



Underwritten by AIG South Africa Limited
(Reg. No. 1962/003192/06)
VAT Registration No: 4390116939
FSP No: 15805
10 Queens Road,
Parktown, Johannesburg, 2193
P.O. Box 31983, Braamfontein 2017
Tel: +27 11 551-8000
Fax: +27 11 551-8653
Website: www.AIGinsurance.co.za

SOUTH AFRICAN AIRWAYS
DOMESTIC TRAVEL GUARD POLICY WORDING

SCHEDULE OF BENEFITS

Section	Product Coverage / Features	Sum Insured	Excess
Domestic Travel Protection			
A	Cancelling Your Trip	Up to flight costs	R250
C1	Personal Belongings and Baggage	R5,000	R500
	a) For any one item, set or pair of items	R1,250	R500
	b) Valuables limit	R5,000	R500
C2	SAA Delayed Baggage R250 per 4 hour delay	R3,000	4 Hours
D	SAA Flight Delay R250 per 4 hour delay	R3,000	4 Hours

DOMESTIC RATES

Trip Type	South Africa
Domestic (1-31 days)	R40

Insurance providers

This insurance is underwritten by AIG South Africa Limited (AIG SA) which is an authorized financial services provider. AIG South Africa Limited is a subsidiary company of American International Group, Inc. 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.

Your travel insurance

This policy wording along with **Your Policy Schedule** forms the basis of **Your** contract of insurance. Together, these documents explain what **You** are covered for. The policy wording contains conditions and exclusions which **You** should be aware of. **You** must keep to all the terms and conditions of the insurance. Please read this policy wording to make sure that You understand the nature of the cover provided and please check the details outlined within **Your Policy Schedule** to make sure that the information shown is correct.

Your right to cancel the policy

If this cover is not suitable for you and you want to cancel your policy, you must contact AIG SAA by writing to **PO Box 81983, Braamfontein, 2017** or by e-mailing sacallcentre@za.aegisglobal.com before the date of departure stated on the policy schedule. We will refund the premium you have paid within 30 days of the date you contact AIG SAA to ask to cancel the policy, however, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.



Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the policyholder at their last known address. A pro rata refund of the premium paid will be made to the policyholder from the date **We** cancel the policy.

If you need to make a claim

You must register a claim by contacting the following company:

AIG Travel Claims Department

PO Box 31983

Braamfontein

2017

(Tel) 0860 104 146

(Tel) +27 11 551 8533

(Fax) +27 11 551 8290

Email: SATravelclaims@AIGinsurance.com

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If **Our** position is prejudiced by the late notification of a claim then this may affect **Our** acceptance of a claim. The AIG SA Claims Department is open Monday to Friday between 9am and 5pm. A claim form will be sent to **You** as soon as **You** tell them about **Your** claim.

To help **Us** prevent fraudulent claims, **We** store **Your** personal details on computer and **We** may transfer them to a centralised system.

Fraud

This contract of insurance is based on mutual trust. **We** provide cover and **We** assume that any claims **You** make are genuine. **Our** experience in handling claims enables **Us** to detect many of those which are fraudulent and this includes those which are exaggerated. **We** investigate every claim and if **We** believe that a fraudulent claim in any aspect is being made **We** will inform the police. This may result in criminal prosecution as well as rejection of the claim and cancellation of this policy.

Information

By accepting this policy **You** agree that we can use any information provided under this policy. This information will enable **Us** to assess risks, reduce the chances of fraudulent activities, and ensure legislative compliance. **We** may also verify this information against any other legitimate sources or databases.

Complaints and Dispute Resolution

We Have developed an internal procedure for dispute resolution so that if, at any time, our products or services have not satisfied your expectations, you can contact our Compliance Officer on **0860 100 491** or **sacomplaints@aig.com**. **You** may access this procedure on our website at: **www.aig.com**

To help **Us** deal with **Your** comments quickly, please quote **Your Policy Schedule** claim number and the policyholder/**Your** name. **We** will do **Our** best to resolve any difficulty directly with **You**, but if **We** are unable to do this to **Your** satisfaction **You** may be entitled to refer any dispute to the Short Term Insurance Ombudsman who will review **Your** case. This will not affect **Your** right to take legal action against **Us**. The address is:

When does Your cover start

Cover under section A (Cancelling **Your Trip**) starts at the time **You** book the **Trip** or pay the insurance premium, whichever is later.

Cover under all other sections starts upon check-in for departure for a **South African Airways** flight; provided that the premium has been paid before **Your Trip** and a copy of the **Policy Schedule** has been issued.



When does Your cover end

Cover ends upon safe disembarkation by **You** from the airport premises at the end of **Your** scheduled flight. In all events, cover terminates on the 31st calendar day from the first departure date even if the return flight has not begun.

