

Hollard.

travel

MSC Cruises SA
(Incorporated in Geneva, Switzerland)
Registration number 2012/165726/10

Travel Insurance Policy Wording

Effective Date: 1 May 2022



Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06)
a Licensed Non-Life Insurer and an authorised Financial Services Provider.
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HOLLARD TRAVEL INSURANCE

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IMPORTANT INFORMATION

1. Contact us

If **you** have any questions or are in doubt about the cover provided please call **us** on 0861 455 738 (Monday – Friday office hours) or send **us** an email travelinsurance@hollardti.co.za

2. Changes to cover

We may change the cover in this policy as per the master agreement between MSC and **us**. **You** agree that **you** will review the terms and conditions of cover for any such amendments.

3. Complaints

If **we** do not accept **your** claim or if **you** do not agree with the amount of the claim, **you** may ask **us** to review **our** decision. **You** must send **us** a written request to review within 90 days of the date that **you** receive **our** claims letter. Please follow the steps below:

Step 1: Complain to Hollard Travel

If **you** have a complaint about the service received from **us**, please contact **us** on complaints@hollardti.co.za

Step 2: Complain to Hollard

If **your** complaint is not resolved to **your** satisfaction, then please contact Hollard on:

E-mail: Hollardinsuredisputes@hollard.co.za or Tel: 011 351 2200

Step 3: Complain to Hollard's Internal Adjudicator

If you are still unhappy, you may email Hollard's Office of the Internal Adjudicator (OIA). The Internal Adjudicator will investigate your complaint objectively and independently:

Email: oja@hollard.co.za or Tel: 011 351 5652 Fax: 011 351 0801

Step 4: Complain to the Ombudsman

In the unlikely event that **you** are still unhappy after the steps above, **you** may send **your** complaint to the following Ombudsman depending on the nature of **your** complaint:

Complaints about the outcome of **your** claim or service related complaints

- Ombudsman for Short-term insurance
PO Box 32334, Braamfontein, 2017
Tel: 0860 662 837, Fax: 011 726 5501, E-mail: info@osti.co.za Website: www.osti.co.za

Complaints about how **you** bought this policy

- FAIS Ombudsman
PO Box 74571, Lynnwood ridge, 0040
Tel: 012 762 5000, Fax: 086 764 1422, E-mail: info@faisombud.co.za Website: www.faisombud.co.za

Step 5: **You** may also choose to take legal action against **us** without first requesting **us** to review **our** decision or to contact the Ombudsman. If **you** decide to do this, summons must be served on **us** within 270 days of the date that **you** receive **our** rejection letter. If **you** take legal action against **us** before contacting the Ombudsman, **you** can approach the Ombudsman for assistance only after **you** have withdrawn the summons against **us**.

4. Financial loss

4.1. Personal Accident: **we** will pay up to the limit in the policy schedule

4.2. All other benefits: **We** will not pay more than the actual financial loss **you** suffered

IMPORTANT INFORMATION

5. Information you give us

The information **you** give **us** will be stored on databases and shared with other parties in the insurance industry in order to gather industry statistics and combat fraudulent claims. **We** can access the information even after **your** policy with **us** ends.

- 5.1. **You** acknowledge that the sharing of information for underwriting and claims purposes is in the public interest, as it will enable insurers to underwrite policies and assess risks fairly and reduce the incidence of fraudulent claims with a view to limiting premiums.
- 5.2. **You** hereby waive any right to privacy with regard to any underwriting and claims information (on **your** behalf and on behalf of anyone **you** represent herein), in respect of any insurance policy or claims made or lodged by **you**, or on **your** behalf.
- 5.3. **You** consent to such information being stored in the shared database and **we** may use the information as set out above.
 - 5.3.1. **You** also consent that **we** may disclose such information to any insurer or its agent.
 - 5.3.2. **You** further consent that **we** may verify any underwriting information against legally recognised sources or databases.
 - 5.3.3. **You** agree that this consent clause will survive the termination for whatever reason of the policy, including its cancellation or lapsing.

6. Interest

We do not pay interest unless ordered to do so by a court of law in **your home country**.

7. Insurable interest

This is **your** policy, and only **you** have rights under this policy. **You** can only claim for items that belong to **you**, or expenses paid by **you**.

8. Legal

This policy is subject to South African law.

9. Listed peril policy

This policy is a "listed perils" policy. **We** do not pay any claims when the cause of the claim is not listed under the "What we cover" or "What we pay" sections.

10. Not a medical aid

The intention of cover is to stabilise and repatriate **you**. This policy is not a medical aid, and does not provide cover for treatment in **your home country** after repatriation. For example, if you fall and break your leg while on **your trip** and it needs further treatment once you have returned to **your home country**, this policy does not cover any of the costs incurred in **your home country**.

11. More than one policy underwritten by us

We shall never pay more than the **limit** of whichever policy has the highest **limit** of cover. Example, if one section in terms of this policy covers **baggage** up to 5,000 and the second policy with **us** covers baggage up to 7,000 the maximum **we** will pay is 7,000.

IMPORTANT INFORMATION

12. Policyholder

This policy is a contract between the Hollard Insurance Company Limited (Hollard) and MSC Cruises SA, Incorporated in Geneva, Switzerland (MSC), master policy number O0J10AP2013.

13. Pre-existing medical conditions

This policy contains restrictions regarding **Pre-existing Medical Conditions**. **You** must read the policy wording to ensure **you** understand which conditions **we** cover and which conditions **we** do not cover. Please declare all **your** medical conditions to **us** if **you** are not sure whether they are covered or not in order for **us** to advise **you** in writing of **our** decision. **We** want to highlight the following sections specifically:

- [Definition](#)
- [Exclusions: Medical conditions](#)
- [Exclusions: Pre-existing medical conditions](#)
- [Information you must declare to us](#)

14. Policy documents

- 14.1. The policy wording explains the benefits, conditions, exclusions and claims requirements.
- 14.2. The policy schedule (which forms part of the policy contract) shows the **excess** amount, the benefits and the sum insured. **You** must check **your** schedule to see if a benefit applies to **you**.
- 14.3. **You** must read the policy wording, the schedule and any endorsement as one document. All the headings that **you** see are merely to help **you** find information quickly. **You** must not take them to affect the interpretation of the policy. **You** must read all the sections in **your** policy document and ensure that **you** understand **your** cover and responsibilities. **You** must contact **us** if **you** have any questions.
- 14.4. Should there be any conflict between the contents of the policy wording and the contents of the schedule, **we** will give the schedule precedence.

15. Third party claims

We may finalise the claim by paying **you** up to the **limit**, or an amount for which the third party claim may be settled. This will release **us** from any further liability for the claim.

Who qualifies for the cover?

Five things **you** must know about this policy.

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1. Age limits

- 1.1. **You** qualify for:
 - 1.1.1. the Personal Accident benefit if **you** are younger than 65 years of age
 - 1.1.2. the Overseas Medical Expenses benefit if **you** are younger than 86 years of age
 - 1.1.3. All other benefits: no age limit
- 1.2. Specific Exclusions relating to age: **You** are not covered for any claims as a result of:
 - 1.2.1. a heart attack or signs of a heart attack (i.e. chest pain lasting longer than two minutes), or a stroke or signs of a stroke (loss of vision, sudden numbness, weakness, slurred speech) if **you** are 70 years or older.

2. Children

Children share cover with an accompanying adult when **we** do not receive premium for the **child** as shown on **your** MSC booking form.

