

Hollard.

travel



travel
solutions

Travel Insurance Policy Wording



1. Your policy is underwritten by the Hollard Insurance Company (Hollard) Limited, a registered short-term insurer and an authorised financial services provider and managed by Oojah Travel Protection, an authorised financial services provider.
2. **IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 1-877-826-2910**
3. This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The Master Policy is held with HLP Travel Solutions.
4. Interpretation: The proposal of insurance, this Policy and the Certificate together with any endorsement thereto shall read as one document. If any word or expression has been given a specific meaning it shall have the same meaning wherever it appears. Headings have been inserted to help You find the information You need. They must not be taken to affect the interpretation of the Policy. Should there be any conflict in interpretation between the contents of the printed Policy and the contents of the Certificate, the Certificate shall be given precedence.
5. The Certificate tells You:
 - a. How much your Sum Insured Limits and Excess amount is.
6. Specific conditions and exclusions will apply to individual Sections of Your policy while general exclusions and conditions will apply to the whole of Your policy.

WHO QUALIFIES FOR THE COVER

1. We will provide the services and benefits described in this policy to persons who have purchased a policy through HLP Travel Solutions.
2. **Age Limits:**
 - a. The maximum age limit is 55 years
3. To be covered, You must be healthy and fit to travel;
4. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner;
5. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
6. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations / consultations, or awaiting results of investigations, where the underlying cause has not been established);
7. Pregnancy and Childbirth: There is no cover under this policy for pregnancy or childbirth or any related medical event.
8. It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions or close relatives in the event of any need to cancel, or curtail a Trip as a result of changes in their health.
9. Health: Your policy contains restrictions regarding Pre-existing Medical Conditions. Refer to Important Health Information for more information.

HOW TO CONTACT US

1. **EMERGENCY ASSISTANCE: 1-877-826-2910**
2. **SUBMISSION OF CLAIMS & ENQUIRIES: 1-877-826-2910**

AUTHORISATION OF EXPENSES

1. **Medical Emergency: Accident & emergency department (A&E), emergency room (ER) or casualty department.**
 - a. You, Your travel companion or someone designated by You must phone 1-877-826-2910 immediately when Your condition has been stabilised in the emergency department.
 - b. If You don't contact us for authorisation to be admitted as an inpatient our liability will be limited to \$1,500 and you may be responsible for all medical expenses in excess of \$1,500.

The following conditions are covered whilst you are being treated in the A&E, ER or casualty department:

- i. Anaphylaxis (airway constricted).
- ii. Bone fracture.
- iii. Burns.
- iv. Cardiac Arrest.
- v. Choking / blockage of the airway.
- vi. Diving disorders or drowning.
- vii. Heat stroke.
- viii. Hair tourniquet (where a hair or other thread becomes tied around a toe or finger tightly enough to cut off blood flow).
- ix. Heavy bleeding.
- x. Hyperglycemia (diabetic coma) and Hypoglycemia (insulin shock).
- xi. Hypothermia, or Exposure
- xii. Insect and animal bites and stings.
- xiii. Joint dislocation.
- xiv. Poisoning.
- xv. Seizures, or a malfunction in the electrical activity in the brain.
- xvi. Stroke.
- xvii. Wounds, including lacerations, incisions and abrasions,
- xviii. Gastrointestinal bleeding, avulsions and Sucking chest wounds.

2. **Medical Emergency: Inpatient and outpatient treatment.**
 - a. You must phone 1-877-826-2910 prior to receiving any treatment where the cost is more than \$1,500.
 - b. If You are unconscious Your travel companion must contact us within 24 hours of your admission. If You are travelling alone You must contact us within 24 hours of regaining consciousness.
 - c. If You don't contact us for authorisation prior to receiving treatment our liability will be limited to \$1,500 and you may be responsible for all medical expenses in excess of \$1,500.
 - d. Ambulance expenses are only covered in life threatening situations when you are not physically able to get to a medical facility.

- e. If you have any other condition other than those listed above you must seek assistance and treatment at a pharmacy or Urgent Care. If you go to an Emergency Room, your claim may not be accepted or may be limited.

