



**International Travel Insurance**  
 Underwritten by AIG South Africa Limited  
 (Reg. No. 1962/003192/06)  
 VAT Registration No: 4390116939  
 FSP No: 15805  
 AIG House, 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

This insurance is underwritten by AIG South Africa Limited which is an authorised financial services provider (FSP 15805).

**Benefit Schedule**

Section	Product Coverage / Features	Sum Insured	Excess
<b>Regional Travel Protection</b>			
A	Cancelling Your Trip	Up to flight costs	R250
B	Cutting Short Your Trip	R25,000	R250
C1	Personal Belongings and Baggage	R25,000	R250
	a) For any one item, set or pair of items	R5,000	R500
	b) Valuables limit	R5,000	R500
C2	SAA Delayed Baggage R250 per 4 hour delay	R3,000	4 Hours
C3	Passport and Travel Documents	R5,000	R250
D	<b>SAA Flight Delay</b> R250 per 4 hour delay	R3,000	4 Hours
E1	Medical and Other Expenses		
	a) Medical Expenses	R2,500,000	R500
	b) Emergency Dental	R5,000	R250
	c) Repatriation of Mortal Remains	R100,000	-
	d) Funeral / Burial Expenses	R10,000	-
E2	Hospital Benefit		
	For each 24 hour period of confinement in a hospital	R500	-
	Maximum amount	R10,000	-
F	Personal Accident		
	Sum Insured Adult	R100,000	-
	Sum Insured – Dependent Child (Subject to Legislated Maximum)	R15,000	-
<b>Worldwide Travel Protection</b>			
A	Cancelling Your Trip	Up to flight costs	R250
B	Cutting Short Your Trip	R25,000	R250
C1	Personal Belongings and Baggage	R25,000	R500
	a) For any one item, set or pair of items	R5,000	R500
	b) Valuables limit	R5,000	R500
C2	SAA Delayed Baggage R250 per 4 hour delay	R3,000	4 Hours
C3	Passport and Travel Documents	R5,000	R250
D	<b>SAA Flight Delay</b> R250 per 4 hour delay	R3,000	4 Hours
E1	Medical and Other Expenses		
	a) Medical Expenses	R2,500,000	R500
	b) Emergency Dental	R5,000	R250
	c) Repatriation of Mortal Remains	R100,000	-
	d) Funeral / Burial Expenses	R10,000	-

E2	Hospital Benefit		
	For each 24 hour period of confinement in a hospital	R500	-
	Maximum amount	R10,000	-
F	Personal Accident		
	Sum Insured Adult	R100,000	-
	Sum Insured – Dependent Child (Subject to Legislated Maximum)	R15,000	-

## General Policy Terms and Definitions

### GENERAL INFORMATION ABOUT THIS INSURANCE

#### Insurance providers

This insurance is underwritten by AIG South Africa Limited... AIG South Africa Limited is a subsidiary company of AIG Inc.

#### Currency

All amounts are shown in South African Rand (ZAR). If expenses, for which an indemnity can be provided in terms of this policy, are incurred in a foreign currency the rate of exchange used will be the rate at the time of incurring the expense or at the date of loss, whichever is more favourable to Us.

#### Information

By acceptance of this contract of insurance or the benefits under this policy You acknowledge that the sharing of claims and underwriting information by Us is essential to enable Us 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 Us) and to reduce the incidence of fraudulent claims, in the public interest and with a view to limiting premiums. You, on your own behalf and on behalf of any person he represents herein, hereby waives any right to privacy in any insurance information provided by You in respect of any insurance policy or claim made or lodged by You. You consents to such information being disclosed to any other party (including any subsidiary or parent of Us as well as any government or regulatory authority) who has a direct interest in the information disclosed by You. You also acknowledge that the information provided may be verified against any other legitimate sources or databases and waive any right of privacy and consent to the disclosure of any information relevant to any insurance policy or claim.

#### 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 the cover meets your needs and please check the details outlined within your policy schedule to make sure that the information shown is correct.

#### 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.

#### 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 South Africa by writing to **PO Box 81983, Braamfontein, 2017** or by e-mailing [sacallcentre@za.aegisglobal.com](mailto: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 South Africa 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.