3. Where we will cover you

- 3.1. **We** do not cover claims for travel within the borders of **your home country** unless **you** are booked on a **connecting** flight for **your trip**. For example if you are flying to from Durban to Italy via Johannesburg (**connecting** flight), your cover will begin when you have checked in for your flight from Durban.
- 3.2. **We** do not cover **you** when **you** travel to the high risk countries listed below:
 - 3.2.1. Afghanistan, Burkina Faso, Central African Republic, Egypt (the area of North Sinai), Eritrea, Guinea, Guinea – Bissau, Haiti, Iraq, Iran (within 100km of the entire Iran/Afghanistan border, Iran within 10km of the entire Iran/Iraq border and the province of Sistan-Baluchistan, the area east of the line running from Bam to Jask, including Bam), Liberia, Libya, Mali, Niger, North Korea, Sierra Leone, Somalia, Syria and within 10km's of the border to Syria in any other country, South Sudan, Venezuela, Yemen.
 - 3.2.2. Any country where the government has announced a state of emergency with the exception of emergencies relating to medical pandemics or emergencies.
 - 3.2.3. Any country where the United Nations Armed Forces are present and active.
 - 3.2.4. Should we be exposed to any sanction, prohibition or restriction under, or due to:
 - 3.2.4.1. United Nations resolutions or
 - 3.2.4.2. The trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America, or
 - 3.2.4.3. The lack of medical facilities.

4. When cover starts

- 4.1. **Your** cover (and this policy) starts at different times depending on the benefit:
 - 4.1.1. The Cancellation benefit starts 12:01 am (just after midnight) on the date after **you** paid your cruise deposit.
 - 4.1.2. Overseas Medical benefit:
 - 4.1.2.1. Local Cruises: The Overseas Medical benefit starts when you board the MSC South Africa cruise ship and is only applicable to treatment received whilst you are a guest of MSC Cruises South Africa.

WHO QUALIFIES FOR THE COVER

4.1.2.2. International Cruises: The Overseas Medical benefit starts on the effective date of **your** policy. If **you** paid for the insurance with **your** cruise this will be the date of departure of the cruise ship and is only applicable to treatment received outside the borders of South Africa.

4.1.3. All other benefits start as soon as **you** have checked in for your cruise or **connecting** flight (connecting within 12 hours to **your** cruise).

5. When cover ends

5.1. **Your specific** covers (and this policy) ends at different times depending on the benefit **you** are claiming under and whether **you** have **connecting** flights in **your home country**:

5.1.1. The **Cancel** for Named Reason benefit ends on the date of departure from **your home country** as soon as check-in opens for the cruise.

5.1.2. The **Curtailment** benefit ends on **your** booked date of return to **your home country** as shown in **your** itinerary.

5.1.3. The Overseas Medical benefit ends when you pass through passport control back into **your home country**

5.1.4. All other benefits end on the earliest of the following dates:

5.1.4.1. when **you** pass through customs back into **your home country**

5.1.4.2. 00:01 on the date **you** reach the maximum age limit

5.1.4.3. 00:01 on the termination date of the agreement between MSC and Hollard

5.1.4.4. On the date **we** arrange an available flight/transport for repatriation back to **your home country**, if **you** refuse to be repatriated.

5.1.5. **We** will extend **your** cover automatically if **you** have an overseas medical claim approved by **us** whilst on **your trip** before **your** date of return and **you** are medically unfit to return on the booked date.

Key words to understand

We show words that have special meanings in **bold**. We define the words in the next pages to assist you in understanding your policy.

KEY WORDS TO UNDERSTAND

1. Baggage

- 1.1. Checked-in **baggage**: Items **you** check-in to **your baggage** before **you** depart from **your home country**.
- 1.2. Personal **baggage**: Items of clothing worn by **you**, toiletries for **your** individual use during **your trip** and a bag to carry the items, example: a suitcase, backpack or handbag.
- 1.3. **Baggage Delay**: the airline or cruise line delays **your** checked-in **baggage** for a specified amount of time whilst **you** are outside the borders of **your home country**.

2. Cancellation

You cancel your cruise due to a listed **event** before **you** depart from **your home country**.

3. Carrier

A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft) or cruise ship licensed to carry passengers for hire and in (or on) which **you** are travelling as a fare paying passenger.

4. Children / Child

Your natural or adopted **child** (son/daughter) not in full-time employment, under the age of 18 years.

5. Complications of pregnancy and childbirth

The following unexpected medical events that occur more than 15 weeks prior to the expected delivery date: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections and any premature births.

6. Civil unrest

Fighting between different groups of people living in the same country or nearby the borders of that country.

7. Close relative

Limited to the below relatives who reside in **your home country**. **Your**:

- 7.1. Legal spouse or fiancé(e)
- 7.2. parent, parent-in-law, step-parent or legal guardian
- 7.3. biological **child**, legally fostered **child**, legally adopted **child**, step**child**, grand**child** or daughter/son-in-law
- 7.4. biological or step sister/brother
- 7.5. grandparents

8. Close contact

- 8.1. Before departure: **You** sit within two seats (1 metre) in any direction of a person with COVID-19 case in any kind of vehicle including buses, minibus taxis, flight, etc.

KEY WORDS TO UNDERSTAND

8.2. Whilst on **your** cruise: **You** sit within two seats (1 metre) in any direction of a person that tested positive with COVID-19 (example: dining room or theatre).

9. Connecting flight / connecting cruise

A flight/cruise that requires **you** to change from one aircraft or cruise to another, with a connecting time of less than 12 hours. The 2nd flight or cruise is the connecting flight or cruise.

10. Curtailment

You disembark from the cruise ship after **you** have boarded the cruise ship to return to **your home country** earlier than the return date on **your** booking form due to a covered reason.

11. Dental

Emergency pain-stilling treatment to teeth. This cover does not include capped teeth or dentures or existing conditions related to your teeth such as cracks.

12. Eligible expenses

12.1. **Inpatient** and **outpatient** treatment related to **your illness, injury** or death:

12.1.1. Doctor's fees, surgery, x-rays, **inpatient** treatment, prescription medication, the once-off cost of **your** taxi to the nearest suitable hospital or the cost of an ambulance to the nearest suitable hospital when **you** are admitted as an inpatient.

12.2. In case of a PCR positive test conducted by either MSC Cruises or a **medical practitioner** whilst on **your trip**:

12.2.1. The cost of an ambulance or taxi to a "Covid-19 facility or hospital", and/or

12.2.2. The cost of **repatriation** to **your home country** booked by **us**

13. Emergency assistance provider

Refers to a company authorised by Hollard to provide **you** with assistance whilst **you** are on **your trip**.

14. Essential items

Items of clothing and toiletries **you** purchased for use by yourself at the time of a **baggage** delay.

15. Evacuation

We arrange either an ambulance or a flight from the place where **you** are injured or sick (during a **trip**) to the nearest appropriate hospital subject to the fit-to-fly recommendation **we** receive from **our** emergency assistance provider.

16. Excess

The amount you have to pay first before you can claim under any section of this policy, per person, per benefit.

17. Home / Home Country

KEY WORDS TO UNDERSTAND

Means **your** usual place of residence in **your** country of residence. For the purposes of this policy, your home country is defined as one country.

18. Infectious or contagious disease

Means any disease transmitted from an infected person, animal or species to another person, animal or species by any means when the World Health Organisation (WHO) declares the outbreak a Public Health Emergency of International Concern (PHEIC).

19. Illness

An illness or disease that a **medical practitioner** diagnosed and that meets all of the following criteria:

- 19.1. There is a present severe or acute symptom requiring immediate care.
- 19.2. The failure to obtain such care could reasonably result in serious deterioration of **your** condition or place **your** life in jeopardy

20. Injury

A sudden **injury** because of violent, external and **accidental** means that happened at an identifiable place and time whilst on **your trip**.

21. Inpatient

Hospital admission by a doctor (including day care) where **you** receive treatment, accommodation and food and spend at least 24 consecutive hours.

22. Insured event / benefit

An **insured event** is a single incident, or series of incidents directly related to the same cause, that is listed in this policy and results in a claim. **We** do not cover claims for any event **we** do not list in this policy.