General Definitions

We/Us/Our shall mean AIG South Africa Limited

You/Your shall mean each insured person named on the **Policy Schedule**;

Pair or set of items A number of items associated as being similar or complementary or used together.

Policy Schedule means the certificate which attaches to and forms part of the policy and contains the relevant details of the **Trip**.

Relative shall mean **Your** partner and **Your** or **Your** partners parent, brother, sister, son, daughter, (including adopted or fostered children), grandparent, grandchild, stepparent, stepchild, stepbrother, stepsister or next of kin.

Trip shall mean an insured journey undertaken by **You** traveling on **South African Airways** within the territorial limits of Kenya.

Valuables shall mean Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals

General Conditions

The following conditions apply to all sections of this insurance:

1. **You** must be over the age of two (2) years at the date of purchase of this policy.
2. **You** must tell **Us** if **You** know about anything which may affect **Our** decision to accept **Your** insurance (for example, if **You** are suffering from an existing medical condition). If **You** are not sure whether to tell **Us**, tell **Us** anyway.
3. **You** must take all reasonable steps to avoid or reduce any loss which may result in **You** making a claim under this insurance.
4. **You** must give AIG Travel Claims all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **You** will need to supply proof that **You** were unable to travel, such as a medical certificate completed by **Your** doctor.
5. **You** must help **Us** get back the equivalent amount of any money that have been paid to **You** by **Us** from anyone or from other insurers by giving **Us** all the details **We** need and by filling in any forms.
6. If **You** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium **You** have paid may be forfeited. Alternatively **We** have the right to reject the claim and or cancel the policy. Any benefits already paid to **You** must be repaid in full.
7. **You** must agree to have a medical examination if **We** ask. If **You** die, **We** are entitled to have a post-mortem examination.
8. **You** must pay **Us** back any amounts that **We** have paid to **You** which are not covered by the insurance.
9. **You** are responsible to pay any tax liability of any benefit being paid that may incur tax or imposts.
10. After a claim has been settled, any salvage **You** have sent into AIG Travel Claims will become **Our** property.
11. **You** cannot cede, assign, or transfer this policy or the proceeds from a claim to a third party.

General Exclusions

General exclusions apply to all sections of this insurance. **We** will not cover the following:

1. Any claim relating to an incident which **You** were aware of at the time **You** took out this insurance and which could reasonably be expected to lead to a claim.
2. This policy will also not cover any loss, injury, damage or legal liability sustained directly or indirectly by any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
3. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **You** booked **Your Trip**).



4. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
5. Any consequential losses (losses which are not listed under the headings 'What **You** are covered for' in sections A to C, for example, loss of earnings if **You** cannot work after **You** have been injured or the cost of replacement locks if **Your** keys are stolen).
6. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfill any part of their obligation to **You**.
7. Any claim arising from **You** being involved in any deliberate, malicious, reckless, illegal or criminal act.
8. Any claim arising from
 - a. **Your** suicide or attempted suicide; or
 - b. **You** injuring yourself deliberately or putting yourself in danger (unless **You** are trying to save a human life).
9. Any costs which **You** would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which **You** would have paid for in any case).

Section A – Cancelling Your Trip

What You are covered for

We will pay up to the amount shown in the schedule of benefits the unused and non-refundable portion of **Your South African Airways** ticket which **You** have paid or have agreed to pay under a contract and which **You** cannot get back;

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of **Your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **Your Trip** is necessary and unavoidable as a result of the following:

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **Relative**, close business associate, a person who **You** have booked to travel with. The incident giving rise to the claim must have been unexpected and not something **You** were aware of when **You** took out this insurance.
3. If **You** become pregnant after the date **You** arranged this insurance cover and **You** will be more than 26 weeks pregnant at the start of or during **Your Trip**. Or, if **Your** doctor advises that **You** are not fit to travel due to complications in **Your** pregnancy.

What You are not covered for

1. The excess as shown in the schedule of benefits.
2. Cancelling **Your Trip** because of a medical condition or an illness related to a medical condition which **You** knew about and which could reasonably be expected to lead to a claim. This applies to **You**, a **Relative**, business associate or a person who **You** are travelling with, and any person **You** were depending on for the **Trip**.
3. **You** not wanting to travel.
4. Cancellation of the flight by **South African Airways**.
5. Airport taxes and associated administration fees shown in the cost of **Your** flights.
6. Costs which have been paid for or on behalf of a person who has not taken out insurance cover with AIG South Africa Limited.

Claims evidence required for Cancelling Your Trip

- **Policy Schedule**
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which **We** will supply for the appropriate doctor to complete

Please note: This is not a full list and **We** may request other evidence to support **Your** claim.