IMPORTANT NOTICE

We would like to draw Your attention to important features of Your policy including:

1. This is a legal contract between HLP Travel Solutions (Pty) Ltd and Hollard Insurance.
2. **Terms and conditions** are the rules You have to comply with in order for the policy to be valid – for example, you must contact us for authorisation of treatment.
3. **Emergency Medical Expenses:** This policy is **NOT a Medical Aid**, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation.
4. **Adventure Sports & Activities:** Your policy contains restrictions regarding the participation in sports. Please note that we do not provide cover for rescue costs relating to altitude sickness or any other sport or activity. Refer to Section 1 for covered activities.
5. **Trip Limits:** Trips must commence and end in your country Permanent Residence as per Your origin of travel and a return ticket must have been booked prior to departure.
6. **We use an appointed emergency assistance provider: they can be contacted on 1-877-826-2910.**

YOUR RESPONSIBILITIES

1. **Your duty of disclosure:** You have a duty of disclosure to Us when it is relevant to Our decision whether to insure You, and, if We do, on what terms whenever You apply for, or change an insurance policy.
2. **Medical Emergency:** **Accident & emergency department (A&E), emergency room (ER) or casualty department** (Authorisation of Medical Expenses)
3. You must **declare all pre-existing medical conditions** to Us prior to purchasing the policy, or when your health status has changed.
4. **Avoid fraudulent acts.** All dealings concerning this policy must be done honestly and in good faith. If You are found to have engaged in fraudulent or dishonest behaviour, You will lose all rights to claims and premiums. Examples of fraudulent behaviours are:
 - a) Providing false information (claim or risk profile)
 - b) Making a claim that You know to be false, fraudulent or exaggerated
 - c) Obstructing the outcome of a legal matter.
5. No admission, statement, offer, promise, payment or indemnity relating to Your medical treatment may be made by You without Our prior consent in writing.
6. You must give all information, documentation and assistance required by Us to obtain indemnity from other parties.
7. **Observe all terms and conditions**, which are the rules You have to stick to in order for the policy to

be valid. If You don't it may result in Us refusing to pay You out for a claim.

8. **Communication of Material Changes:** Any changes in Your circumstances must be communicated to Us in writing immediately and if possible before such changes occur to ensure continuous cover. Provided that the changes are acceptable to Us, they will be effective from the date agreed upon, subject to Our terms and conditions being complied with. We will confirm these changes by sending You an updated Schedule.

IMPORTANT HEALTH INFORMATION

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, reject Your claim or reduce the amount of any claim payment at our sole discretion.

1. No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:
 - a. You have declared ALL Pre-existing Medical Conditions to Us; and
 - b. We have accepted the condition(s) for insurance in writing.
 - c. We may require You to obtain a medical report from Your General Practitioner in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

CLAIMS

1. **How a claim benefit is calculated:** When We pay a claim We consider a number of aspects in calculating the amount. These can include:
 - a. The amount of financial loss;
 - b. The excess;
 - c. The maximum benefit limits and sub-limits;
 - d. The terms and conditions of the policy
2. **Third party liability claims:** We may finalise the claim by paying You the limit of liability, or any lesser amount for which the third party claim may be settled. This will release Us from any further liability for the claim.
3. **You cannot claim more than the sum insured**, even if Your financial loss was greater.
4. **If You have more than one policy underwritten by Us**, the maximum We will pay shall not exceed the sum insured of whichever policy has the highest sum insured. Example, if one policy covers up to \$5,000 and the second up to \$7,000 the maximum we will pay is \$7,000.
5. In approving Your claim, our acceptance will be subject always to the Sum Insured or Limit of Indemnity stated in the Schedule and subject to deduction of the First Amount Payable.
6. **We do not pay interest** unless ordered to do so by a South African court of law.
7. You have to **sign a release** in Our favour before We will settle a claim.
8. **The pay-out is always reduced by the excess. (If applicable)** For every valid claim, You will always have to pay the first amount, also known as the excess. For example, if there is an excess of \$100 on a \$1,000 claim, then You will receive a pay-out from us of \$900. The excess is listed in the

Certificate. The excess applies per person to any claim from a separate event.