23. International cruise

- 23.1. The northbound and southbound cruises when the ship comes from Europe to start the local cruise season and when the ship returns to Europe, and
- 23.2. International cruises that neither depart nor return to South Africa, when booked via MSC South Africa

24. Life threatening medical condition

Medical emergency where there is a possibility that **you** may die if not treated immediately, for example:

- a serious allergic reaction that appears quickly and may cause death
- broken bone/s
- high risk burn wounds, for example burns to **your** face, hands or feet
- diving accidents or drowning
- heat stroke with a temperature higher than 39 degrees Celsius
- diabetic coma or insulin shock
- low body temperature (below 35 degrees Celsius)
- joint dislocation

KEY WORDS TO UNDERSTAND

- poisoning
- choking
- convulsions, seizures or loss of consciousness
- heavy, uncontrollable bleeding that **you** cannot stop
- Deep knife wounds or gunshot wounds
- (Signs of) a heart attack (i.e. chest pain lasting longer than two minutes)
- (Signs of) a stroke (loss of vision, sudden numbness, weakness, slurred speech)

25. Limit

The maximum amount that **we** will pay per insured person, per benefit for a loss. The limits for all benefits are set out in the schedule.

26. Local cruise

All cruises with a confirmed departure date from South Africa and a confirmed departure date back to South Africa.

27. Loss of limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

28. Loss of sight

Total and irrecoverable **loss of sight** in one or both eye(s).

29. Master policyholder

MSC Cruises SA, Incorporated in Geneva, Switzerland. Registration number 2012/165726/10.

30. Medical practitioner

A legally licensed member of the medical profession, recognised by the law of the country where **you** are treated and who, in rendering such treatment is practising within the scope of his/her licence and training. This person cannot be a **close relative** of either yourself or **your** travel companion.

31. Military coup

A coup organized and carried out by members of armed forces.

32. Missed connection

Your connecting flight or cruise arrives late due to a covered event that causes **you** to miss **your connecting** flight or cruise.

33. Outpatient

Emergency department services, **urgent care** or outpatient services when a doctor has not written an order to admit **you** to a hospital as an **inpatient**.

KEY WORDS TO UNDERSTAND

34. Payment or deposit

EFT or credit card amounts paid in full or part for **your trip**. **Payments** or **deposits** do not include frequent traveller rewards/miles/points.

35. Pair or set

The proportionate value **we** will pay for any article that is part of a **pair** or **set**, for example – if one bag is lost but **you** purchased it as a **set** of 3 for R3 000, **we** will pay out R1 000 (the value of only that one bag).

36. Period of insurance

Refer to **when cover starts** and **when cover ends**.

37. Political unrest

Widespread protests against a government.

38. Pre-booked

Booked and paid for before **you** departed from **your home country**. Pre-booked packages listed on **your** MSC South Africa booking confirmation, as per the examples below:

- 38.1. Shore excursions, for example: Nature Reserve Tour in Mozambique
- 38.2. Onboard packages
- 38.3. Entertainment, for example: themed cruises (“matrieks bootreis”)

39. Pre-existing medical condition

- 39.1. Permanent or long-term chronic medical conditions, for example:
 - 39.1.1. Alzheimer’s, stroke, aneurysm, heart attack, dementia, depression or a terminal disease,
 - 39.1.2. Any respiratory disease, for example: Emphysema, Chronic obstructive airways disease (COAD), Chronic obstructive pulmonary disease (COPD), Chronic bronchitis or Cystic fibrosis
 - 39.1.3. **You** periodically visit a medical practitioner for treatment, or **you** are prescribed medication over an extended period of time, for example: diabetes, epilepsy, asthma, high blood pressure, high cholesterol or blood clots.
- 39.2. Medical conditions that existed 6 months or less before **your** date of departure, for which:
 - 39.2.1. **you** have been prescribed medication however **you** still have symptoms after **you** used the medication
 - 39.2.2. **you** consulted a medical doctor or specialist but **you** still have symptoms after the consultation
 - 39.2.3. **you** undergone surgery
 - 39.2.4. **you** have symptoms for which **you** are awaiting results of tests or investigations where the underlying cause has not been identified or **you** need a follow-up visit with a medical doctor.
 - 39.2.5. **you** are on the waiting list for medical treatment
 - 39.2.6. Been hospitalised or attended the emergency department
 - 39.2.7. Experienced angina (chest pain)
 - 39.2.8. Receive ongoing treatment with prednisone or other immunosuppressant therapy
 - 39.2.9. Received physiotherapy or chiropractic treatment
- 39.3. Any condition for which you have ever required spinal or brain surgery

KEY WORDS TO UNDERSTAND

- 39.4. Any condition which has caused a seizure in the last 12 months
- 39.5. Joint replacement surgery over 10 years ago
- 39.6. You have had, or are on the waiting list for an organ transplant
- 39.7. Flu symptoms accompanied by shortness of breath, chest pain, sudden dizziness or confusion 2 weeks or less before departure
- 39.8. Congestive heart failure which required a coronary angiography, stents or bypass grafting
- 39.9. A pacemaker or AICD (internal defibrillator)

Note: This definition applies to **you**, **your** travel companion or a **close relative** when **you** know about their medical conditions

- Refer to Important Information: [Important Information](#)

40. Quarantine

A **medical practitioner** gives **you** a letter to isolate **yourself** from other people (no contact with other people) when:

- 40.1. **you** test positive for an **infectious or contagious disease**, or
- 40.2. **you** were in **close contact** with someone.

41. Repatriation

Your return to **your** home country.

42. Sporting activities – approved

When **you** participate on a non-professional basis in the listed **sports** below:

- 42.1. Abseiling
- 42.2. Acrobatics
- 42.3. Aerobics
- 42.4. American football
- 42.5. Athletics
- 42.6. Archery
- 42.7. Badminton
- 42.8. Banana boat rides
- 42.9. Baseball
- 42.10. Basketball
- 42.11. BMX cycling (exclude racing and competition)
- 42.12. Blackwater rafting
- 42.13. Boating, sailing
- 42.14. Bowling (lawn & ten pin)
- 42.15. Boxing (training, no contact)
- 42.16. Bungee jumping less than 30 meters when **you** use a body harness as a back-up
- 42.17. Camel riding for a day or if **you** are on a camel trek
- 42.18. Canoeing (inland or 10km coastal waters **limit**)
- 42.19. Canyon swing less than 30 meters when **you** use a body harness as a back-up
- 42.20. Clay pigeon shooting
- 42.21. Cricket

KEY WORDS TO UNDERSTAND

- 42.22. Curling
- 42.23. Cycling (exclude racing and competition)
- 42.24. Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)
- 42.25. Dirt boarding
- 42.26. Dragon boating
- 42.27. Dune buggy
- 42.28. Elephant riding for an hour, a day or overnight
- 42.29. Fencing
- 42.30. Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: exclude ice fishing or commercial fishing)
- 42.31. Fly by wire
- 42.32. Football
- 42.33. Go karting (recreational)
- 42.34. Golf
- 42.35. Gym - including weights, Pilates, aqua aerobics, yoga
- 42.36. Gymnastics
- 42.37. Handball
- 42.38. Hiking (under 6,000 meters altitude / organised tours / clearly marked routes. Exclude solo treks, mountaineering, search and helicopter rescue)
- 42.39. High diving (less than 10 meters)
- 42.40. Hockey (field or indoor / exclude ice hockey)
- 42.41. Horse riding (leisure, on a tour with a licenced tour operator, non-competitive / exclude polo, hunting and jumping)
- 42.42. Hot air ballooning (exclude racing and competition)
- 42.43. Jet boating
- 42.44. Jet skiing (exclude competitions)
- 42.45. Jogging
- 42.46. Kayaking - white water, sea, river, lake
- 42.47. Kite boarding
- 42.48. Kite surfing (exclude racing, competition and surfing during a storm)
- 42.49. Land surfing
- 42.50. Marathons
- 42.51. Martial arts training (exclude contact and competitions)
- 42.52. Moped, scooter (Valid driver's licence for operating this class of vehicle required; must be wearing a helmet)
- 42.53. Motor experience as a passenger only (excluding racing)
- 42.54. Motorcycle riding / touring: independent or an organised tour (Valid driver's licence for operating this class of vehicle required / must be wearing a helmet / exclude off-road, racing and competition)
- 42.55. Mountain biking (exclude racing and competition)
- 42.56. Mountaineering or hiking: not using ropes, at an altitude less than 4,000 meters as part of an organised group on a marked route.
- 42.57. Netball
- 42.58. Paint ball
- 42.59. Quad biking (not exceeding 250 cc / exclude racing and competition)

