which the Insured Journey commenced; or
4. where the delay is due to the withdrawal from service temporarily or permanently of any Public Conveyance on the orders or recommendation of any Port Authority or the Civil Aviation Authority or any similar body in any country in which advance notice had been given on or before the date on which the Insured Journey commenced; or
5. for carrier caused delays where the cost of expenses is recoverable from the carrier.

6. Personal liability

The Company will pay all damages, compensation and legal expenses for which the Insured Person becomes legally liable as a result of his actions causing:

1. Injury, including resultant death, of another person;
2. loss of or damage to property.

Personal liability: specific conditions

1. It is a condition of payment that the Insured Person not admit fault or liability to any other person without the Company's prior written consent.
2. No offer, promise, payment or indemnity may be made by the Insured Person without the Company's prior written consent.
3. The Insured Person must give the Company written notice with full particulars of an event that may give rise to a claim within 30 days of the conclusion of an Insured Journey.
4. Every letter, writ, summons and process must be forwarded to the Company as soon as possible.
5. The Company is entitled to take over the defence and settlement of claim in the name of the Insured Person for the Company's benefit. The Company shall have full discretion in the conduct of any proceedings and settlement of the claim.
6. The Company may at any time pay the Insured Person the amount for which a claim can be settled less any damages already paid. The Company will then be under no further liability other than for costs and expenses incurred prior to making such payment.



7. No indemnity will be provided for legal liability arising from Injury or loss as a result of any wilful or malicious act of the Insured Person.

Personal liability: specific exclusions

The Company will not pay damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. Injury to the Insured Person or to any member of his family ordinarily residing with him; or
2. injury to the Insured Person or his employees arising out of or in the course of employment; or
3. loss of or damage to property owned by or in control of the Insured Person or any member of his family ordinarily residing with him; or
4. the ownership, possession or use by or on behalf of the Insured Person of any caravan, mechanically propelled vehicle (other than golf carts and motorised wheelchairs), aircraft or other aerial device, hovercraft (other than hand-propelled or sailing craft in territorial waters) or animals; or
5. loss of or damage to property or Injury arising out of the Insured Person's profession, Business or trade, or out of professional advice given by him; or
6. any contract unless such liability would have arisen in the absence of that contract; or
7. judgements which are not in the first instance either delivered by or obtained from a court of competent jurisdiction within South Africa or the country in which the event occurred giving rise to the Insured Person's liability; or
8. any claim for fines, penalties, punitive, exemplary, aggravated or vindictive damages.

7. Hijack - public conveyance

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

8. Natural disaster

The Company will reimburse the Insured Person for the cost of providing other similar accommodation if his booked accommodation cannot be lived in because of a fire, flood, earthquake or storm and/or the additional costs for changing his means of public transport used.

Natural disaster: specific conditions

1. the Insured person must give the Company a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted and the Company's liability is subject to it receiving original receipts for the essential expenses incurred.
2. any event that results in a claim under this section must not have been known about before the Insured Person left from his Point of Departure.

Natural disaster: specific exclusions

The Company shall not be liable for:

1. any expense the Insured Person can recover from any tour operator, airline, hotel or other service provider.
2. any expenses the Insured Person would normally have to pay during the period.



3. any claim directly resulting from the Insured Person travelling against the advice of the appropriate national or local authority.

9. End supplier insolvency

This cover is provided by the Company in association with International Passenger Protection Limited (IPP), who are worldwide leaders in the provision of travel financial failure products.

The Company will pay up to R 22,000 in total for each Insured Person named on the Travel Insurance Certificate for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline, hotel, car hire, car ferry, coach journey, camper rental, caravan site, campsite, railway or cruise line not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency after departure:
 - a. additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard to that originally booked; or
 - b. if curtailment of the holiday is unavoidable - the cost of return transportation to South Africa to a similar standard to that originally booked.

End supplier insolvency: specific exclusions

The Company will not pay for:

1. Travel or accommodation not booked within South Africa prior to departure
2. The Financial Failure of:
 - a. Any Travel or Accommodation provider where liquidation or sequestration proceedings have already commenced or any threat of insolvency being known or any act of insolvency as described in the Insolvency Act 24 of 1936 having been committed by such Travel or Accommodation provider as at the date of issue of the Certificate; or
 - b. any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); or
 - c. any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means
4. We will not pay for any losses that are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.
5. Provided that in the case of 2.a. and 2.b. above where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below.



