



DiscoveryCard

international travel
insurance policy

DiscoveryCard international travel insurance policy wording

This document was prepared on 1 September 2015, and applies to all airline or cruise tickets purchased on or after 1 September 2015, and will be valid until new policy wording is issued to replace it. DiscoveryCard travel insurance is underwritten by The Hollard Insurance Limited (Hollard), a registered short-term insurer and an authorised financial services provider, and is managed by Oojah Travel Protection.

This policy wording sets out the terms, conditions and exclusions of your cover. It also includes information to help you in an emergency. Specific conditions and exclusions will apply to some sections of your policy, while general exclusions and conditions will apply to your whole policy.

The services and benefits described in this policy are only available to people who live in South Africa, Swaziland, Lesotho or Namibia. This means that their main home is in one of the countries listed above and they have not spent more than six months in another country in the year before they bought this policy.

Please note

A master certificate is issued to Discovery for DiscoveryCard non-medical travel insurance cover. The schedule of benefits must be read with this policy wording to form the complete policy document for your travel insurance cover.

It is important that you read and understand both the certificate and the policy wording.

Contact details

- If you have any questions about your cover, please call **+27 11 351 4533**.
 - For emergency assistance or authorisation of expenses, call **011 529 6900**. The line is available 24 hours a day.
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Important notes

Please note the following important features of your policy

01 | How do you activate the automatic travel insurance benefit?

The DiscoveryCard International Travel Insurance Benefit is available to you if you have:

- a | A Purple DiscoveryCard in good standing that paid for part of your international ticket; or
- b | A Platinum, Gold or Blue DiscoveryCard in good standing that paid for the full cost of your international ticket.

Definition of 'paid': It means the cardholder either swiped at the point of sale, or used an EFT, or used any mechanism provided for payment in the rules of the DiscoveryCard Loyalty Programme.

Definition of 'international ticket': international airline or cruise ticket to or from South Africa, Swaziland, Lesotho or Namibia, or the airport taxes on a voyager-free international ticket to or from South Africa, Swaziland, Lesotho or Namibia.

02 | Who qualifies for the cover?

- a | The Principal Cardholder; or
- b | The Secondary Cardholder; or
- c | A listed dependant of the principal cardholder's Discovery Health administered Medical Scheme or Discovery Life policy.

03 | Conditions and exclusions for non-insured travelling companions or close family who have to cancel or curtail a trip because of changes to their health.

04 | Age limits

- Personal accident benefits do not apply if you are older than 75.
- If you are older than 65, you don't qualify for permanent total disability unless you are employed.

05 | Trip limits

- Trips must start and end in South Africa, Swaziland, Lesotho or Namibia and you must have booked and paid for your return airline or cruise ticket with your DiscoveryCard before starting your trip.

06 | Emergency assistance

- In an emergency, you must contact us for authorisation before you pay for expenses over R5 000.
- If you don't contact us for authorisation, we can choose not to cover your expenses or reduce the amount we pay.

07 | You are allowed to claim compensation from your carrier if:

- You are denied boarding;
- Your flights are cancelled;
- Your flight has long delays; and
- Your baggage is lost, damaged or delayed.

08 | Loss or damage to your baggage by carrier

- You must report the loss or damage to the carrier immediately (contact details below). Once you have reported the loss, you can send your claim to us.
- Please call us on **+27 11 351 4533** or email **claims@hollardti.co.za** if you want to claim.

09 | Third party liability

- If you use any mechanically propelled vehicle, (for example a car, motorcycle or scooter), you will not qualify for third party liability cover under this policy

10 | Personal possessions

- This policy covers your personal baggage.
- If you are planning to take expensive items like advanced cameras, jewellery and other valuables with you, please check that you have enough cover for personal possessions under your home contents insurance policy.
- The maximum we will pay for valuables (as defined) owned by each insured person is limited to R5 000.

11 | Policy excess

- You may be charged an excess when you claim. This means you will have to pay the excess value for each insured person, for each claim. The amount you pay will be the first part of the claim as stated in the schedule of benefits.

Meaning of words

Accidental bodily injury: a sudden, violent, external event, which happens at a known time and place and causes the death, loss of an arm, leg or sight, or permanently disables the insured person in the 12 months after the event.

Cancellation: foregoing a planned trip due to the insured person's inability to start a trip.

Cardholder:

- a | A Purple DiscoveryCard in good standing that paid for part of your international ticket; or
- b | A Platinum, Gold or Blue DiscoveryCard in good standing that paid for the full cost of your international ticket.

Carrier: a scheduled or chartered aircraft or land or water transport that is licensed to carry passengers for hire, on which you are travelling as a fare-paying passenger. Aircraft excludes all non-pressurised single engine piston aircraft and land transportation excludes any hired motor vehicle or motorcycle.

Carrier accumulation limit: the maximum total amount we will pay for insured individuals travelling in the same carrier at any one time.

Children or child: your natural or adopted child (son or daughter) who does not have a full-time job, is under the age of 21 years, unmarried, not pregnant and does not have children and is dependent on you.

Close relative: a spouse or common law partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted children, step-children and a daughter-in-law or son-in-law), sibling (including step-siblings and a sister-in-law or brother-in-law), grandparent, grandchild, or fiancé of an insured person.

Common law partner: the person living with the insured person as their husband or wife (including a same-sex partner) for at least six months in a row before the start of the period of insurance.

Curtailement: returning home from your trip before the scheduled return date.

Family: the main insured person, their spouse or common law partner and their dependent children under 21 years old who are studying full-time and live with the insured person (if any).

Geographical limits: worldwide except for countries or parts of countries that the Foreign and Commonwealth Office (FCO) has advised not travelling to.

Home: the address you live at for most of the year.

Home country: the country you live in (must be either South Africa, Swaziland, Lesotho or Namibia).

Illness: any unexpected sickness or disease that starts, is caught or shows up during a trip.

Injury: harm or damage to your body that happens after an accidental bodily injury.

International ticket: international airline or cruise ticket to or from South Africa, Swaziland, Lesotho or Namibia, or the airport taxes on a Voyager-free international ticket to or from South Africa, Swaziland, Lesotho or Namibia.