KEY WORDS TO UNDERSTAND

- 42.60. Racquetball
- 42.61. Roller skating
- 42.62. Roller blading/inline skating
- 42.63. Rowing/sculling, surf boat rowing (inland or 10km coastal waters **limit**)
- 42.64. Rugby school level participation only
- 42.65. Running or jogging, including half-marathon or less, marathon and ultra-marathon distances
- 42.66. Safari tours (exclude hunting/guns)
- 42.67. Sail boarding/wind surfing
- 42.68. Sailing
- 42.69. Sandboarding/sandskiing
- 42.70. 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)
- 42.71. Shark cage diving
- 42.72. Segway tours
- 42.73. Skateboarding (exclude competitions)
- 42.74. Snorkelling
- 42.75. Soccer
- 42.76. Softball
- 42.77. Speed boating (as a passenger on a licensed **carrier**)
- 42.78. Squash
- 42.79. Stand-up paddle surfing/paddle boarding
- 42.80. Surfing (exclude competition)
- 42.81. Swimming
- 42.82. Tennis
- 42.83. Tuk Tuk as a passenger (excludes Tuk Tuk racing)
- 42.84. Volleyball
- 42.85. Wakeboarding (exclude competition)
- 42.86. Wall climbing (artificial / Proper harness wear and usage / exclude racing and competition)
- 42.87. Water polo
- 42.88. Water skiing (exclude competition)
- 42.89. White water rafting (grades 1 to 4)
- 42.90. Windsurfing (exclude competition)
- 42.91. Yachting (inside territorial waters / exclude racing and competition and being a member of the crew)
- 42.92. Yoga
- 42.93. Zip line
- 42.94. Zorbing (exclude racing and competition)

43. Secure baggage area

Any of the following, as and where appropriate:

- 43.1. 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.
- 43.2. The fixed storage units of a motorised or towed caravan.
- 43.3. A locked Baggage box, locked to a roof rack that is itself locked to the vehicle roof.

KEY WORDS TO UNDERSTAND

44. Strike or industrial action

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

45. Supplier financial default

A scheduled airline (excluding charter airlines) or cruise company, where the airline or cruise company is unable to provide the flight/s or cruise/s due to financial insolvency.

46. Terrorism or Terrorist attack

- 46.1. An act of force or violence against the civilian population committed for political, religious, ideological or ethnic purposes.
- 46.2. The country where the act took place must certify the act or acts as an act of **terrorism**.

47. Trip

When travelling on an MSC Cruise including local and/or international **connecting** flights.

48. Unattended

When **you** leave items with nobody to look after them or you cannot see them, for example:

- 48.1. on the beach or beside the pool while you go swimming
- 48.2. more than 5 meters away from you at train stations and bus terminals
- 48.3. when you are taking photos
- 48.4. when you are eating at a restaurant or using an ATM and the item is not on your person
- 48.5. when you leave your items with a stranger

49. United States of America: Preferred Provider Organisation (PPO)

This policy provides cover within a PPO network in the U.S.A. If you receive treatment at a provider in our PPO network, we will pay authorised expenses directly to the provider. You may call our emergency number listed on your policy schedule for details of the nearest PPO provider when you are in the U.S.A. We do not pay for expenses or treatment you received from a provider that is not within our PPO network.

50. United States of America: Urgent care centre

Urgent care centres in the U.S.A. are different from emergency rooms. **Urgent care** centres assist patients with an **illness** or **injury** that does not appear to be **life threatening**, but also cannot wait until the next day, for example:

- Flu or Cold, Fever, Headaches, and Chills
- Sprains
- Allergic reactions
- Minor burns
- Dehydration

KEY WORDS TO UNDERSTAND

- Earache, Headaches
- Sprains and strains
- Urinary tract infections
- Diagnostic services **limited** to X-rays and laboratory tests
- Eye irritation and redness
- Vomiting, diarrhoea or dehydration
- Severe sore throat or cough

51. Valuable items (including their accessories)

- 51.1. Cameras including photographic equipment and video equipment
- 51.2. games consoles including PlayStation, Gameboy, Nintendo and games
- 51.3. personal organisers
- 51.4. mobile telephones
- 51.5. televisions
- 51.6. portable audio equipment including all associated disks
- 51.7. spectacles
- 51.8. sunglasses
- 51.9. telescopes
- 51.10. binoculars
- 51.11. jewellery and watches
- 51.12. furs and leather articles
- 51.13. perfumes
- 51.14. precious stones and articles made of or containing gold, silver or other precious metals
- 51.15. laptops, tablets and e-readers

52. We, our or us

The Hollard Insurance Company Limited (Hollard) is the underwriter of this policy. Hollard is a registered short-term insurer and an authorised financial services provider.

53. Weather

The state of the atmosphere with respect to wind, temperature, cloudiness, moisture and pressure changes.

54. You / Your / Insured Person

Each person travelling as a fare paying passenger on a cruise booked through MSC South Africa, and for whom the appropriate premium has been paid by MSC South Africa.

The rules of cover

If **you** do not follow them we may refuse to pay **you** out for a claim, we may **cancel your policy** or reduce the amount **we pay you**.

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THE RULES OF COVER

1. Authorise expenses

- 1.1. **You** must call **us** on the emergency number provided on your policy schedule:
 - 1.1.1. before **you** receive treatment if you are conscious and do not require life-threatening treatment, or
 - 1.1.2. before **you** are admitted into a hospital, or
 - 1.1.3. immediately when **your** condition has been stabilised in the emergency department.
 - 1.1.4. In the event of treatment for a life-threatening emergency, **you** must call **us** within 24 hours of the initial treatment unless **you** are unconscious. If **you** are conscious but cannot call because of your condition, someone else (family member or travel companion) must call **us** on **your** behalf immediately when they know about your treatment.
- 1.2. **We** will give authorisation of treatment for a specific procedure and/or a number of days when **we** have confirmed the medical necessity of the treatment you require. We base our decision upon the accuracy and completeness of information **you/your close relative/travel companion** or **medical practitioner** give to **us**.
- 1.3. **You** must call us immediately if **your** condition changes or additional days of inpatient treatment is required.
- 1.4. **We** reserve the right to dispute or challenge any authorisation **we** have given if **we** receive new information that changes our decision.
- 1.5. Authorisation is not a guarantee of payment. The fact that **we** give authorisation does not guarantee payment or the availability of treatment. Authorisation remains subject to the terms, conditions and exclusions listed in this policy.
- 1.6. **You** must tell the medical practitioner or hospital this this policy requires authorisation from **us** and **you** must ask them to cooperate with us fully.
- 1.7. If **you** do not follow our instructions or treatment is not authorised **we** will limit **your** claim or not pay **your** claim at all.

2. Bring back damaged property

You must bring back property damaged during **your trip** at **your** own cost, and keep the damaged property until **we** have finalised **your** claim.

3. Cancel your flights, cruise and accommodation

- 3.1. **Cancel** for Named Reason: You must **cancel** your flight, cruise, and accommodation at least 24 hours or more before your scheduled cruise departure time. If you do not **cancel your trip** before the scheduled date of departure, **we** will limit the cover to 50% of the loss for **pre-paid packages** (where **you** are confirmed as a “no-show” by the **carrier**).
- 3.2. **You** must give **us** a letter from the MSC Cruises, the airline and accommodation provider confirming the amount **you** paid, their cancellation policy and the amount refunded to **you**.

4. Check-in and board your flight or cruise on time

You must check-in for **your** flight or cruise before the **carrier** closes check-in and report to the boarding gate before it is closed by the **carrier**.