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## IMPORTANT THINGS YOU NEED TO KNOW ABOUT YOUR POLICY BEFORE YOU TRAVEL

### Health conditions

This policy contains conditions relating to your health, the health of people travelling with you and the health of others who might not be travelling with you but on whose health the trip may depend (this would include a relative or a close business associate). In particular, we do not cover medical problems which you or they had before the cover started. Please see general exclusion number 1 for further details.

### Residency

You and all other persons insured on this policy must have lived in South Africa for at least six of the last 12 months before you bought this policy.

### Sports and activities

If the Insured Person intends to take part in a sport or activity during the Insured Trip, please note that cover is available for the activities listed in the two lists below. Cover is subject to the conditions below:

#### Hazardous Pursuits conditions:

- You must follow the safety guidelines for the activity concerned and where applicable use the appropriate and recommended safety equipment;
- Professional participation is excluded
- The Insured Person taking part in a sport or activity must be 69 years or younger.
- Cover under Section 1 will be limited to R500 000 while training for, participating, or engaging in any of the activities listed in the lists below.
- Sprains, strains and physiotherapy claims are excluded
- Search and rescue operations are excluded.
- The excess for Section 1 will be R500 while training for, participating, or engaging in any of the activities listed below.

#### Cover is provided for the activities listed below:

Badminton, Baseball, Softball, Basketball, Running (Excluding Marathons) Cricket, Handball, Netball, Golf, Squash, Tennis, Volleyball, Water polo, Canoeing (Open Water-Within Territorial Waters), Kayaking (Open Water-Within Territorial Waters), Rowing (Open Water-Within Territorial Waters), Sailing (leisure-Within Territorial Waters), Fishing (from shore), Fishing (At sea-recreational and within territorial waters), Wind Surfing, Swimming in a pool, Swimming in open waters (Within 100m off the shore), Scuba diving as a Licensed diver in waters less than 50m deep, snorkeling, scuba diving as an unlicensed diver and supervised, Snowboarding/Skiing on blue, red and green slopes, 4x4 Driving on the road, Leisure Cycling (for a distance less than 200km per trip), Skateboarding, Rollerblading, Ice skating, Field Athletics, Biathlon, Cross Country, Power lifting, Fencing, Ballet, Dancing, Gymnastics, Mountaineering up Mount Kilimanjaro with an accredited guide and Archery.

#### Cover is provided for the activities listed below; however, no cover is available under section 2 (Personal accident).

Hockey, Rugby, American Football, Soccer, Speed Boats, Canoeing (Less than 100km per trip), Kayaking (White waters/extreme), White Water Rafting (White waters/extreme), Supervised Sailing, Scuba Diving (as a licensed diver), Scuba Diving, Surf Skiing, Surfing, Wake Boarding, Water Skiing, High Diving, Ice Hockey, Black and Off Piste Skiing, Snowboarding, Off Road 4X4 Driving, Competitive Cycling, BMX extreme, Go Kart Racing, Mountain Biking, Quad Biking, Iron Man, Pentathlon, Running in a Marathon, Triathlon, Martial Arts (excl kick boxing), Wrestling, Elephant Riding, Horseback Safari, Dog Sledding, Horse Riding, Polo, Gorge Swimming, War Games, Bungee Jumping, Hiking/Trekking (on a clearly marked trail with a registered guide) and Show jumping.

## COVER OPTIONS AVAILABLE

### Trip options and durations

One trip of up to 91 days.

### Please note:

- It does not matter how long you buy cover for, it ends when you return to South Africa.
- If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit.

### Age limits

All persons must be 6 months under 80 years of age at the date of buying this policy.

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## Policy options

- **Individual**
  
- **Plan Name**
  - **Regional Travel Protection**
  - **Worldwide Travel Protection**

## Geographical areas

Cover is provided under this policy for international travel to anywhere in the world outside of the territorial limits of South Africa apart from travel to, through and from Cuba or Iraq.

## Trip

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 when you pass through the Point of Departure from within South Africa. Cover ends when you pass back through the Point of Departure in South Africa or at the end of the period shown on your policy schedule, whichever is earlier. Cover cannot start after you have left South Africa. Each trip must begin and end in South Africa and does not include one-way journeys.