Insured person or you or your: a resident of South Africa, Swaziland, Lesotho or Namibia:

- The Principal Cardholder, or
- The Secondary Cardholder, or
- A listed dependant of the principal cardholder's Discovery Health administered Medical Scheme or Discovery Life Policy, whose international ticket has been paid for by the cardholder.

Limits of cover: your maximum cover for one period of insurance is limited to the amount stated in each section, for each insured person, unless we agree to something different.

Loss of limb: the physical breaking off or a permanent damage of a limb. In the case of an arm, loss that stops the use of the arm at or above the wrist, or in the case of a leg, loss that stops the use of the leg at or above the ankle.

Loss of sight: total blindness in one or both eyes that cannot be improved. This is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual work: a job using your hands including installing, putting together, maintaining or repairing electrical, mechanical or hydraulic plant, (other than in a purely managerial or supervisory, sales or administrative capacity). It also includes any trade work like being a plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.

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

Pair or set: A number of items of your luggage that are similar or complementary to each other or used together.

Paid: either swiped at the point of sale, or by EFT, or any mechanism provided for in the Rules of the Discovery Card Loyalty Programme.

Period of insurance: The number of days or weeks that this policy will apply to, that is shown on the certificate, taking into account that:

- Cancellation cover starts when you buy your airline ticket and
- Cover for all other sections applies for the length of your trip, as stated on the certificate, provided it does not exceed a maximum of 90 consecutive days from date of departure.

Permanent total disability: Disability that, having lasted for at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent you from engaging in, or giving any attention to any and every business or occupation for the rest of your life.

Personal baggage: Items usually carried or worn by travellers for their individual use during a trip.

- Note 1: Items hired by you, and all items loaned or entrusted to you, are excluded (other than skis and ski equipment).

Policy excess: The first amount that you must pay for each and every incident and each insured person for each and every section of cover where the policy excess applies.

Pre-existing medical condition:

01 | Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medicine, medical consultation, investigation or follow-up or check-up has been required or received during six months before the start of cover under this policy or before any trip; and

02 | Any cardiovascular or circulatory condition (for example, a heart condition, high blood pressure, blood clots, high cholesterol, stroke, aneurysm) that has occurred at any time before the start of cover under this policy or before any trip.

Pre-paid: Paid before departing from South Africa, Swaziland, Lesotho or Namibia.

Secure baggage area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked baggage compartment of a hatchback vehicle fitted with a lid closing off the baggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked baggage box, locked to a roof rack that is locked to the vehicle roof.

Strike or industrial action:

Any form of Industrial action, whether organised by a trade union or not, that is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Terrorist Act: Any actual or threatened use of force or violence conducted by an organization with an identifiable chain of command or conspiratorial cell structure (whose members wear no uniform or identifying insignia) and perpetrated by a non-state entity, excluding civil disorder, riot, or war whether declared or not with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests (whether such interests are declared or not). Robberies or other criminal acts, committed primarily for personal gain shall not be considered terrorist acts.

Travel documents: Tickets, accommodation and other redeemable travel vouchers, green cards, visa, driver licence and passport.

Trip: When travelling in a direct and uninterrupted manner on an international journey, outside the borders of your home country, starting 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).

Unattended: When you cannot see and are not close enough to your property or vehicle to prevent unauthorised interference or theft of your property or vehicle.

Valuables: Cameras, photographic and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy,

Nintendo, etc.) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVDs, CDs, mini-discs, MP3 players, iPods, etc) and all associated discs and accessories; spectacles; sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We/our/us: The Hollard Insurance Company Limited (Hollard), a registered short-term insurer and licensed financial services provider.

You/your:

- a | The Principal Cardholder, or
- b | The Secondary Cardholder, or
- c | A listed dependant of the principal cardholder's Discovery Health administered Medical Scheme or Discovery Life Policy. Where your international ticket has been paid for by the cardholder.

General conditions applying to all sections of this document

01 | Accuracy of material information

This policy or any part of it may be cancelled by us if any important details that have an effect on the risk of the insured persons are not shared with us, or hidden from us by you, or on your behalf. This will also apply if we are not told of any changes to the risk.

02 | Amendments to cover

We may change your policy by letting you know about the changes within 30 days of making the changes. We will let you know by fax, post or email, using the latest contact details you provided. Any change that you make will be in use from the day we agreed to it.

03 | Automatic extension

The period of insurance will automatically be increased if an event that results in a valid and legal claim under a medical claim covered by Discovery Health happens after your trip starts.

04 | Cancellation

We may cancel this policy by giving you 30 calendar days' notice at your last known address.

05 | Claims procedure and conditions

- a | If an event that results in a claim or is likely to result in a claim comes to your knowledge, you must let us know within 30 days and give us the following as soon as possible:
 - i | Details of any other policy covering the same event;
 - ii | Written details of the event;
 - iii | Any proof, information and sworn declarations (affidavits) that we may need;
 - iv | Any document or details of any communication you get about the claim.
- b | You may not make any admission, statement, offer, promise, payment or payment to another party on our behalf, relating to the claim unless we agree that you can, in writing.

- c | You must report any event that involves the following to the police within 48 hours after it takes place or as soon as is reasonably possible:

- Malicious damage;
- Damage to a vehicle;
- Theft;
- Any other criminal act or suspected criminal act; or
- Loss of property.

You must also take all reasonable and practical steps to find the guilty party and get the stolen or lost property back.

- d | We may take over and carry out the defence or settlement of any claim or recovery from any other party in your name.
- e | You must give us all the information, documents and help we need to get indemnity from other parties.
- f | We are not responsible for any claim after 365 days from the date of the event that caused the claim, unless the claim is the subject of an ongoing court action between you and us, or the claim is for an amount you may be legally required to pay to a third party.

- g | If we do not accept responsibility for or reject a claim or cancel your policy, or if you do not agree with the amount of a claim under this policy:
- i | You must let us know in writing within 90 days of receiving our letter of rejection. This can be sent to The Hollard Insurance Company Ltd – HIP Division, PO Box 87419 Houghton, Johannesburg 2041; or
- ii) You can call The Ombudsman for Short-Term Insurance on 011 726 8900 or fax your complaint to 011 726 5501 or post it to PO Box 32334, Braamfontein 2017.

If your complaint is not resolved in this manner, you can start legal action against us by serving summons to us. Our policy requires you to institute legal action, within six months after receiving this notice plus the 90-day period referred to above. If you do not institute legal proceedings within that time, you will no longer be entitled to claim the benefit under the policy.