THE RULES OF COVER

5. Claim form and supporting documents

You must send **us** the completed claim form and all the supporting documentation within 30 days of **your** date of return to **your home country**. **We** do not pay for the cost to obtain supporting documentation. Some documentation may be required immediately before **we** can confirm cover in case of a medical emergency. Examples of supporting documentation **we** may require:

- 5.1. A medical report from the treating doctor with the following information:
 - 5.1.1. Hospital admission and discharge reports
 - 5.1.2. diagnosis
 - 5.1.3. date of first consultation
 - 5.1.4. treatment provided
 - 5.1.5. cause of medical problem
 - 5.1.6. medical reason if **You** are unfit to fly
 - 5.1.7. 6 months medical history for claim relating to **illness**
- 5.2. A doctor's letter to confirm **you** must place yourself in **quarantine**.
- 5.3. Receipts listing items purchased, or an itemised invoice listing the cost of services
- 5.4. Proof that **you** paid for all expenses claimed, for example a copy of **your** bank statement.
- 5.5. **Your** original airline tickets that were booked from and back to **your home country**
- 5.6. If **your** flights were changed, the amended airline tickets
- 5.7. Written confirmation of the accident from the official body in the country where the accident happened, for example the police report.

6. Claim from the carrier first

- 6.1. **You** must report damage or loss to the carrier before **you** leave the **baggage** area and give **us** a copy of the property irregularity report from the carrier. **You** must give **us** a letter from the carrier confirming the damage or loss and how much they paid **you**.
- 6.2. **You** must give **us** a letter from the carrier confirming the delay and the reason for the delay.

7. Court judgement

You must give **us** any court judgement demanding payment within 48 hours of receipt.

8. Death

We must receive notice of death within 48 hours of issuance.

9. Do not admit liability

You must not admit liability, make misleading promises to anyone or offer to pay anyone without **our** written approval.

10. Flight ticket

You must send **us** proof of your reservation to **your home country** immediately when **you** notify **us** of a possible claim. **We** have the right to use **your** return ticket when **we** agree to repatriate **you** to **your home country**.

THE RULES OF COVER

11. Information you give to us

- 11.1. We base **our** decision to insure **you** or **your** belongings on the information **you** give to **us**. **You** must make sure that all the information **you** give **us** about yourself and **your trip** is accurate and complete.
- 11.2. **You** must tell **us** immediately in writing of any material information that may increase the risk of loss. Material information is information that affects **our** decision to insure **you**, for example if you received any medical treatment in the last 6 months before **your** cruise, you must declare this to **us**. **We** will send **you** a written endorsement if **we** agree to cover the change/s. This also applies to changes to the health of **your** travel companion or a **close relative**, which could affect **your** cover under the **cancellation** and **curtailment** section.
- 11.3. **You** must be honest and act in good faith in relation to this policy. Examples of fraudulent or dishonest behaviour are:
 - 11.3.1. providing false information when **you** submit a claim or when **you** purchase a policy
 - 11.3.2. making a claim that **you** know to be false, fraudulent or exaggerated
 - 11.3.3. not telling **us** that **you** are also claiming from another insurance company for the same event or loss
- 11.4. If any of this information is incomplete or incorrect:
 - 11.4.1. **you** will lose **your** right to claim, and/or
 - 11.4.2. **we** may **cancel your** policy from the date that **you** gave **us** incorrect information, and **you** may lose **your** right to claim as well as the premium paid, and/or
 - 11.4.3. **we** may apply special conditions, for example a reduced sum insured or a higher **excess**.
 - Refer to Important Information: [Important Information](#)

12. Legal

You must help **us** if **we** decide to start legal proceedings against any person or company responsible for the loss. **We** may take legal action against another person or company in **your** name.

13. Pay back costs

You must pay back costs not covered by this policy to **us** within 30 days of the date **we** paid the cost.

14. Proof of payment or ownership

- 14.1. **You** must give **us** evidence of amounts **you** paid, for example: **your** bank statement.
- 14.2. If **you** claim for stolen items, **you** must give **us** proof of ownership or purchase by the way of an original purchase receipts, credit card or bank statements or any other evidence that will be acceptable to **us**.
- 14.3. **You** must give **us** evidence of the purchase or withdrawal of foreign exchange when **you** claim for stolen cash.

15. Police report

- 15.1. **You** must inform the police immediately, but no later than 24 hours after theft/mugging/accident not involving a **carrier**, and give **us** a copy of the police report.
- 15.2. **You** must give **us** a copy of the police report if **your** presence is required in **your home country** following damage to **your home** or theft from **your home**.

THE RULES OF COVER

16. Prevent loss

You must take all reasonable steps to prevent or minimise loss or damage to **your** insured property after an event, or **we** will not pay **you** for any loss or damage. For example, **you** must not leave **your** cell phone on the table in the restaurant when **you** visit the toilet.

17. Sign a release

You must sign a release and provide **us** with evidence of **your** bank details before **we** pay **you**.

18. Unattended

You must not leave items alone or unwatched or beyond **your** reach in a public area, example airport.

19. Valuable items and cash

19.1. **You** must keep **valuable** items and cash in **your** pocket or a bag that **you** are holding, or locked in a safe.

19.2. **You** must not check **valuable** items or cash into **your** checked-in **baggage**

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GENERAL EXCLUSIONS

1. After 12 months

We do not cover any claim after 12 months of the date of loss (or first date of treatment) unless the claim is subject to a pending court case between **you** and **us**, for example: if your baggage was damaged on 1 January 2020 and no claim is paid out by 1 January 2021 the claim will lapse and the claim will be time barred.

2. Age limit

We do not cover any claims where **you** have reached the age **limit** on the date of loss.

3. Alcohol and drugs

We do not pay any claim caused directly or indirectly by:

- 3.1. Excessive alcohol consumption where **you** exceed either a breath alcohol content of 0.24mg per 1,000ml, or a blood alcohol **limit** of 0.05g per 100ml at the time **you** are admitted to a hospital, or
- 3.2. The use of drugs or narcotics unless they were prescribed to **you** by a **medical practitioner**, and they were taken as per a medical prescription, or
- 3.3. Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.

4. Alternative arrangements

We do not reimburse any amounts claimed when the **carrier** provided **you** with a voucher for future travel, or where the **carrier** offers **you** reasonable alternative arrangements.

5. Authorisation not obtained

- 5.1. Medical: We do not pay for any costs when we did not authorise the treatment as listed in this policy.
- 5.2. We do not pay for the cost of additional flights or accommodation not approved and/or booked by **us**.

6. Baggage – no pay out

We will not pay **you** for any loss or damage:

- 6.1. **you** cannot provide **us** with receipts for items purchased or claimed
- 6.2. **you** did not notify the **carrier** of **your** loss, and **you** did not obtain a claims report from them before **you** left the **baggage** area
- 6.3. **you** did not report theft to the police immediately
- 6.4. items are stolen from the overhead **baggage** compartment
- 6.5. wear and tear - the gradual deterioration caused by normal usage, the environment or living things and is not covered by this policy. It includes the following:
 - 6.5.1. mechanical, electrical or electronic breakdown or failure, or where a component fails to perform to its intended design specification
- 6.6. process of dyeing, cleaning, repairing or maintenance
- 6.7. damage caused directly by scorching, charring, melting, burning or smoke without flames;
- 6.8. exposure to sunlight and water

GENERAL EXCLUSIONS

- 6.9. rust, mildew, corrosion or decay
- 6.10. cracking, denting or scratching where the item can still be used for its original purpose
- 6.11. damage caused by moth or vermin
- 6.12. any loss, theft of, or damage to personal **baggage** left in an **unattended** motor vehicle if:
 - 6.12.1. the items concerned have not been locked in the boot of the vehicle
 - 6.12.2. no physical evidence that the vehicle was broken into, for example a broken window or door
- 6.13. items that have been forgotten or mislaid;
- 6.14. theft of **valuable** items or cash:
 - 6.14.1. checked into **your baggage**
 - 6.14.2. not in **your** pocket or a bag that **you** carry at the time of loss
 - 6.14.3. not in a safe at the time of loss
- 6.15. anything being shipped as freight or under a bill of lading
- 6.16. theft or damage to personal **baggage** not accompanying **you** on the same flight
- 6.17. **baggage** delay when **your** bag was delayed for less than the amount of hours listed in **your** schedule
- 6.18. **baggage** delay if **you** did not keep the receipts as proof of the items **you** bought
- 6.19. items taken from **you** by customs, police or airport security.
- 6.20. theft or damage to **your baggage** whilst travelling on a bus or train
- 6.21. damage to photographic equipment or mobile phones (example a cracked screen or lens)
- 6.22. theft or damage to a baby stroller or pram

7. Carrier cancelled flight or cruise

- 7.1. **You** are not covered for any claim when the airline or cruise company could not provide the transport (whether as the result of error, omission, **default** or otherwise) unless it is listed as an insured event in this policy. **You** must request a refund from the **carrier**.
- 7.2. This policy does not cover claims where the **carrier** changed their operating time or schedule.
- 7.3. This policy does not cover any claims when a regulatory body or government stopped the **carrier** from providing the transport.