9. **How to claim:**

- a) You must phone 1-877-826-2910 prior to receiving any treatment. You will be assisted with details of the appropriate service provider.
- b) Send Us all documents.
- c) Sign a release before We pay You if we are reimbursing your for medical expenses you have paid.
- d) The entire claims procedure is at Your own expense, including the cost to obtain all reports We may require, or if You are required to submit to a medical examination.

TIME LIMITS YOU MUST ADHERE TO

1. **Immediately:**

- a) You **MUST** contact Us before incurring **expenses in excess of \$1,500**. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours. If You don't contact us for authorisation, We may provide no cover or reduce the amount We pay.
- b) Notice of death must be given immediately to Us.

2. **48 Hours:**

- a) Pre-existing cover is valid for expenses incurred where You are hospitalised for more than 48 hours for the conditions mentioned under Section 1.

3. **30 Days:**

Send Us the following within 30 days:

- o Completed claim form
- o Details of any other policy covering the claim
- o Any other documentation We think is necessary to handle the claim (such as death certificates, receipts, medical reports, invoices or a police report).

4. **90 Days:**

If We formally reject Your claim, You have 90 days to appeal this decision with Us.

5. **180 days**

If We maintain Our rejection, You have a further 180 days to start any legal action against Us.

6. **365 days**

- o Your claim will no longer be valid after 365 days, unless You have started legal action against Us, or the claim concerns Your legal liability towards a third party.

If You go beyond any of these time limits, Your right to payment of the claim will lapse.

WHAT TO DO IF YOUR CLAIM IS REJECTED

If We reject or dispute Your claim, You have the right to appeal the decision. Send your complaint in writing to:

The Hollard Insurance Company Limited

PO Box 87419

Houghton

2041

Republic of South Africa

Tel: +27 11 351 5000

Fax: +27 11 351 8012

E-mail: complaints@hollardti.co.za

OTHER POINTS TO NOTE

1. **Cancellation:** This Policy may be cancelled:
 - a. by HLP Travel Solutions (Pty) Ltd at any time in writing;
 - b. by Us by giving thirty (30) days' notice to You at Your last known address.
 - c. If You cancel the Policy We will be entitled to retain a portion of the premium calculated at pro-rata for the period that this policy was in force, provided no visa has been obtained using this policy, and no claims have been submitted to Us. No refund is due once a Trip has commenced, or after the expiry date of Your policy;
 - d. If We cancel the Policy We will retain a pro-rata premium.
2. **Territorial limits:** The cover in this policy is valid for travel outside the territorial limits of Your Country of Residence. We don't provide cover for travel to a country where the United Nations Armed Forces are present and active, or where the British and Commonwealth Office and/or the local department of foreign affairs has issued a travel warning.
3. The policy is subject to **South African law**.
4. Medical claims are paid to the supplier or to the insured if a reimbursement is required.
5. In the event of a valid claim, You shall allow Us the use of Your travel documents.
6. **Currency:** We shall use the rate at the due date of settlement, should Your expenses incurred be in a foreign currency. The monetary limits are deemed to be United States of American Dollars.
7. **Interpretation:** Should there be any conflict in interpretation between the contents of the printed Policy Wording and the contents of the Schedule of Benefits, the Schedule of Benefits shall be given precedence.
8. The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. **Responsibility for any loss, medical complication or death** resulting from any factor reasonably beyond Our control cannot be accepted by Our emergency assistance provider or Us.
9. **When coverage ends:** The policy terminates on the earliest of the following dates:
 - a. On the date of return Home (when You pass through passport control)
 - b. On the date You reached the maximum age limit for the cover selected
 - c. On the date of return appearing on Your certificate.
 - d. After the termination of cover by either HLP Travel Solutions (Pty) Ltd or Hollard Insurance.
10. **Automatic Extension:** The period of insurance shall automatically be extended due to the occurrence of an event giving rise to a legitimate claim under Section 1 (Medical expenses and Repatriation) occurring after the commencement of Your Trip.
11. **Repatriation:** We will use Your return ticket towards Our costs for repatriation. Repatriation is back to Your Home.
12. **Rights of others:** This policy gives rights to You only. Any extension of Our liability for the losses of any

other person gives no right to that person to claim from Us.