- h | We will only be responsible for loss, damage or liability that results from one event, under one section of this policy.
- i | Where cover for liability to third parties is mentioned under any section of this policy, we may pay you the limit of indemnity for that event or a lower amount that is enough to settle any claims that arise from an event. After that we will not be responsible for any further liability for that event.
- j | You are not allowed to get rid of any property until the claim has been approved by us, even if we choose not to take ownership of that property.
- k | When approving a claim, we may decide to repair, replace or pay cash to you. This is limited to the sum insured or the amount listed in the schedule of benefits and will be based on whether the first amount due (the excess) has been paid by you.
- l | You have to sign a release document allowing us to settle a claim, before we will settle a claim.

- m | In an emergency, you must contact us before the cost of the emergency reaches R5 000. If you are unable to contact us immediately, you or a person chosen by you must contact us within 24 hours.
- n | All claims other than claims for burial and repatriation of mortal remains are only payable in South Africa.
- o | In the event of a valid claim, you will allow us to use any relevant travel documents you can't use because of the claim.
- p | You will have to have a medical examination that you must pay the cost of, if we require it.

06 | Communication of material changes

- a | You must let us know immediately, in writing, if there are any changes in your circumstances, before the change occurs (if possible) to make sure you are covered at all times.
- b | Examples of changes that must be communicated include a change in your health, or a family member's health.
- c | If we accept the changes, they will be effective from the date we agree on if they are in line with our terms and conditions. We will confirm these changes by sending you an updated schedule.

07 | Consent to share private information

Information you give us will be stored on databases and shared with other parties in the insurance industry to gather industry statistics and combat fraudulent claims. The information will be used by these parties even after your policy with us ends.

08 | Currency

If you have any expenses that are in another currency (not the South African rand), we will use the exchange rate on the date we calculate your settlement amount to calculate the amount to be paid. The limits in the schedule of benefits are in South African rand.

09 | Fraudulent acts in making a claim

If a claim made under this policy:

- a | Is fraudulent or illegal in any way, or if you (or someone on your behalf) uses fraud to get any benefit under this policy; or
- b | Has been exaggerated or false information has been given about the claim;

we will not be responsible for the claim and you will have to repay all amounts that we paid for the claim to us. We reserve the right to recover any damages that we may have suffered because of your fraudulent conduct.

10 | Interest on payments due by us

We will not pay interest on any amount due by us in terms of this policy unless we are ordered to do so by a court of law.

11 | Interpretation

The proposal of insurance, this policy and the schedule together form one document. This includes any endorsements or extra information that forms part of the proposal of insurance, this policy and the schedule. If any word or phrase has been given a specific meaning, it will have the same meaning wherever it is used in this document. Headings have been used to help you find the information you need and do not affect the interpretation or meaning of the document. If there is any difference in interpretation between the information in the printed policy and the information in the schedule, the information in the schedule will apply.

12 | Jurisdiction

This policy is bound by the law of the Republic of South Africa. We will only follow judgments delivered in the first instance by a court of competent jurisdiction within South Africa.

This means that we will not accept judgments from:

- Courts from countries outside South Africa;
- Tribunals, arbitrators and other non-judicial bodies; or
- Any appeal court.

13 | Observance of policy terms, conditions and warranties

Our legal responsibility is based on a person claiming cover or benefits under this policy following the terms, conditions and warranties set out in the document. If a person does not follow or comply with any of the terms, conditions or warranties, their claim may be rejected or the policy may be cancelled.

14 | Other insurance

a | If any claim (except for a personal accident claim) is covered by an airline, service provider or insurance company (including credit card insurance), then the amount the airline, service provider or insurance company pays will become policy excess.

b | If we agreed to pay any expenses on your behalf, which is not covered by the policy, you must repay the amounts paid by us within 30 days.

c | If you have more than one policy underwritten by us, the maximum amount we will pay cannot be higher than the limit of liability of the policy with the highest limit of liability.

15 | Pre-existing medical conditions

You are not covered for any claim relating directly or indirectly to a pre-existing medical condition.

16 | Prevention of loss

You must take all reasonable steps to stop loss or damage, death, bodily injury, liability and accidents and to prevent further loss or damage following an insured event.

17 | Proof of value and ownership

You must give us proof of the value and ownership of any item you claim for.

18 | Rights of others

This policy gives rights to you only. No other person may claim for loss under this policy.

19 | Territorial limits

This cover applies to incidents anywhere in the world, except for:

- a | Any country where the British Foreign and Commonwealth Office or the South Africa Department of Foreign Affairs has issued a travel warning.
- b | Any other country in which the United Nations Armed Forces are present and active.

20 | Termination

This policy ends on the earliest of the following dates:

- a | The date of your return home (when you pass through passport control);
- b | The date you reach the maximum age limit for the cover selected;
- c | The end date of the master agreement between DiscoveryCard and us; or
- d | 91 days after your departure date.

General exclusions applying to all sections

This policy does not cover:

- 01** | Any person over the age of 66 taking part in adventure or winter sports.
- 02** | Loss, damage or expense that you are covered for by another policy or you would be covered for if you did not have this policy. This does not apply to personal accident cover as set out in Section 9. You must let us know if you have any other policy that will cover the event you are claiming for.
- 03** | Costs that you would have paid if the claim event did not take place, for example the cost of meals.
- 04** | Any consequential loss not listed under 'What is covered'. For example, we will not pay for the costs of telephone calls, faxes, meals, taxi fares, interpreter's fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share fees, holiday points and any additional travel and accommodation not pre-authorised by us.
- 05** | A deliberate and irresponsible act or omission by you.
- 06** | Any claim resulting from you acting illegally or criminally.
- 07** | Unnecessarily putting yourself in danger, except if you are trying to save a human life.
- 08** | Any claim that happens (directly or indirectly) because of:
 - a | An insured person having more than the legal limit of alcohol in his blood; or
 - b | An insured person being under the influence of drugs unless the drugs were prescribed by a doctor; or
 - c | An accident that takes place because an insured person is driving with more than the legal limit of alcohol in his blood; or
 - d | Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.
- 09** | Any claim that (directly or indirectly) results from your suicide, attempted suicide, intentional self-injury, mental disorder, insanity or psychiatric, psychological, emotional and nervous conditions.
- 10** | Sexually transmitted diseases.
- 11** | Insured persons who drive a vehicle or motorcycle without a valid driver's licence.
- 12** | Insured persons who do manual work linked to profession, business or trade during the trip.
- 13** | Travelling on a one-way ticket with the intention to emigrate.
- 14** | Insured persons doing or practicing 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, competitive martial arts, microlighting, motor racing, mountaineering, parasailing, paraskiing, polo, potholing, professional sports, quad-biking over 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 unless we have given you written acceptance of them.