8. Consequential loss

Defined as an indirect loss which accompanies an **insured event**. This policy does not cover consequential losses when the item claimed is not listed under the "What is covered" section. For example, **we** do not pay for the following consequential losses (these are just example and not the only reasons for non-payment):

- 8.1. cost of a taxi (other than **your** first **trip** to the hospital)
- 8.2. search and/rescue costs from a mountain or remote area
- 8.3. telephone calls or faxes
- 8.4. food and drinks (other than when it is purchased during a travel delay)
- 8.5. Interpreters' fees
- 8.6. Inconvenience or lack of enjoyment
- 8.7. loss of earnings
- 8.8. time-share fees and holiday points
- 8.9. any additional travel or accommodation costs (unless booked by **us**)
- 8.10. the sentimental value the property may hold to **you**
- 8.11. The cost to postpone **your trip** to a different date
- 8.12. Incentive trips paid on **your** behalf by another party or person

GENERAL EXCLUSIONS

8.13. Refundable airport taxes or service fees charged by **your** agent

9. Criminal act

We do not cover any claims related to **your** own illegal or criminal act.

10. Delay in services received

The policy does not cover any loss, medical complication or death arising from the provision of, or any delay in providing the services to which this policy relates, whether provided by **us** or by anybody else.

11. Denied boarding or entry

This policy does not pay claims because of **your**:

- 11.1. denied boarding by the airline or cruise company, or
- 11.2. denied entry into a country

12. Disinclination to travel

We do not pay claims for **cancellation** or **curtailment** if **you** decide not to travel unless **we** list it as an **insured event** under "What we cover".

13. Driver's license

We do not pay any claims when **you**, being the driver of the motor vehicle or motorcycle are not in possession of a valid/legal license.

14. Employment

We do not pay claims related to:

- 14.1. **manual work** involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity)
- 14.2. the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry)
- 14.3. when **you** work as crew on any flight or any sea vessel
- 14.4. working with explosives
- 14.5. performing work in any police force, military force, militia or paramilitary organisation
- 14.6. underground mining and tunnelling
- 14.7. the manufacture of ammunition and the refining of petroleum, and
- 14.8. professional sportsmen or women, for example ski instructors and motor racing drivers

15. Factors beyond our control

The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent **Medical evacuations** differ from country to country. **We** do not accept responsibility for any loss, medical complication or death resulting from any factor reasonably beyond **our** control.

16. Fit-to-travel

GENERAL EXCLUSIONS

You are not covered when:

- 16.1. **You** travel against the advice of a medical doctor
- 16.2. **You** travel to obtain medical treatment
- 16.3. Receive treatment for symptoms that started before **your trip** for which **you** are awaiting a consultation or results of tests and/or **you** have not confirmed the underlying cause.

17. Flights and accommodation

We do not pay for the below:

- 17.1. the cost of additional or new flights and accommodation unless it is listed under "What we pay", for example: we do not pay for the cost of new flights if **you** cannot return to **your home country** on the booked date except when we have authorised **your** inpatient treatment and we arranged a medical repatriation flight to **your home country**.
- 17.2. unused flights if **you** cannot provide us with a detailed breakdown of the airfare and taxes.
- 17.3. unused flights and/or accommodation when we pay to bring **you** back to **your home country**
- 17.4. When **you** are not travelling as a fare paying passenger

18. Infectious or contagious disease

We do not cover claims in any way caused by or resulting from an **infectious or contagious disease** (other than the cover provided for Covid19) when a **medical practitioner** diagnosed **you** after the WHO declaration. This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

19. Known event

We do not pay claims arising from an **insured event** when it is public knowledge and/or **you** know before **you** buy this policy of circumstances that could lead to a claim for example: when there is a media article (paper or online), confirming a **strike** is planned for a specific date.

20. Medical (also refer to pre-existing medical conditions)

We do not cover the cost of treatment / Overseas Medical Expenses for any claim relating to the below (whether **pre-existing** or not):

- 20.1. Cancer or any terminal illness
- 20.2. Heart attack or stroke when **you** have a combination of:
 - 20.2.1. Diabetes and either/or high blood pressure, high cholesterol, high blood lipids (or **you** are using medication to control any of these conditions)
- 20.3. Deep vein thrombosis (DVT) when **you** also have either/or high blood pressure, high cholesterol, high blood lipids (or **you** are using medication to control any of these conditions)
- 20.4. Specialist tests: This policy does not cover magnetic resonance imaging (MRI), computerised axial tomography CAT scans, sonograms, biopsies, cardiac catheterisation or any cardiac procedures, or surgeries of any kind unless we have approved these in advance or unless performed on a life-saving basis in the Emergency Department
- 20.5. Sexually transmitted diseases
- 20.6. Treatment or surgery for cosmetic purposes
- 20.7. Routine optical and/or dental treatment, for example – an eye test
- 20.8. myalgia, which is the medical term for general muscle pain

GENERAL EXCLUSIONS

- 20.9. suicide, attempted suicide, intentional self-injury, anxiety, mental illness, insanity, psychiatric, psychological, emotional or nervous conditions including but not limited to:
 - 20.9.1. dementia, depression, anxiety or stress
 - 20.9.2. behavioural diagnosis such as autism
 - 20.9.3. eating disorders
- 20.10. Treatment received in a private clinic or private hospital that has not been authorised by **us** before **you** received treatment, and where there is no alternative facility within a 100-kilometre radius
- 20.11. Any costs incurred after **you** pass through passport control into **your home country**.
- 20.12. Treatment or surgery that in **our** opinion (in consultation with the treating doctor) can reasonably wait until **you** return to **your home country**
- 20.13. Over-the-counter medication (without a prescription)
- 20.14. when **you** are travelling:
 - 20.14.1. against the advice of a medical practitioner
 - 20.14.2. to another country for treatment or medical consultations
- 20.15. The cost of the coffin or urn.
 - Refer to Important Information: [Important Information](#)

21. One-way ticket or Emigration

You do not qualify for any cover when **you** travel from **your home country** on a one-way ticket, or **you** travel with the intention to emigrate.

22. Other insurance

- 22.1. Expenses or claims covered by any other policy or insurance on the date of loss, other than this policy, for example, workers compensation or automatic cover from **your** medical aid or bank. This exclusion shall not apply to Personal Accident cover.
- 22.2. If the airline deny **your** claim because **you** did not file a claim or that **you** did not file the claim in time, **we** will also deny **your** claim since **we** are secondary to the airline.