## IMPORTANT CLAIM INFORMATION

### Medical and other emergencies

The Medical Emergency Assistance Company will provide immediate help if you are ill, injured or die outside South Africa. They provide a 24-hour emergency service 365 days a year. The contact details are as follows: **Phone: +44 1273 39274**

Please have the following information available when you contact the Medical Emergency Assistance Company so that your case can be dealt with swiftly and efficiently:

- Your name and address
- Your contact phone number abroad
- Your policy number shown on your policy schedule
- The name, address and contact phone number of your GP

**Please note:** This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than \$500, someone must contact the Medical Emergency Assistance Company for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses. If you have to return to South Africa under section B (Cutting short your trip) or section E1 (Medical and other expenses) the Medical Emergency Assistance Company must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to South Africa.

### 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 3101  
(Fax) +27 11 551 8290  
Email: SATravelclaims@aig.com

**Please note:** We must be notified of all claims as soon as it is reasonably practical to do so 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 South Africa 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.

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## 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 are 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:

### The Short-Term Insurance Ombudsman

PO Box 32334

Braamfontein

2017

Phone: (011) 726 8900

## GENERAL DEFINITIONS

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details of individual covers for further definitions.

**Business associate** Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

**Child/children** means the Insured Person's dependant children who are not in full-time employment and who are between the ages of 6 months and 19 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.

**Home** Your usual place of residence within South Africa.

**Manual labour** Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

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

**Partner** A person who you live with who is your husband or wife, common law husband or common law wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

**Point of Departure** The point where You pass through passport control, from within South Africa.

**Policy schedule** The document showing the names and other details of all the people insured under this policy and any special conditions that apply.

**Relative** 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.

**Valuables** 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.

**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 goals.

**We, us, our** AIG South Africa Limited.

**You, your** Each insured person named on the policy schedule. Each person must have lived in your country of residence for at least six of the last 12 months and have paid the appropriate premium.

## GENERAL CONDITIONS

The following conditions apply to all sections of this insurance:

1. 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 or if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, tell us anyway.
2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
3. You must give AIG South Africa 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.
4. You must help us get back any money that we have paid from anyone or from other insurers by giving us all the details we need and by filling in any forms.
5. 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.

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6. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
  7. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
  8. After a claim has been settled, any salvage you have sent into AIG South Africa Claims will become our property.

### **GENERAL EXCLUSIONS**

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

1. Any claim where the following apply.
  - a. The claim relates to a medical condition or an illness related to a medical condition which you or any person who your trip depends on (this would include a relative or a close business associate) knew about before you bought this insurance. You must make sure you tell us about any change in the state of health of yourself, anyone travelling with you, a relative or close business associate occurring after you have bought this policy but before you travel. Please refer to the health conditions section on page 1 of this policy wording for further details.
  - b. You are travelling against the advice of a medical practitioner.
  - c. You are travelling with the purpose of receiving medical treatment abroad.
  - d. You (or any person who your trip depends on) are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
  - e. You or any person who your trip depends on has been given a terminal prognosis.
2. 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.
3. You are not covered under this policy for any trip in, to or through the following countries: Cuba or Iraq.
4. 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.
5. Any claim arising out of war, civil war, invasion, revolution or any similar event.
6. 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).
7. 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.
8. Any claim if you already have a more specific insurance covering this.
9. Any claim arising from using a two-wheeled motor vehicle
10. Any consequential losses (losses which are not listed under the headings 'What you are covered for' in sections A to F, 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).
11. 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.
12. Any claim resulting from you travelling to a specific country or an area where the Foreign and Commonwealth Office have advised against all (but essential) travel.
13. Any claim arising from you flying in any aircraft other than a fully licensed passenger-carrying aircraft.
14. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
15. Motor racing, rallying or vehicle racing of any kind.
16. Subject to the Sport and Activity section of your policy, any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section for further details.
17. Notwithstanding the sport and activity section of your policy any claim relating to winter sports.
18. 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).
19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
20. 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).
21. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
22. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.

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## Specific Policy Terms and Conditions

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### SECTION A – CANCELLING YOUR TRIP

#### What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

**Please note:** If payment has been made using frequent flyer points, airmiles, 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 or a relative or friend living abroad who you had planned to stay 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 the police or relevant authority needs you to stay in South Africa after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
4. 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 table of benefits, if any. The excess will apply for each trip that you have booked and for each person insured under this policy.
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. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with AIG South Africa Limited.

#### Claims evidence required for section A

- 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
- An official letter confirming the need for you to remain in South Africa

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

### SECTION B – CUTTING YOUR TRIP SHORT

*Please note: If you need to return to the Point of Departure earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section for further details).*

#### What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left South Africa or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to South Africa if it is necessary and unavoidable for you to cut short your trip.