- 15** | Flying or sea travel of any kind, where you are:
- a | Not travelling as a fare paying passenger; or
 - b | A member of the crew.
- 16** | War (even if war is not declared), hostilities, invasion or civil war. This exclusion is amended for personal accident benefits as follows: This policy does not cover death or disability caused or contributed to by war, hostilities or any act of war or civil war that the insured person is actively taking part in.
- 17** | Radioactive contamination (direct or indirect).
- 18** | Taking part in work-related activities that use explosives or dynamite.
- 19** | Being in the army, police force, armed forces or paramilitary organisation, when you are travelling for work.
- 20** | Insured persons travelling to a country, area or event that the Foreign and Commonwealth Office has advised people not to travel to.
- 21** | Any claims caused or contributed to by nuclear, chemical and biological terrorism. For the purpose of this exclusion, an act of terrorism means an act, including but not limited to the use of force or violence or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government or to put the public, or any section of the public, in fear.
- 22** | Loss that occurs from the services or a delay in providing the services that this policy relates to.
- 23** | Any loss or damage (direct or indirect) caused by medical services or a delay in medical services related to the cover under this policy, whether provided by us or by anybody else.
- 24** | Medical expenses, evacuation and repatriation. Examples of expenses not covered by your policy: healthcare professionals' fees, hospital expenses, in-patient and out-patient medical treatment, charges for medical transportation and your return home following medical treatment.
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Section 01 | Emergency travel and accommodation

What we cover

In the event of a medical emergency covered by Discovery Health, we will pay up to the limit of liability on the schedule of benefits, for each trip for the items listed below if you contact us first and let us make all the travel arrangements.

1.1 | Accompanying travel companion

We will pay for the flights and accommodation (economy and three-star accommodation) costs for one person to stay with you and accompany you on the trip home if our medical officer confirms that it is medically necessary for you to be accompanied on the trip home and the return journey cannot take place on the original scheduled date. You must contact us to make the arrangements before incurring the costs.

1.2 | Visit by any one person

We will pay for a return air ticket (economy class) plus reasonable accommodation costs (three-star) for one person to fly out to you after you are admitted to hospital for more than five days. You must contact us to make all travel and accommodation arrangements before incurring the costs.

1.3 | Repatriation of children

We will cover the flights (economy class) to send your children, under 18 years of age and insured under this policy, home if you are injured and there is no other responsible adult to take care of them. You must contact us to make the arrangements before incurring the costs.

1.4 | Burial or cremation of a deceased insured person

We will cover the burial or cremation of an insured person who passes away abroad or the costs transporting an insured person's body or ashes home, up to the limit of liability in the schedule of benefits. You must contact us to make the arrangements before incurring the costs.

What we do not cover

- a | Accommodation costs, other than the cost of the room.
 - b | Costs over R5 000 that have not been authorised by us in advance. We will limit our liability to R5 000 for any one incident where we have not approved costs over R5 000 in advance.
 - c | Any claims for costs related to pregnancy or childbirth unless the claim is due to complications of pregnancy and childbirth and happens more than 15 weeks before the expected delivery date.
 - d | Expenses as a result of a tropical disease when you have not had the recommended injections or taken the recommended medicine.
 - e | Any costs in your home country other than costs related to transporting you or your remains home.
 - f | Cancer of any kind.
 - g | Anything mentioned in the general exclusions.
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Section 02 | Assistance services

What we cover

We will pay the administrative and delivery costs for providing the following services for a trip.

2.1 | Consular referral

We will give you the contact details of diplomatic representatives wherever possible.

2.2 | Emergency travel and accommodation arrangements

We will give you all reasonable, practical and possible assistance in arranging emergency alternative accommodation and onward or return transport. You will be responsible for the payment of all costs and need to make arrangements to pay us or the service provider when the cost is incurred.

2.3 | 24-hour medical emergency telephone helpline

Our 24-hour helpline gives you access to professional medical assistance to help you with any health query.

2.4 | Legal assistance abroad

Our legal advice line is manned by qualified and experienced in-house attorneys to give you guidance and information on legal matters while you're on your trip.

2.5 | Replacement of lost travel documents

We will help you replace lost or stolen tickets and travel documents and refer you to suitable travel offices, but we do not cover the cost of any items insured under another section of this policy.

2.6 | Cash advance

We will transfer emergency funds to you if you urgently need it. This will apply when your normal financial or banking arrangements are not available locally and is intended to cover your immediate emergency needs. You must make arrangements to repay us by depositing the amount of the transfer plus a 10% administration fee into our account in South Africa.

2.7 | Urgent message relay

We will send out urgent messages after an illness, accident or travel delay problems to a family or friend contact person.

Section 03 | Personal accident

What we cover

If you suffer accidental bodily injury during the trip, which directly causes your death or permanent disability within 12 months, we will pay the following benefits to you or your legal representatives, up to the limit of liability in the schedule of benefits.

Insured event	Sum insured (as a percentage of the limit of liability)
Death	100%
Total, permanent and irrecoverable loss of hearing in both ears	100%
Total, permanent and irrecoverable loss of hearing in one ear	50%
Total, permanent and irrecoverable loss of sight in both eyes	100%
Total, permanent and irrecoverable loss of sight in one eye	50%
Total, permanent and irrecoverable loss of both hands or feet	100%
Total, permanent and irrecoverable loss of one hand and one foot	100%
Total, permanent and irrecoverable loss of one hand or one foot	50%
Permanent and total loss of speech	100%
Permanent and incurable paralysis	100%
Permanent and total loss of four fingers and thumb of either hand	70%
Permanent and total loss of four fingers or thumb of either hand	40%
Permanent total disability	100%
Permanent disabilities not provided for under the listed insured events	15%

Special conditions relating to claims

- a | The diagnosis and determination of permanent total disability must be made and documented by our medical officer. The disability must be continuous and permanent for at least 24 months in a row;
- b | Permanent total loss of use of an arm or leg will be treated as a loss of an arm or leg;
- c | The total amount of compensation must not exceed 100% of the limit of liability for each insured person or the accumulation limit if compensation is under more than one benefit;
- d | Notice of death must be given immediately and we have the right to have a post mortem examination of the body.