13. Privacy of your personal information

- a) Processing your personal information: We have to collect and process some of your personal information in order to provide you with our products and services, and also as required by insurance, tax and other legislation.
- b) Sharing your personal information: We will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to assess claims, prevent fraud and to conduct surveys.
- c) Accessing your medical information: We may ask you to undergo any necessary medical testing, blood testing and examinations. We may also ask you to send us any medical information we need to accurately assess our risk or your claims.
- d) Protecting your personal information: We take every reasonable precaution to protect your personal information (including information about your activities) from theft, unauthorised access and disruption of services.
- e) Receiving marketing from us: Please contact us if you want to change your marketing preferences. Remember that even if you choose not to receive marketing from us, we will still send you communications about this product.

MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results in injury.

Carrier Accumulation limit: The maximum amount we will pay in the aggregate under this policy in respect of insured persons travelling in the same Carrier at any one time.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle and motorcycles) or water conveyance licensed to carry passengers for hire and in (or on) which You are travelling as a fare paying passenger.

Children/Child: Your natural or adopted child (son/daughter) not in full-time employment, under the age of 18 years, unmarried, not pregnant, without children and primarily dependent on Your maintenance and support.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person under the age of 70 years, and resident of your country of residence.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Family: The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 21 years of age (in full-time education and residing with them).

Home: Your principal place of residence, used for domestic purposes in Your Country of Residence.

Home Country: Your country of residence.

Inpatient: A hospital patient of a legally registered hospital or medical clinic who receives lodging and food as well as treatment.

Insured Person or You/Your: Each active HLP Travel Solutions Member whom the appropriate premium has been paid.

Injury: A bodily injury or physical trauma resulting from an Accidental Bodily Injury.

Illness: Any fortuitous sickness, illness or Disease originating, contracted, commencing or manifesting itself during Your Trip.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per Insured Person.

Medical emergency: An acute injury or illness that poses an immediate risk to a person's life or long term health. Treatment is provided in an accident & emergency department (A&E), emergency room (ER), casualty department or a by a general medical practitioner.

Medical Health Declaration: Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Outpatient: A person who goes to a doctor's office or hospital for treatment but who does not spend the night there.

Period of Insurance: The period shown on the Certificate, subject to the Effective Date.

Policy Excess: The first amount, per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies.

Pre-existing Medical Condition:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during 12 months prior to the commencement of cover under this policy and/or prior to any Trip: and
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driver licence and passport.

Trip: When travelling in a direct and uninterrupted manner on an International Journey, outside the borders of Your Home Country, commencing when You pass through passport control from Your Home Country and ending when You pass back through passport control into Your Home Country (including local connecting flights).

Their: HLP Travel Solutions (Pty) Ltd

We, Our or Us: The Hollard Insurance Company Limited, a registered short-term insurer and licensed financial services provider.

You/Your: Each active customer of HLP Travel Solutions (Pty) Ltd for whom the appropriate premium has been paid,

and at the commencement of the Period of Insurance being not more than the specified age limit.

WHAT WE DO NOT COVER

Applicable to all Sections

The following **General Exclusions** apply to the entire Policy:

- 1) Any person who has reached the age limit.
- 2) Medical expenses incurred after 12 months of the loss occurring, or the sickness first manifesting itself.
- 3) Expenses which at the time of happening is insured by or would but for the existence of this policy, be insured by any other existing policy.
- 4) Any consequential loss (not listed under the headings "What is covered"). Examples of losses We will not pay for include costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to Your illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share fees, holiday points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim)
- 5) Any deliberately reckless; negligent act or omission by You.
- 6) Any claim arising or resulting from Your own illegal or criminal act.
- 7) Needless self-exposure to danger except in an endeavour to save human life.
- 8) Any claim arising directly or indirectly from:
 - a) An Insured Person being under the influence of alcohol with more than 0.05 % (BAC) of alcohol in his blood, 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.
- 9) Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, intentional self-injury, mental disturbance or disorders, insanity, psychiatric, psychological, emotional or nervous conditions.
- 10) Sexually transmitted diseases or any related condition.
- 11) Myalgia.
- 12) Cancer of any kind.
- 13) You (being the driver of a motor vehicle or motorcycle) not being in possession of a valid/legal license.
- 14) You are engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
- 15) Cover for the intention of emigrating (travelling on a one-way ticket).
- 16) You engaging in or practising for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving / Cave Diving, Flying as crew, Heli-skiing, Horse Jumping, Horse Racing, Hunting / Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Microlighting, Motor Racing (all types), Mountaineering, Parasailing, Paraskiing, Polo, Potholing, Professional Sports, Quad Biking exceeding 250cc, Rock Climbing, Rock Scrambling, Shark feeding/cage diving, Skeleton, Ski Jumping, Ski Racing,