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**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 cutting short 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 are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to South Africa after a fire, storm, flood, burglary or vandalism to your home or place of business.

**What you are not covered for**

1. The excess as shown in the table of benefits, if any.
2. Cutting short 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. Any claims where the Medical Emergency Assistance Company has not been contacted to authorise your early return back to South Africa.
4. If you have to cut short your trip and you do not return to South Africa we will only be liable for the equivalent costs which you would have incurred had you returned to South Africa.
5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
6. The cost of your intended return travel to South Africa if we have paid additional travel costs for you to cut short your trip.

**Please note:** We will calculate claims for cutting short your trip from the day you return to South Africa or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

**Claims evidence required for section B**

- Policy schedule
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to South Africa

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

**SECTION C1 – PERSONAL BELONGINGS AND BAGGAGE**

**What you are covered for**

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

**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 noted in the table of benefits. 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 table of benefits. Please refer to the definition of 'valuables' in the General Definitions Section.

**SECTION C2 – 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 the appropriate airline or transport company 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.



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## SECTION C3 – PASSPORT AND TRAVEL DOCUMENTS

### What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

- Passport;
- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to South Africa (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

### What you are not covered for under sections C1, C2 and C3

1. The excess as shown in the table of benefits, if any (this does not apply if you are claiming under section C2).
2. Property you leave unattended in a public place.
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 and which you do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
6. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Shortages due to variations in exchange rates.
10. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
13. 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 C1 to C3

- 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
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- 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 and look after your property and not leave it unattended or unsecured in a public place
- **You must** carry valuables with you when you are travelling.
- **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 South Africa 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

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## SECTION D – TRAVEL DELAY

### What you are covered for

We will pay up to the amount shown in the table of benefits if your final international departure from or to 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.

### What you are not covered for under Section D

1. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
2. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

### Claims evidence required for Section D

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter 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.

## SECTION E1 – MEDICAL AND OTHER EXPENSES

*Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section for further details).*

### What you are covered for

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. Medical Expenses will be paid to the medical service provider. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment up to the limit stated in the policy schedule as long as it is for the immediate relief of pain only.
3. The cost of your return to South Africa earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approves this.
4. If you cannot return to South Africa as you originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
  - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to South Africa; and
  - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
  - Reasonable expenses for one relative or friend to travel from South Africa to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. We will pay up to the limit stated in the policy schedule for the cost of returning your body or ashes to South Africa or up to the limit stated in the policy schedule for the cost of the funeral and burial expenses in the country in which you die if this is outside South Africa.

**Please note:** If the claim relates to your return travel to South Africa and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

### What you are not covered for under section E1

1. The excess, if any, as shown in the table of benefits
2. Any medical treatment that you receive 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.
3. Any costs relating to pregnancy, if you are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to South Africa. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).

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7. Any costs for the following:
    - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
    - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and
    - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
  8. Any medical treatment and associated costs you have to pay when you have refused to come back to South Africa and the Medical Emergency Assistance Company considered you were fit to return home.
  9. Any treatment or medication of any kind that you receive after you return to South Africa.

## **SECTION E2 – HOSPITAL BENEFIT**

### **What you are covered for**

We will pay up to the limit shown in the benefit schedule if, after an accident or illness that is covered under section E1 (Medical and other expenses) of this insurance, you go into hospital as an inpatient. We will pay up to the limit shown in the table of benefits for each complete 24-hour period that you are kept as an inpatient.

**Please note:** This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to South Africa.

### **Claims evidence required for sections E1 and E2**

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary
- Proof of your hospital admission and discharge dates and times (for claims under section E2)

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

## **SECTION F – PERSONAL ACCIDENT**

### **What you are covered for**

We will pay up to the amount shown in the benefit schedule to you or your executors or administrators if you are involved in an accident during your trip which solely and independently results in one or more of the following within 12 months of the date of the accident.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
- Permanent total disablement (meaning a disability which prevents you from working in any job which you are suitably qualified and or experienced for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.)
- Death

**Please note:** We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your policy schedule. Subject to age limits listed in the table of benefits. Please refer to the table of benefits for full details.

Claims evidence for section F  
Please phone to ask for advice

**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 possession 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)

[sacomplaints@aig.com](mailto:sacomplaints@aig.com)

**Matters of Importance**

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