What we do not cover

- a | Injury not caused only by outward, violent and visible means.
 - b | Disability caused by mental or psychological trauma not involving injury to your body.
 - c | Disease or any physical defect, infirmity or illness that existed before the start of the trip
 - d | Any payment in over the amount allowed by law arising from death of insured persons under the age of 18.
 - e | An insured person who takes part in any adventure sports and activities.
 - f | Personal accident benefits after you turn 76.
 - g | Permanent total disability for people over 65 who are not gainfully employed.
 - h | Any claim arising (directly or indirectly) from any type of illness or bacterial infection, except for medically-acquired infections or blood poisoning from an accidental cut or wound.
 - i | Anything mentioned in the general exclusions.
-

Section 04 | Cancellation and curtailment

What we cover

We will pay you back for financial loss you suffer for pre-paid travel and accommodation you or any other insured person do not use because you or they do not start or complete the trip, up to the limit of liability in the schedule of benefits.

Cancellation cover will apply if you book a trip to take place during the period of insurance, but you are forced to cancel because of one of the changes listed below take place less than 60 days before your trip is due to start, without you knowing about it when you booked the trip.

Curtailment cover will apply if you are forced to cut a trip short and return to your home country, because of one of the changes listed below take place without you knowing about it when you booked the trip.

- a | Unforeseen illness, injury or death of you, your travel companion or a close relative.
- b | If you lose your job and you qualify for redundancy payment under law.
- c | Accidental damage, burglary, flooding or fire in your home, which happens during the trip or within 48 hours before you leave or when a loss over R10 000 relating to your home is involved and your presence is needed by the police in connection with it.
- d | Your compulsory quarantine.
- e | You abandoning your trip after a terrorist act in a city listed on your trip itinerary 14 days or less before you are scheduled to leave the country. The same city must not have experienced a terrorist incident in the 90 days before the terrorist incident that is the cause of your claim.

- f | Pre-existing medical conditions affecting you, your travel companion or a close relative, and the condition requires inpatient treatment, or your doctor provides a medical reason that prevents you to travel.
- g | Your pregnancy, or your travel companion's pregnancy where your doctor confirms in writing a medical reason that prevents you to travel.

Please note: The maximum amount we will pay for cancellation and curtailment claims under Section 4 is the limit of liability on the schedule of benefits.

Special conditions relating to claims

- a | In the event of illness, injury or pregnancy you must get a medical certificate from a medical practitioner and our approval to confirm the need to return home before the scheduled return date of the trip.
- b | In the event of curtailment, you must contact us first and allow us to make all the travel arrangements.
- c | If satisfactory medical evidence is not given to prove that the claim is due to an unforeseen covered event as listed above, at the date you became aware of the claim; you will be responsible for the cost of all arrangements made.

- d | You must let the carrier or travel agent know immediately if your trip is to be cancelled or curtailed to minimise your loss as far as possible. If you do not and the trip has been cancelled, our responsibility will be limited to cancellation charges that would have applied if you had informed the carrier or travel agent. You must request a refund from the carrier or travel agent before you submit your claim to us.
- e | If you cancel the trip due to illness, injury or pregnancy you must give us a medical certificate from the GP who treated you, which states the reason you can't travel.
- f | If your departing flight, sea-crossing or international coach or train journey is cancelled by the carrier, you must claim from the carrier.
- g | If you cancel or curtail your trip because your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting your home during your trip, you must give us a written document from the police confirming that the loss or damage happened during the trip or we will not pay your claim.
- h | Curtailment claims will be calculated from the date you return to your home country to determine the unused prepaid accommodation. Claims relating to prepaid transportation will be calculated on the cancellation fee you were charged to change your ticket to return to South Africa earlier than the booked date. Travel must be in the same booking class according to the original itinerary unless authorised by us in writing before incurring the expense.

- i | Cancellation claims will be calculated on the cancellation fees charged by the airline or provider for prepaid flights and accommodation. You must provide a letter from the airline or provider with a full breakdown of the amount paid and confirmation of the cancellation fee charged.

.....
What we do not cover

- a | Any reluctance to travel or continue travelling, unless one of the circumstances listed under 'What we cover' causes your change of travel plans.
- b | Cancellation/Curtailment fees where the class of travel does not match your original itinerary.
- c | Claims resulting from an actual or planned strike or industrial action that was common knowledge when you booked the trip.
- d | Any costs for additional travel and accommodation.
- e | If the regulatory authority in any country orders or recommends that the aircraft, sea vessel, coach or train on which you booked to travel on may not depart. You should send any claim for this to the transport operator involved.
- f | Failure to supply the service or transport (as the result of error, insolvency, omission, default or anything else) by a service provider for any part of the trip, unless the event is specifically covered by this policy. You should send any claim in this case to the service provider involved.

- g | Change of plans caused by your financial circumstances except if you lose your job and qualify for redundancy payment under current law.
 - h | Any claim as a result of an insured person, or any other person who the holiday plans depend on being summoned to a court of law. This does not apply if you are subpoenaed as a witness (other than in a professional or advisory capacity).
 - i | Any costs relating to airport taxes or air passenger duty. You need to get a refund from your carrier for these costs.
 - j | Any cancellation, curtailment or trip interruption caused by work commitments or your employer making changes to your holiday.
 - k | Any claim resulting from your inability to travel because an insured person does not have or could not get a valid passport or Visa in time for the trip.
 - l | Regulations or laws by the Government of any country, or delay or changes to the booked trip because of Government action.
 - m | Nervousness, anxiety, depression or stress-related disorders that results in your reluctance to travel.
 - n | The policy excess.
 - o | Anything mentioned in the general exclusions.
 - p | The cost of the visa.
-

Section 05 | Baggage loss

What we cover

We will cover you up to the limit of liability in the schedule of benefits (for each insured person) under this policy if your personal baggage is damaged, stolen, destroyed or lost (and not recovered) during your trip.