23. Personal Accident

We do not cover Personal Accident claims resulting from the following:

- 23.1. **Illness** or infection not related to an accidental cut or wound
- 23.2. physical disability that **you** already had when the policy started
- 23.3. when **you** participate in a sporting activity

24. Personal liability

We do not pay claims as a direct or indirect result of the below:

- 24.1. **injury** to, or the death of any member of **your** family, household, or any person working for **you**
- 24.2. property belonging to, or held in trust by **you** or **your** family, household or servant
- 24.3. loss of or damage to property which is the legal responsibility of **you** or **your** family, household or servant
- 24.4. ownership of any land or building
- 24.5. any claim that is covered under some other insurance policy
- 24.6. liability arising from **your** employment, business or profession

GENERAL EXCLUSIONS

- 24.7. dishonest, fraudulent or malicious acts by **you**
- 24.8. physical assault committed by **you**
- 24.9. ownership or use of airborne craft, horse-drawn, motorised, mechanically-propelled or towed vehicles (for example, a car, taxi or motorbike), vessels, sail or powered boat (other than row boats or canoes), animals, firearms
- 24.10. the reckless disregard by **you** of the possible consequences of **your** actions or omissions
- 24.11. **injury, illness**, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related **illness** including AIDS and/or any mutant derivatives or variations thereof however caused
- 24.12. Judgements or a court order which are not in the first instance either delivered or obtained from a court within **your home country** or the country in which the event occurred
- 24.13. If you use any form of mechanically propelled vehicle, (e.g. car, motor cycle, or scooter), no liability cover will apply under this policy.
- 24.14. You are not covered for liability arising from your ownership or use of vehicles, quad-bikes, scooters or three wheeled vehicles, motorcycles, golf carts, rental vehicles, aircraft or sail or powered boat (other than row boats and canoes).

25. Pregnancy

This policy does not cover any claim when:

- 25.1. **you** are 26 weeks or more pregnant on the date of loss
- 25.2. where the claim is not as a direct result of a **complication of pregnancy**
- 25.3. the claim is related to birth control, childbirth, antenatal care or the care of a new-born child.

26. Pre-existing medical conditions (also refer to [medical](#))

We do not pay any claims related directly or indirectly to a **pre-existing medical condition** listed below:

- 26.1. **Outpatient** treatment
- 26.2. **Inpatient** treatment when **you** have been admitted for less than 48 hours
- 26.3. Medication regulating a **pre-existing medical condition** (chronic medication)
- 26.4. You require home oxygen therapy, or **you** will require oxygen for **your** trip
- 26.5. **You** have chronic renal failure
- 26.6. Epilepsy if **you** use two or more anti-convulsion medications or **your** medication has changed in the last 12months
- 26.7. When **you** have any undiagnosed symptoms, for example: symptoms for which **you** are awaiting investigations / consultations, or awaiting results of investigations, where the underlying cause has not been confirmed by a **medical practitioner**
- 26.8. Medical conditions that existed 6 months or less before **your** date of departure, for which:
 - 26.8.1. **you** have been prescribed medication however **you** still have symptoms after **you** used the medication
 - 26.8.2. **you** consulted a medical doctor or specialist but **you** still have symptoms after the consultation
 - 26.8.3. **you** had surgery or **you** are waiting for surgery
 - 26.8.4. **you** have symptoms for which **you** are awaiting results of tests or investigations where the underlying cause has not been identified or **you** need a follow-up visit with a medical doctor.

GENERAL EXCLUSIONS

- 26.8.5. **you** are waiting for medical treatment
- 26.8.6. Been hospitalised or attended the emergency department
- 26.8.7. Experienced angina (chest pain)
- 26.8.8. Receive ongoing treatment with prednisone or other immunosuppressant therapy
- 26.8.9. Received physiotherapy or chiropractic treatment
- 26.9. Any condition for which you have ever required spinal or brain surgery
- 26.10. Any condition which has caused a seizure in the last 12 months
- 26.11. Joint replacement surgery over 10 years ago
- 26.12. You have had, or are on the waiting list for an organ transplant
- 26.13. Flu symptoms accompanied by shortness of breath, chest pain, sudden dizziness or confusion 2 weeks or less before departure
- 26.14. Congestive heart failure which required a coronary angiography, stents or bypass grafting
- 26.15. A pacemaker or AICD (internal defibrillator)
- 26.16. Had a stroke or heart attack
- 26.17. Diabetes when:
 - 26.17.1. **You** have been diagnosed in the last 12 months, and/or
 - 26.17.2. **you** have eye, kidney, nerve or vascular problems, and/or
 - 26.17.3. **you** have either/or high blood pressure, high cholesterol, high blood lipids (or you are using medication to control any of these conditions)
 - 26.17.4. Type I diabetes when you are older than 65 years of age
- 26.18. Any respiratory disease, for example: Emphysema, Chronic obstructive airways disease (COAD), Chronic obstructive pulmonary disease (COPD), Chronic bronchitis or Cystic fibrosis
- 26.19. Asthma when **you** are 60 years of age or older and **you** also have a respiratory disease as listed above
 - Refer to Important Information: [Important Information](#)

27. Ransom

We do not pay claims for the fulfilment of any ransom demands.

28. Repatriation

We have the right to demand that **you** return to **your home country**. If **we** confirm a date and time when it is feasible for **you** to return but **you** decide to stay overseas, all expenses incurred after **you** have decided not to return will not be covered by this policy. **We** only pay for repatriation costs when **we** booked it.

29. Rescue costs

You are not covered for:

- 29.1. Any air-sea rescue costs
- 29.2. Any rescue costs related to altitude **illness**, including costs to bring **you** down from a mountain

30. Specific items

We do not pay claims related to any of the following items:

- 30.1. **baggage** freight costs or theft/damage to **baggage** not accompanying **you** on the same flight
- 30.2. forgotten or mislaid items
- 30.3. contraceptive devices or treatment

GENERAL EXCLUSIONS

- 30.4. prosthetic devices
- 30.5. crutches or a brace/sling of any kind
- 30.6. dentures or crowns
- 30.7. any expense or item not listed under "What we pay for"
- 30.8. bonds, securities, stamps or documents of any kind
- 30.9. driver's licences, visa fees and the cost to replace **your** passport
- 30.10. musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, car keys, food (where not listed under What we pay)
- 30.11. vehicles or accessories, samples or merchandise, business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments
- 30.12. damage to fragile, perishable or brittle items
- 30.13. **sports** gear whilst in use
- 30.14. items hired by **you**, loaned or entrusted to **you**
- 30.15. items purchased whilst on **your trip**, including but not limited to gifts
- 30.16. credit cards, debit cards and identity cards
- 30.17. new or replacement spectacles

31. Sport

You are not covered when **you** participate:

- 31.1. in any sport that is not listed as an approved sport in this policy
- 31.2. as a professional sportsman or women, for example ski instructors and motor racing drivers
- 31.3. in a competition

32. Terrorism, war and public disorder

- 32.1. This policy does not cover any claim(s) in any way caused or contributed to by an act of **terrorism** involving any nuclear weapon or device, chemical or biological agent or radioactive contamination.
- 32.2. **We** do not pay for any loss or damage directly or indirectly related to or caused by **your** active participation in:
 - 32.2.1. War, invasion, act of foreign enemy, hostilities or war-like operations (whether war is declared or not) or civil war.
 - 32.2.2. Mutiny, military uprising, martial law or state of siege, insurrection, rebellion or revolution.
 - 32.2.3. Any act in protest against any state or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public.