Disclosure Notice

About your Financial Services Provider (Sponsor Details)	
AIG South Africa Limited is both the product supplier and the FSP in this instance; therefore AIG South Africa Limited has a 100% financial interest in this transaction. AIG's FSP Number is 15805.	
AIG South Africa Limited has Professional Indemnity and Fidelity Insurance.	
About your Financial Services Provider (Claims and Policy Administration)	
AIG South Africa Limited administers all claims and claim administration matters, please contact: PO Box 31983, Braamfontein, 2017; Tel: 0860 104 146; Tel: +27 (0)11 525 3101; Fax: +27 (0)11 551 8290; Email: satravelclaims@aig.com . For a detailed claims procedure, Please refer to the Claims Procedure in the Policy Wording. If you have any complaint regarding a claim, please contact the AIG Claims on the above details.	
Travel Agents	
Travel Agents earn 20% commission on all policies. A Registered Travel Agent with AIG South Africa Limited is in possession of the required written mandate to act on behalf of AIG South Africa Limited and is authorised to provide information about the AIG Leisure and Business Travel Policies and intermediary services with regard to the sale of the product.	
About the Product	
This Travel Insurance policy is a Short-Term Insurance policy. It does not have a surrender or maturity value.	
For the complete nature and extent of benefits – PLEASE REFER TO THE POLICY WORDING.	
For your monetary obligations, premium payment obligations, manner and frequency thereof, and the consequences of non-payment of premium – PLEASE REFER TO THE POLICY WORDING.	
Details of special conditions, exclusions, excesses or restrictions – PLEASE REFER TO THE POLICY WORDING.	
About the Insurer (Product Supplier)	
This Travel Insurance Policy is underwritten by AIG South Africa Limited (Registration no. 1962/003192/06) AIG South Africa Ltd contact details are: 1 st & 2 nd Floor, Sandown Mews West, 88 Stella Street, Sandown, 2196; PO Box 31983, Braamfontein, 2017; General Switchboard Tel: +27 (0)11 551 8000.	
If you have any queries about this product, please contact: The AIG Contact Centre Tel: 0861 114 494; Tel: +27 (0) 11 525 3115.	
The Customer Care Unit, AIG South Africa Limited, PO Box 31983, Braamfontein, 2017 Tel: 0861 488 864 / 0860 111 601 Fax: +27 11 551 8894 Email: sacomplaints@aig.com	
Compliance Officer details: The Compliance Officer, AIG South Africa Limited PO Box 31983, Braamfontein, 2017; Tel: +27 (0)11 551 8000; Fax: +27 (0)11 551 8811; (e-mail) AIG-SACompliance@aig.com	
Matters of Importance	
<ol style="list-style-type: none"> 1. If you have a complaint about this policy, please first try and resolve it with either of the Financial Service Providers stated above. 2. If the matter cannot be resolved, please then submit a complaint in writing to the Customer Care Unit, PO Box 31983, Braamfontein, 2017 or email to sacomplaints@aig.com 3. If you have a dispute regarding a claim that is not resolved by the FSP to your satisfaction, you may submit the complaint to the Ombudsman for Short-term Insurance, contact details below. 4. All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by your Financial Services Provider on your behalf. 5. Misrepresentation, incorrect or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract. 6. You are entitled to a full copy of the policy. If you have not received a copy within 30 days, please contact your FSP without delay. The policy wording and the Transit Insurance Certificate must be read as one document. 	
Particulars of The Short-term Insurance Ombudsman who is available to advise you in the event of claim problems which are not satisfactorily resolved by your Financial Services Provider and/or the insurer:	
The Short-term Insurance Ombudsman P O Box 32334 Braamfontein 2017	Tel: +27 (0)11 726 8900 Fax: +27 (0)11 726 5501

24 hour emergency medical assistance helpline: +44 1273 721415 (United Kingdom)



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

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

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

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

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

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

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