The following sub-limits apply:

- a | The maximum we will pay for any one article, or for any one pair or set of articles, is R2 000.
- b | The maximum we will pay for sunglasses or prescription glasses is limited to R1 000 for each insured person.
- c | The maximum we will pay for cellphones is limited to R1 000 for an insured person.
- d | The maximum we will pay for personal baggage or valuables lost, damaged or stolen from a beach or poolside is limited to R1 000 for an insured person.
- e | The maximum we will pay for a laptop, tablet or similar personal computer (and any fittings and accessories) is R2 000.

Special conditions relating to claims

- a | If baggage damage or loss is due to an airline's mishandling, we act as a secondary insurance carrier. The main cover will be provided by the airline. You must file a claim with the airline first and then send a claim for the amount the airline will not pay to us. If you can provide proof that you have taken all reasonable and necessary steps to claim from the airline, we will pay a portion of the indemnity. Our legal responsibility will be reduced by the amount for which we believe the airline is responsible for.
- b | If the airline does not allow your claim because you did not file a claim or that the claim was not filed in time, we will also not allow your claim because we are secondary to the airline.
- c | We have the choice to pay you for the loss, or replace, reinstate or repair the items.
- d | We pay for claims based on the value of the goods at the time of the loss.
- e | You must take safety measures to make sure your personal baggage is safe, and must not leave it unsecured or unattended or beyond your reach at any time in a public place.
- f | You must give us proof of purchase (like a till slip, receipt or credit card or bank statement) when you claim for goods that were stolen or lost. If you fail to do this, it may affect the way we assess your claim.
- g | You must report the loss of personal baggage (including but not limited to: loss, damage or theft) to the local police, the carrier or your hotel or accommodation management within 24 hours of finding out. You must report any loss, theft or damage to personal baggage in transit to the carrier before you leave the baggage hall and you must get a property irregularity report.
- h | You must give us written documents from the parties listed above, confirming that the loss or theft took place during the trip or we will not pay for your claim.

What we do not cover

- a | Any item lent, hired or entrusted to you.
 - b | Any loss, theft of, or damage to personal baggage left in an unattended motor vehicle if:
 - The items concerned have not been locked out of sight in a secure baggage area.
 - No forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - No evidence of such entry is available.
 - c | Theft of valuables from an unattended motor vehicle.
 - d | Loss, theft of, or damage to valuables from checked-in baggage left in the care of a carrier or valuables packed in your luggage left in the carrier's baggage hold or storage area.
 - e | You must carry valuables on you or have left them in the safety deposit box at your accommodation at the time of the loss.
 - f | Electrical or mechanical breakdown of the article insured.
 - g | Wear and tear, damage caused by moths, rats, cockroaches or insects, dents (where the item is not completely unusable) or scratches, or any process of dyeing or cleaning.
 - h | Loss, damage, cost or expense (direct or indirect) as a result of permanent or temporary removal caused by detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities.
 - i | Dentures; bonds; securities; stamps or documents of any kind, including driver's licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused cellphones (contract or pre-paid), chronic medicine and any items purchased while on your trip.
 - j | Damage to breakable, perishable or brittle items.
 - k | Forgotten items.
 - l | Liability for a pair or set of items. We will only be liable for the value of the lost or damaged part of the pair or set.
 - m | Sports gear while in use.
 - n | Loss or theft of or damage to money.
 - o | Losses from a roof or baggage rack.
 - p | Claims for loss, theft or damage to anything that is shipped as freight or under a bill of lading.
 - q | Loss or damage to baggage not with you on your flight.
 - r | The policy excess.
 - s | Anything mentioned in the general exclusions.
-

Section 06 | Missed connection

What we cover

Missed Connection cover will apply when one of the following events occur:

The late arrival of your scheduled incoming flight, cruise or train which causes you to miss your connecting flight, or cruise.

Both travel journeys must be booked as part of your original itinerary on a flight, cruise or train licensed to carry passengers and departing or arriving on a published time schedule.

We will pay for additional flight and accommodation expenses needed to reach your booked destination by the most direct alternative route if your trip is interrupted by a missed connection at the transfer point. This is for each insured person up to the limit of liability in the schedule of benefits and will only be covered if the late arrival of your incoming flight, cruise or train is caused by:

- a | Bad weather conditions;
- b | A strike or industrial action; or
- c | A mechanical breakdown, derangement or accident.

Special conditions relating to claims

- a | You must take all reasonable steps to start and end the trip to the departure point and check in for the flight, sea-crossing or train journey on time.
- b | You must get written confirmation from the carrier stating the reason for the delay and how long it lasted.
- c | Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- d | Claims under this section in addition to claims under Section 8 (Travel delay).
- e | Claims due to you not allowing enough time to complete your journey to the departure point (if the minimum connecting time was less than four hours, or as defined by International Air Transport Association).

What we do not cover

- a | Claims that take place because of an event that was common knowledge when you booked the trip.
- b | Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.
- f | The policy excess.
- g | Anything mentioned in the general exclusions.

Section 07 | Baggage delay on your outward journey

What we cover

If a carrier certifies that your baggage has been lost or misplaced outside the borders of your home country, for a period over 12 hours, will pay you back for additional expenses you have incurred during the delay for clothing or toiletries, or both, if your carrier does not provide them, up to the limit of liability in the schedule of benefits for each insured person for each trip.

Special conditions relating to claims

You must give us receipts and a report from the carrier confirming the length of the delay or no payment will be made.

What we do not cover

- a | Any claim arising in connection with a delay once you have passed through.
 - b | Delay, detention, destruction or confiscation by custom officials or other authorities.
 - c | Anything mentioned in the general exclusions.
-

Section 08 | Travel delay

What we cover

If the departure of your international flight, sea-crossing or coach or train journey forming part of a booked trip and stated on your ticket, is delayed as a direct result of a strike, industrial action, bad weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train for more than 12 hours over the intended departure time:

We will pay you back for additional expenses you have incurred during the delay for meals, drinks and accommodation if your carrier does not provide them, up to the limit of liability in the schedule of benefits for each insured person for each trip.

Special conditions relating to claims

You must give us receipts and a report from the carrier confirming the length of the delay and the reason for the delay or no payment will be made.