Ski Stunting, Skiing off-piste, Snowboarding off-piste, Steeplechasing, Team sports played in competitive contests, Wrestling, Yachting (racing) or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance.

- 17) Flying or sea travel of any kind, except:
 - i. On a flight arranged by Us (Repatriation and Evacuation);
 - ii. As a fare paying passenger on a Carrier (not as a member of the crew).
- 18) War (whether War be declared or not), Hostilities, Invasion or Civil War. For Medical Expense (Section 1) benefits only this exclusion is amended as follows: This Policy does not cover death or disablement in any way caused or contributed to by war, whether war be declared or not, hostilities or any act of war or civil war when the Insured Person is taking an active part therein.
- 19) Radioactive Contamination, whether arising directly or indirectly.
- 20) Engaging in occupational activities requiring the use of explosives.
- 21) Being in the service of any military or police force, or militia or paramilitary organisation.
- 22) You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
- 23) Nuclear, Chemical and Biological Terrorism: this Policy does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 24) Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on our behalf).
- 25) Cover for the fulfilment of any ransom demands.
- 26) Pregnancy, childbirth or any related medical event.
- 27) Participation as a professional sports person receiving payment for each appearance (other than sponsorship only);
- 28) Any sport not listed in this policy (refer to Adventure Sports Table)
- 29) Contraceptive devices, prosthetic devices and/or crutches, a brace of any kind, new/replacement spectacles and new/replacement dentures.

SECTION 1: OVERSEAS MEDICAL

You are covered for:

- a) Inpatient and Outpatient treatment related to Your unexpected Illness, Injury or death;
- b) Inpatient treatment when you are hospitalised for more than 48 hours relating to the following medical conditions you already have:
 - 1) Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, food Intolerance, hay fever
 - 2) Asthma, providing that you have no other lung disease
 - 3) Bell's palsy
 - 4) Benign positional vertigo
 - 5) Carpal tunnel syndrome
 - 6) Coeliac disease
 - 7) Congenital blindness
 - 8) Congenital deafness
 - 9) Diabetes (Types I and II) provided you were diagnosed over 12 months ago and has no eye, kidney, nerve or vascular complications. Do not suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolemia
 - 10) DVT provided you do not suffer from a cardiovascular condition
 - 11) Epilepsy provided there has been no change to your medication regime in the past 12 months
 - 12) Flu provided the symptoms are not accompanied by shortness of breath, chest pain, sudden dizziness or confusion
 - 13) Folate deficiency
 - 14) Gastric reflux
 - 15) Hiatus Hernia
 - 16) Hypercholesterolemia (High Cholesterol) provided you do not also suffer from a known cardiovascular disease and/or diabetes
 - 17) Hyperlipidaemia (High Blood Lipids) provided you do not also suffer from a known cardiovascular disease and/or diabetes
 - 18) Hypertension (High Blood Pressure) provided you do not also suffer from a known cardiovascular disease and/or diabetes
 - 19) Impaired Glucose Tolerance
 - 20) Incontinence
 - 21) Insulin Resistance
 - 22) Iron Deficiency Anaemia
 - 23) Meniere's disease
 - 24) Menopause
 - 25) Migraine
 - 26) Osteopenia
 - 27) Osteoporosis
 - 28) Pernicious Anaemia
 - 29) Raynaud's disease
- c) Inpatient treatment when you are hospitalised for more than 48 hours relating to a medical condition you already have, where You have declared the

medical condition to Us, and we have agreed to provide cover in writing to You.