Section B1 – Personal Belongings and Baggage

What You are covered for

We will pay for items which are usually carried or worn by travelers for their individual use during a **Trip** the amount shown in the schedule of benefits for items owned (not borrowed or rented) by **You** which are lost, stolen or damaged within the premises of the airport of disembarkation.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **We** will pay for any one item, **Pair or set of items** is \$500.
- Please refer to the definition of '**Pair or set of items**' in the General Definitions Section.
- The maximum amount **We** will pay for **Valuables** in total is noted in the schedule of benefits. Please refer to the definition of '**Valuables**' in the General Definitions Section.

Section B2 – Delayed Baggage

We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from **South African Airways** and **You** must keep all receipts for the essential items **You** buy. If **Your** baggage is permanently lost **We** will take any payment **We** make for delayed baggage from **Your** overall claim for baggage.

What You are not covered for under sections B1 and B2

1. The excess as shown in the schedule of benefits.
2. Property **You** leave unattended.
3. Any claim for loss or theft to personal belongings and baggage which **You** do not report to the police within 24 hours of discovering it.
4. Any claim for loss or theft to personal belongings and baggage which **You** do not get a written police report for.
5. Any claim for loss, theft, damage or delay to personal belongings and baggage which **You** do not report to **South African Airways** within 24 hours of discovering it and which **You** do not get a written report for. A property irregularity report from **South African Airways** will be required.
6. If the loss, theft or damage to **Your** property is only noticed after **You** have left the airport, **You** must contact **South African Airways** in writing with full details of the incident within three days of leaving the airport and get a written acknowledgement from them.
7. Any loss, theft or damage to **Valuables** which **You** do not carry in **Your** hand luggage while **You** are traveling.
8. Claims where **You** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
9. Any claim if **You** already have a more specific insurance covering **Your** personal belongings, baggage and **Valuables**.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item, if applicable, has become unusable as a result of this.
12. If **Your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
13. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **Your** baggage.
14. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).



Claims evidence for sections B1 and B2

- **Policy Schedule**

- Loss or theft to property – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Written confirmation from **South African Airways** of the length of delay, flight tickets, baggage check tags, receipts for emergency purchases
- Proof of value and ownership for property

Please note: This is not a full list and **We** may require other evidence to support **Your** claim.

Important information:

- **You must** act in a reasonable way as if uninsured to look after **Your** property and not leave it unattended or unsecured in a public place
- **You must** carry **Valuables** with **You** when **You** are traveling.
- **You must** report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- **You must** provide AIG SA with all the documents they need to deal with **Your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable

Section C – South African Airways Travel Delay

What You are covered for

We will pay up to the amount shown in the table of benefits if your final departure from South Africa by aircraft is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit for each complete 12 hour period that you are delayed, as long as you eventually go on the holiday or return to South Africa.

The period of delay will be calculated from the original scheduled departure time until the commencement of the first available alternative transportation offered by **South African Airways**.

Please note: **You** must get written confirmation of the length of the delay from **South African Airways** and **You** must keep all receipts for the essential items **You** buy.

What You are not covered for under Section C

1. Any claims where **You** have not checked in for **Your Trip** at or before the recommended time.
2. Any claims arising from strike or industrial action of companies/carriers involving other than **South African Airways** and already in existence on the date the Flight is arranged.
3. Any claims where **You** have not obtained written confirmation from **South African Airways** stating the reason for the delay and how long the delay lasted.

Claims evidence required for Section C

- **Policy Schedule**

- Proof of travel (confirmation invoice, flight tickets)
- An official letter from **South African Airways** confirming the cause and length of the delay

Please note: This is not a full list and **We** may require other evidence to support **Your** claim.



DISCLOSURE NOTICE
Important Information
Please read carefully

This contains disclosures and other legal requirements, some of which will appear here, and the rest in more detail elsewhere as indicated
(THIS NOTICE DOES NOT FORM PART OF THE INSURANCE CONTRACT)

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 FSP Number is 15805	
AIG South Africa Limited. has Professional Indemnity and Fidelity Insurance.	
About your Financial Services Provider (Claims and Policy Administration)	
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 Call Centre on 0860-100-491	
Travel Agents earn 20% commission on all policies. A Registered Travel Agent with AIG SA is in position of the required written mandate to act on behalf of AIG South Africa Limited. and is authorised to provide information about the Travel Guard and intermediary services with regard to the sale of the product.	
About the Product	
This is a 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 Limited contact details are: 10 Queens Road, Parktown, 2017; PO Box 31983, Braamfontein, 2017; General Switchboard: (011) 5518000	
If you have any queries about this product, please contact: The AIG Call Centre 0860-110 128	
If you have a complaint about this product, please contact: The Compliance Officer, AIG South Africa Limited. PO Box 31983, Braamfontein, 2017; (Tel) (011) 551 8188; (Fax) (011) 551 8811; (e-mail) complaintssa@AIGinsurance.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 insurer's Compliance Officer above. 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: (011) 726 8900 Fax: (011) 726 5501