What we do not cover

- a | Claims that take place because of an actual or planned strike or industrial action that was common knowledge when you booked the trip.
 - b | Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.
 - c | Claims where you do not have written confirmation from the carrier stating the period and reason for delay.
 - d | Anything mentioned in the general exclusions.
-

Section 09 | Loss of cash or passport

What we cover

- a | If the money you are carrying on you or the money you have left in a safety deposit box is stolen, damaged or destroyed during a trip, we will cover you up to the limit of liability in the schedule of benefits for each insured person.
- b | If your passport is lost or stolen outside the country of departure during a trip, we will pay up to R1 000 for each insured person for reasonable additional travel and accommodation expenses you have to pay overseas to get a replacement passport. We do not cover the replacement cost of the passport itself.

Special conditions relating to claims

- a | You must report loss of money or your passport to the local police or to the carrier within 24 hours of discovery of the incident.
- b | You must give to us a written document from the parties above confirming that the loss or theft took place during your trip or we will not pay for your claim.
- c | You must give us proof that you withdrew foreign currency or we will not pay for your claim.

What we do not cover

- a | Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by customs or other lawful officials and authorities.
 - b | Anything that can be replaced by the issuer.
 - c | The policy excess.
 - d | Anything mentioned in the general exclusions.
 - e | Any transactions where you have not complied with the reserve bank's requirements in terms of converting foreign exchange upon your arrival in your home country.
-

Section 10 | Personal liability

What we cover

If you become legally responsible for accidental bodily injury to or the death of any person or accidental loss of or damage to their property during the trip then we will cover you (or in the case of your death, your legal personal representative) against:

- a | All sums that you will become legally responsible to pay as compensation; and
- b | All legal costs awarded to any claimant or for the defence of any claim that is questioned by us or with our permission.

This cover is based on condition that there is no other insurance policy in force covering the loss, material damage or your liability.

We will pay up to the limit of liability in the schedule of benefits. This limit applies to any and all people who claim in one period of insurance affected by any and all events with one original cause.

What we do not cover

- a | Injury to, or the death of, any member of your family or household, or any person in your service.
 - b | Property belonging to, or held in trust by you or your family, household or servant.
 - c | Loss of or damage to property that is the legal responsibility of you or your family, household or servant. This does not apply to temporary accommodation that you occupy and are responsible for during your trip).
 - d | Any liability that is because of a contractual agreement, but that would not exist in law if the contract did not exist.
 - e | Claims for injury, loss or damage (direct or indirect) as a result of:
 - i | Owning or using the following crafts/vehicles/vessels or boats: airborne, horse-drawn, motorised, mechanically-propelled or towed, sail or powered boat (other than row boats or canoes); animals or firearms.
 - ii | The pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by you.
 - iii | The ownership or occupation of any land or building.
 - iv | Wilful or cruel acts.
 - f | Legal responsibility or damage that is covered by any other insurance.
 - g | Accidental injury or loss that is not caused by your negligence.
 - h | Any injury, illness, death, loss, expense or other liability caused by the transmission of a contagious disease or virus, or to HIV (Human Immunodeficiency Virus) or any HIV-related illness including AIDS or any variations of it.
 - i | Any claim that took place in connection with a trip in your home country.
 - j | Liability arising from your conduct of any profession, trade or business.
 - k | Judgements that are not in the first instance handed down from a court in South Africa or the country in which the event occurred.
- This means that we will not accept judgments from:**
- Courts from countries outside South Africa;
 - Tribunals, arbitrators and other non-judicial bodies; or
 - Any appeal court
- l | The policy excess.
 - m | Anything mentioned in the general exclusions.
-

Section 11 | Hijacking of public conveyance

What we cover

We will pay up to the limit of liability in the schedule of benefits for every 24-hour period the aircraft or sea vessel you are travelling in is hijacked for more than 24 hours on the original, pre-booked trip. You must give us a written statement from an appropriate authority confirming the hijacking and how long it lasted.

What we do not cover

- a) | Any claim resulting from you acting in a way that could cause a claim under this section.
- b) | Anything mentioned in the general exclusions.

Section 12 | Carrier accumulation limit

The carrier accumulation limit is the maximum amount we will pay in total for all insured persons in the same carrier.

- a) | The maximum amount we will pay is R2.5 million.
 - b) | If a claim is for more than the carrier accumulation limit, we will reduce the liability of each insured person who claims until the total of the claim is not more than R2.5 million.
-

Schedule of benefits

Discovery non-medical	International cover
Section 1: Emergency travel and accommodation	
Visit by a family member	Actual expense
Burial, cremation or return of mortal remains	Actual expense
Coffin expenses	R10 000
Return of children	Actual expense
Return of travel companion	Actual expense
Section 2: Assistance services	
Cash advances	Assistance service
Consular referral	Assistance service
Emergency travel and accommodation arrangements	Assistance service
Legal assistance abroad	R5 000
24-hour medical emergency assistance telephone line	Assistance service
Replacement of lost travel documents	Assistance service
Sending urgent messages	Assistance service
Section 3: Personal accident	
Public conveyance	R500 000
24-hour cover	R250 000
Terrorism extension	R250 000
Section 4: Cancellation and curtailment	
Unforeseen illness, injury or death	R15 000
If you are made redundant	
Accidental damage, burglary, flooding or fire in your home	
Your compulsory quarantine	
A terrorist act in a city listed on your trip itinerary	R7 000
Pre-existing medical condition	
Pregnancy	R500
Excess	

Discovery non-medical	International cover
Section 5: Baggage loss	R15 000
Maximum insured value of any one item	R2 000
Excess	R500
Section 6: Missed connection – minimum four-hour connecting time	
Incurred expenses up to an amount of	R3 000
Section 7: Baggage delay – 12-hour excess	
Incurred expenses up to an amount of	R2 000
Section 8: Travel delay – 12-hour excess	
Incurred expenses up to an amount of	R2 500
Section 9: Loss of cash or travel documents	R2 000
Excess	R500
Section 10: Personal liability	R2 500 000
Section 11: Hijacking	
R750 a day for up to 10 days	R7 500
Section 12: Carrier accumulation limit	R2 500 000

Disclosures and matters of importance

While we make every effort to make sure you fully understand the insurance product we have supplied, there are certain facts you have to know about and understand in terms of the law. The most notable is the Financial Advisory and Intermediaries Services Act (FAIS) and clients purchasing policies in their personal capacity the Policy Holder Protection Rules.