- d) Inpatient and Outpatient treatment related to Your unexpected injury whilst participating on a non-professional basis in the following Sports and Activities:
 - 1) Abseiling
 - 2) Acrobatics
 - 3) Aerobics
 - 4) American football
 - 5) Amateur Athletics
 - 6) Archery
 - 7) Badminton
 - 8) Banana boat rides
 - 9) Baseball
 - 10) Basketball
 - 11) BMX cycling (exclude racing and competition)
 - 12) Blackwater rafting, cave tubing
 - 13) Boating, sailing
 - 14) Bowling (lawn & ten pin)
 - 15) Boxing (training / no contact)
 - 16) Bungee jumping using a body harness as a back-up
 - 17) Camel riding for a day or if you are on a camel trek
 - 18) Canoeing (inland or 10km coastal waters limit)
 - 19) Canyon swing
 - 20) Clay pigeon shooting
 - 21) Cricket
 - 22) Curling
 - 23) Cycling (exclude racing and competition)
 - 24) Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)
 - 25) Dirt boarding
 - 26) Dragon boating
 - 27) Dune buggy
 - 28) Elephant riding for an hour, a day or overnight
 - 29) Fencing
 - 30) Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: exclude ice fishing or commercial fishing)
 - 31) Fly by wire
 - 32) Football
 - 33) Go karting (recreational)
 - 34) Golf
 - 35) Gym - including weights, Pilates, aqua aerobics, yoga
 - 36) Gymnastics
 - 37) Handball
 - 38) Hiking (under 6,000 meters altitude / organised tours / clearly marked routes. Exclude solo treks, mountaineering and helicopter rescue)
 - 39) High diving (less than 10 meters)
 - 40) Hockey (field or indoor / exclude ice hockey)
 - 41) Horse riding (leisure, on a tour with a licenced tour operator, non-competitive / exclude polo, hunting and jumping)
 - 42) Hot air ballooning (exclude racing and competition)
 - 43) Husky sledge driving (exclude endurance and racing)

- 44) Ice skating (indoor and outdoor rinks / exclude racing)
- 45) Jet boating
- 46) Jet skiing
- 47) Jogging
- 48) Kayaking - white water, sea, river, lake
- 49) Kite boarding
- 50) Kite surfing (exclude racing, competition and surfing during a storm)
- 51) Land surfing
- 52) Marathons
- 53) Martial arts (training, exclude contact)
- 54) Moped, scooter (your country of residence and local licence for operating this class of vehicle required; must be wearing a helmet)
- 55) Motor experience as a passenger only (excluding racing)
- 56) Motorcycle riding (limited to a maximum of 50 cc / your country of residence and local licence for operating this class of vehicle required / Must be wearing a helmet / exclude off-road, racing and competition)
- 57) Motorcycle riding (as a passenger you must be wearing a helmet)
- 58) Mountain biking (exclude racing and competition)
- 59) Netball
- 60) Paint ball
- 61) Parasailing over water
- 62) Quad biking (not exceeding 50 cc / exclude racing and competition)
- 63) Racquetball
- 64) Roller skating
- 65) Roller blading/inline skating
- 66) Rowing/sculling, surf boat rowing (inland or 10km coastal waters limit)
- 67) Rugby
- 68) Running or jogging, including half-marathon or less, marathon and ultra-marathon distances
- 69) Safari tours (exclude hunting/guns)
- 70) Sail boarding/wind surfing
- 71) Sailing
- 72) Sandboarding/sandskiing
- 73) Scuba diving (when an open water diving licence is held and diving with a buddy diver, or diving with a licensed instructor / maximum depth 30m)
- 74) Shark cage diving
- 75) Segway tours
- 76) Skateboarding
- 77) Skiing (on-piste or glacier / exclude racing, competition and black slopes for first time skiers)
- 78) Skidoo
- 79) Snorkelling
- 80) Snowboarding
- 81) Soccer
- 82) Softball
- 83) Speed boating (as a passenger on a licensed carrier)
- 84) Squash
- 85) Stand-up paddle surfing/paddle boarding
- 86) Surfing (exclude competition)
- 87) Swimming
- 88) Swimming with whales/whale sharks/dolphins

- 89) Tennis
- 90) Tobogganing (exclude racing and competition)
- 91) Tuk Tuk as a passenger (excludes Tuk Tuk racing)
- 92) Volleyball
- 93) Wakeboarding (exclude competition)
- 94) Wall climbing (artificial / Proper harness wear and usage / exclude racing and competition)
- 95) Water polo
- 96) Water skiing (exclude competition)
- 97) White water rafting (grades 1 to 4)
- 98) Windsurfing (exclude competition)
- 99) Yachting (inside territorial waters / exclude racing and competition and being a member of the crew)
- 100) Yoga
- 101) Zip line
- 102) Zorbing (exclude racing and competition)

We will pay the following costs, up to the Limit of Liability in the Schedule of Benefits, for each Insured Person:

- 1) Authorised medical expenses for the immediate treatment of an unforeseen Medical Emergency;
 - 2) Medical Practitioner's fees;
 - 3) Inpatient treatment;
 - 4) Outpatient treatment related to an unexpected Illness or Injury;
 - 5) Ambulance charges to the nearest hospital we referred you to when you are physically unable to get to a hospital yourself.
- e) On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim, We will pay up to the Limit of Liability In the Schedule of Benefits per Trip:
- 1) Medical Evacuation: Emergency transportation arranged by us to the closest medical facility appropriate for your needs for the immediate treatment of a covered illness or injury;
 - 2) Medical Repatriation: We will pay for transportation back to your country of residence if you were treated as an inpatient for a covered illness or injury and your fit-to-fly requires that you travel on a different date than your booked date.
 - 3) Visit by family: A return journey air ticket (economy class) plus reasonable accommodation costs (three star) arranged by Us for one person required, on medical advice, to fly out to You. The benefit is only activated upon your 5th day as an patient.
 - 4) Accompanying travel companion: We will pay for the additional transport expenses (economy class) and accommodation costs (three star hotel) incurred by one person to stay with You and accompany You on the Trip Home.
 - 5) Death abroad: In the event of a covered illness or injury that results in death, we will pay for the transportation of your body or ashes to a funeral home in your country of residence or for your burial in the country of your death. We

will pay for the following services arranged by us:

- Coordinating with local authorities on the post-mortem exam
 - Removal and transportation of the body to medical facilities, coroner and airport
 - An appropriate container for transport of remains
 - Coordination with government agents to arrange for services, authorizations, and approvals for transport
 - Air and ground shipping expenses
- 6) Emergency dental or optical: We will pay for pain stilling treatment up to the limit of liability.

Section 1: Your responsibilities

- a) All claims must be accompanied by a medical report stating:
- i. Diagnosis
 - ii. Date of first consultation
 - iii. Treatment provided
 - iv. Cause of medical problem
 - v. Medical reason if You are unfit to fly
- b) You must contact us as per the Authorisation requirements on pages 2 and 3.
- c) You or your close relative must contact us to make all the travel and accommodation arrangements prior to incurring the expense.
- d) You must send a copy of your airline ticket to us immediately in order for us to determine whether we can use your ticket for evacuation or repatriation.

Section 1: What we do not cover

- a) Costs in excess of \$1,500 which have not been authorised by Us in advance (see Authorisation of expenses on pages 2 and 3). Where no prior approval has been obtained from Us, Our liability will be limited to \$1,500 for any one incident;
- b) Motorcycle/moped/scooter/quad bike riding if You are not wearing a helmet, and/or You are not in possession of a valid motor cycle license from your country of residence or the country you are travelling in and the engine capacity is more than 50 cc;
- c) Any claim arising directly or indirectly as a result of any Pre-existing Medical Condition, unless:
- i) You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
 - ii) It is a condition listed under "What is covered" and You have not been hospitalised for treatment of the same condition in the past 24 months.
- d) Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to Your Country of Residence;
- e) Any costs where you have declined to be evacuated or repatriated. Our cover will terminate immediately and any further costs will be for your own account.