The most important objective of these obligations is to make sure you, our client, have full knowledge about the organisations involved in delivering the service to you, as well as a full understanding of the product you have

purchased. We try to do everything we can to make sure we have achieved this objective, but if at any time you feel we have not given you the information you need or if you do not understand the information we have given you, please ask us. This information is important, but it does not form part of your actual policy wording.

We try to act in your best interests at all times and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial service to you. There are a number of entities with whom we can have a relationship of this nature and a summary of these is provided:

Financial services provider (FSP)

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They act as your financial adviser. There may be circumstances where they have a relationship with another financial adviser that you need to be aware of and you should be advised of such a relationship by your financial adviser.
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Product provider or supplier

.....
This is your insurer.
Each of the above may well have companies that are associated with them with whom we have a relationship. These could be subsidiary or holding companies or certain natural persons such as a spouse, child or parent. Where these relationships exist, you need to be made aware of them.

Underwriting manager

Policy and claims administration, and premium collections. We are appointed by the product provider (insurer) to manage a specific type of product on their behalf. Oojah Travel Protection (Pty) Ltd is a licensed financial service provider.

Financial Advisory and Intermediary Services Act (FAIS):

Legislation to make sure there are minimum standards set within the financial services sector, to ensure the client receives the highest possible level of service and protection.

Ombudsman

The independent body created to further protect the client and deal with any disputes between insurers and clients. There are currently two such Ombuds.

Financial Services Board

The body that administers the FAIS Act and other legislation relevant to insurance.

Registrar

The body that ultimately deals with all regulation with a specific category of insurance, for example short-term or long-term insurance.

Distribution channel

These are arrangements with any of the above or combination of these that provides support or services to us in our role of providing a financial service to you.

Any other person

If there are any other persons that provide us with a financial interest as part of the delivery of the financial service.

About Oojah Travel Protection (Pty) Ltd

We are a licensed financial services provider, number 42928.
We provide short-term insurance for personal and commercial lines.
Our professional indemnity and fidelity sum insured is R1 000 000.
All premiums are paid into the Hollard premium bank account.

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How we get paid for what we do

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As underwriting managers of Hollard, we are paid a fee for managing your insurances on their behalf. The premium on your quote, renewal or policy schedule will be paid directly to Hollard. If there are any additional fees due to us or Hollard, these will be shown separately. We also have a vested interest in this transaction by virtue of a profit share between ourselves and Hollard.

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Our contact details

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Telephone number: 011 351 4533
Physical address: 71 Steenbok Ave, Monument Office Park, Pretoria
Postal address: PO Box 41641, Moreletapark 0044
Fax number: 0866 43 44 36
Website: www.hollard.co.za

What represents an ownership or financial interest?

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Ownership: Actual equity that was paid for.

Financial: Cash, or its equivalent, vouchers, gift service, advantage, benefit, discount, domestic or foreign travel, hospitality, accommodation, sponsor ship, other incentive or valuable consideration.

Any combination of these relationships or ownership or financial interests may present a potential conflict and therefore we need to make sure you are aware of these. We also confirm that no staff are incentivised to give preference to any specific insurer or product and where incentives based on volumes of business are in place these are supported by an assessment of the quality of the business sold and procedures followed. We further undertake that no financial interest exceeding R1 000 every calendar year will be received by any of our representatives or provided to any representative of the above listed entities.

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Get a copy of our overall conflict of interest management policy

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Email:
Travelinsurance@hollardti.co.za
or visit www.hollardti.co.za.

Frequently asked questions

- Do we own more than 10% of any insurer?
No
- Do we get more than 30% of our income from any insurer?
Yes
- Do we have a relationship with any product provider that provides an ownership or financial interest?
Yes, Hollard is a shareholder of Oojah Travel Protection.
- And how do we avoid or lessen any potential conflict in this relationship?
While this relationship is not seen as a conflict of interest, the relationship is formally disclosed.
- Do we have a relationship with any other financial services provider that provides an ownership or financial interest?
No
- Do we have a relationship with any distribution channel that provides an ownership, financial interest or support service?
No
- Do we have a relationship with any other person that provides an ownership or financial interest?
No

We undertake

- To keep all information you tell us about yourself confidential
 - Not to alter any documents you give us when submitting to any insurer. Where we feel an error has been made, we will advise you before submission
 - To never ask you to sign blank documents – wherever possible, all documents, be they proposals or claim forms, should be completed by you to ensure full detail
 - Never to take away any rights you have in terms of any legislation that governs the way we transact business
 - To supply a copy of any documents used in the preparation of your insurances, when required, free of charge.
-

Your insurer undertakes

- To be the one who provides the reason for any claim that is repudiated
 - To make sure they write to you if they want to cancel your policy and to give you at least 30 days, notice of their intention to do so.
-

If you have claimed or are involved in an incident that could lead to a claim

- You must advise us immediately, on the emergency telephone number provided. Your policy will contain conditions that relate to the early reporting of potential claims and it is important that you do not breach this responsibility.
-

If any of the information you gave us changes

- You must advise us immediately – policy cover, premiums and terms are based on what you told the insurer, we need to advise them of any changes that could affect their view of you and your policy.
-

Complaints

If you have a complaint about Oojah's service, staff or products sold to you, please email the full details of the problem to complaints@oojahtravel.co.za.

About Hollard

The Hollard Insurance Company is an authorised financial services provider, number 17698. We have assigned our travel insurance to Oojah Travel to supply. They have written permission to act on our behalf.

Our contact details

Telephone number: 011 351 5000

Postal address: PO Box 87419, Houghton 2041

Physical address: 22 Oxford Rd, Parktown 2193

Website: www.hollard.co.za

Complaints

If you have a complaint about Hollard's service, staff or products sold to you that you have been unable to resolve with Oojah, please email full details of the problem to complaints@oojahtravel.co.za.

What else should you know?

Short-term Ombudsman

011 726 5501
www.insuranceombudsman.co.za
info@osti.co.za

FAIS Ombudsman

012 348 3447
info@faisombud.co.za

Registrar of Insurance

012 347 0221
www.fsb.co.za

Oojah's Compliance Officer:

Premium Services

011 678 8831
Tel: 0861 2266759

One-stop call centre for Ombud and regulatory bodies in the financial services industry:

0860 662 837