- f) Any treatment which is not a surgical or medical procedure received as an Inpatient or Outpatient;
- g) Any claims for costs related to pregnancy or childbirth.
- h) Treatment or services provided by a private clinic or private hospital, health spa, convalescent home or any rehabilitation centre;
- i) Treatment and/or surgery for cosmetic purposes;
- j) The Policy Excess;
- k) Physiotherapy without a referral from a general practitioner. Where you have been referred, Our maximum cover for physiotherapy or manipulative therapy is limited to \$200.
- l) Cancer of any kind (whether pre-existing or not).
- m) Medical expenses incurred after 12 months of the loss occurring or the illness first manifesting itself.
- n) Outpatient treatment related to a pre-existing medical condition.
- o) Pre-existing medical conditions: Expenses related to a pre-existing medical condition when You are hospitalised for less than 48 hours.
- p) All persons to whom a terminal prognosis have been given (whether pre-existing or not), except the costs to confirm a diagnoses.
- q) Treatment and medicines in connection with the stabilisation and regulation of a pre-existing, chronic or recurrent illness.
- r) Any costs relating to search and/or rescue operations;
- s) Any costs for helicopter rescue due to altitude sickness;
- t) Unused flights and/or accommodation.
- u) Pre-paid flights and/or accommodation.
- v) Taxi costs.
- w) Telephone costs
- x) Anything mentioned in the General Exclusions.

SECTION 2: PERSONAL ACCIDENT

Section 2: What we cover

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or Permanent Disablement, We will pay up to the Limit of Liability in the Schedule of Benefits to You or Your legal personal representatives the following benefits: (benefits are per insured person)

INSURED EVENT	SUM INSURED, Expressed as a percentage of the Limit of Liability
a) Death	100%
b) Total, permanent and irrecoverable loss of hearing in both ears	100%
c) Total, permanent and irrecoverable loss of hearing in one ear	50%
d) Total, permanent and irrecoverable loss of sight in both eyes	100%

e) Total, permanent and irrecoverable loss of sight in one eye	50%
f) Total, permanent and irrecoverable loss of both hands or feet	100%
g) Total, permanent and irrecoverable loss of one hand and one foot	100%
h) Total, permanent and irrecoverable loss of one hand or one foot	50%
i) Permanent and total loss of speech	100%
j) Permanent and incurable paralysis	100%
k) Permanent and total loss of four fingers and thumb of either hand	70%
l) Permanent and total loss of four fingers or thumb of either hand	40%
m) Permanent Total Disablement	100%
n) Permanent Disabilities not provided for under the listed Insured Events "a to m"	15%

Section 2: Your responsibilities

- a) The diagnosis and determination of Permanent Total Disablement must be made and documented by Our Medical Officer, and must be continuous and permanent for at least 24 consecutive months from the onset of the disablement;
- b) Permanent total loss of use of a limb shall be treated as a loss of limb;
- c) In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each Insured Person, not exceeding the Accumulation Limit;
- d) Notice of death must be given immediately and We will have the right to have a post mortem examination of the body.

Section 2: What we do not cover

- a) Injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) Disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) Any payment in excess of the amount legislated by law arising from death of Insured Persons under 18 years of age;
- e) An Insured Person engaging in any Adventure Sports and Activities (regardless of whether the Adventure Sports and Activities premium has been paid);
- g) Any claim arising directly or indirectly from any type of illness and/or bacterial infection, except that this exclusion shall not apply to medically acquired infections or blood poisoning which may result from an accidental cut or wound;
- h) Anything mentioned in the General Exclusions.

Schedule of Benefits

Section	Benefit	Limit	Deductible / Excess
Section 1	Emergency Medical & Related Expenses	\$250000	Out-Patient:
	Medical expenses as a result of war & terrorism	Included	\$100
	Medical transportation, repatriation & evacuation	\$65000	In-Patient:
	Compassionate emergency visit by family	\$7500	NIL
	Repatriation of Travel Companion	\$2500	
	Burial, cremation or return of mortal remains	\$25000	
	Dental & Optical as a result of injury or illness	\$1000	
	Medical expenses as a result of leisure sporting activities	Included	
Section 02	Accidental Death	\$5000	
	Accidental Total Permanent Disablement	\$5000	
	Known Accumulation Limit	\$360000	