33. Valuables and cash

We do not pay for any loss because of theft or loss of valuables or cash:

- 33.1. Left unattended. Example: from an **unattended** motor vehicle, checked-into **your baggage**, not in a safe, or
- 33.2. Not on your person, for example: not in **your** pocket or not in a bag that **you** are holding

Policy benefits

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1. Overseas medical expenses

1.1 What we cover

- 1.1.1. **Eligible expenses** for the immediate treatment of **your**:
 - 1.1.1.1. Unexpected **illness** or an **infectious and contagious disease**
 - 1.1.1.2. Serious **injury** not related to a sporting activity
 - 1.1.1.3. Serious **injury** whilst participating in an approved sporting activity
 - 1.1.1.4. **Pre-existing medical condition** due to an unforeseen onset of symptoms that require **inpatient** treatment
- 1.1.2. Emergency dental treatment due to an infection of a healthy, natural tooth or pain stilling treatment because of a broken tooth
- 1.1.3. Emergency optical treatment as a result of an **illness** or **injury** sustained whilst on **your trip**
- 1.1.4. **Your** sudden death

1.2 What we pay

We will pay up to the **limit** in the schedule for:

- 1.2.1. **Eligible expenses** authorised by **us** before **you** receive treatment.
- 1.2.2. **Eligible expenses** received in the Accident & Emergency department (A&E), emergency room (ER) or casualty department. **You** must contact **us** immediately once **your** condition has been stabilised
- 1.2.3. The cost of one test per person whilst on **your trip** for an **infectious or contagious disease** when **your** test result is positive.
- 1.2.4. **We** will pay for the **cost of your cremation** at the **place of death** whilst on **your trip**, or the transport cost to fly **your body or ashes back to your home country**. Covered expenses are limited to:
 - 1.2.4.1. The collection of the body of the deceased
 - 1.2.4.2. the transfer of the body to a professional funeral **home**
 - 1.2.4.3. embalming and preparation of the body or cremation if so desired
 - 1.2.4.4. standard shipping casket
 - 1.2.4.5. any required consular proceedings and permits
 - 1.2.4.6. the transfer of the casket to the airport and boarding of the casket onto the plane
 - 1.2.4.7. airfare and the transfer of the deceased to their final destination.
- 1.2.5. **Medical repatriation or evacuation**: If **we** confirm with **your** treating doctor that **you** can transfer to another hospital or return back to **your home country**, **we** will pay for the following expenses when arranged by **us**:
 - 1.2.5.1. The extra cost of same class transportation via the most cost-effective route, or
 - 1.2.5.2. The cost to be transportation as a stretcher case on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary, and
 - 1.2.5.3. The return cost of a qualified medical escort to accompany **you**, if this is medically necessary or required by the airline, or
 - 1.2.5.4. The cost of an air ambulance
- 1.2.6. Treatment received from a licensed chiropractor or physiotherapist: **we** will reimburse you for one treatment/consultation per **trip** when a **medical practitioner** has referred **you**.

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- 1.2.7. Accompanying travel companion: **We** pay for 3 star accommodation and an economy class return ticket **when booked by us**, for one person to stay with **you** and fly back with **you** when **you** receive **Inpatient** treatment for more than five consecutive days.
- 1.2.8. Visit by any one person: **We** will pay for the cost of an economy class airline ticket and up to R2 000 per room per night for accommodation when booked by **us** to allow one person to visit **you** after five consecutive days as an **inpatient**. The ticket will only be booked to fly from **your home country** on **your** 5th day as an **inpatient**.
- 1.2.9. Repatriation of children: **We** will pay for an economy class airline ticket/s and an escort when booked by **us** to fly with **your children** back to **your home country** when there is no other adult booked with them, and **you** receive **inpatient** treatment.
- 1.2.10. Your compulsory medical quarantine when **you** test positive whilst on **your trip**, when authorised by **us**.
- 1.2.11. An infectious or contagious disease - hospital cash benefit: If within 15 days of returning from your cruise, you are hospitalised for at least 7 consecutive days following a positive PCR test we will pay **you** a lump sum payment.

2. Cannot Travel

2.1 What we cover

- 2.1.1. **Cancel** for Named Reason: the below **insured events**:
 - 2.1.1.1. **you**, or **your** travel companion or **your close relative's** unexpected **illness, injury** or death (not pre-existing) which happens less than 60 days before **your** cruise date
 - 2.1.1.2. **you**, or **your** travel companion or **your close relative's** **pre-existing medical condition** that requires **inpatient** treatment which happens less than 60 days before **your** cruise date
 - 2.1.1.3. **complications in pregnancy** affecting **you**, or **your** travel companion or **your close relative**
 - 2.1.1.4. A positive PCR test result is received for **you**, and/or **your close relative**, and/or **your** travel companion, and/or a close contact when MSC Cruises conducts the test before boarding, and the test result is the only reason for denied boarding
 - 2.1.1.5. **you**, or **your** travel companion or **your close relative's** compulsory **quarantine** or **inpatient** treatment following a positive PCR (polymerase chain reaction) test result for an **infectious and contagious disease** within 14 days or less before departure
 - 2.1.1.6. A registered **medical practitioner** has confirmed an appointment for **you**, **your close relative** or **your** travel companion for further diagnostic tests (swab or PCR test) when there is evidence of exposure or symptoms within 14 days or less before departure. The medical practitioner must confirm in writing:
 - 2.1.1.6.1. Date of exposure, OR
 - 2.1.1.6.2. Date the symptoms started, AND
 - 2.1.1.6.3. Confirmation of appointment for the PCR test
 - 2.1.1.7. **You cancel your trip** with the **carrier** when your **connecting** flight or your cruise departs more than 12 hours later than the scheduled time from **your home country** due to:
 - 2.1.1.7.1. Strike or Industrial Action affecting the booked flight or cruise, adverse weather conditions in the city where it is scheduled to depart from, or the mechanical

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- breakdown of, or accident of the aircraft or cruise ship in the city it is scheduled to depart from
- 2.1.1.8. damage or burglary affecting **your** home 48 hours or less before the scheduled departure date, and **you** must assist the police in the investigation of the incident
 - 2.1.1.9. when **you** receive a notice of retrenchment from **your** employer
 - 2.1.1.10. a **terrorist** attack in a city listed in **your** itinerary 14 days or less before **your** arrival in the same city
- 2.1.2. Delay in Departure: When the ship departs, however the departure of the ship is more than 6 hours later than the scheduled time of departure, as a direct result of:
- 2.1.2.1. **Strike**
 - 2.1.2.2. **industrial action**
 - 2.1.2.3. severe **weather** conditions preventing the ship from leaving the harbour
 - 2.1.2.4. mechanical breakdown of the ship
- 2.1.3. Delay in return to the harbour: The ship is unable to return to the harbour for more than 4 hours later than the scheduled time of arrival and **you** miss **your connecting flight**, as a direct result of:
- 2.1.3.1. severe **weather** conditions preventing the ship from docking
 - 2.1.3.2. mechanical breakdown of the ship during the **trip**
- 2.1.4. Missed cruise: **Your** flight, booked to arrive 4 hours or more before the cruise departure time arrives more than 1 hour later than the scheduled arrival time, as a direct result of:
- 2.1.4.1. unexpected **strike** or **industrial action**
 - 2.1.4.2. severe **weather** conditions
 - 2.1.4.3. mechanical breakdown of the aircraft or cruise line
 - 2.1.4.4. A medical emergency on-board the flight
- 2.1.5. **Curtailed:** **You** return to **your home country** earlier than **your** scheduled date of return as a direct result of **your**, or **your** travel companion or **your close relative's**:
- 2.1.5.1. unexpected **illness, injury** or death (not pre-existing)
 - 2.1.5.2. damage or burglary affecting **your home** and **you** must report it to the police
 - 2.1.5.3. when **you** receive a notice of retrenchment from **your** employer
 - 2.1.5.4. a **terrorist** attack in a city listed in **your** itinerary 14 days or less before arrival
 - 2.1.5.5. **Pre-existing medical condition** due to an unforeseen onset of symptoms that require **inpatient** treatment
 - 2.1.5.6. **Complications in pregnancy**
 - 2.1.5.7. **you**, or **your** travel companion or your **close relative's** compulsory **quarantine** or **inpatient** treatment following a positive PCR (polymerase chain reaction) test result for an **infectious and contagious disease** whilst on **your** cruise

2.2. What we pay

We will reimburse **you** up to the **limit** in the schedule for the financial loss based on:

2.2.1. Cancellation:

- 2.2.1.1. The unused pre-paid airfare, cruise fare and pre-booked packages less any refunds due to **you**, and
- 2.2.1.2. If **you** receive a positive test result from MSC Cruises on the day of embarkation and **you** arrived on a **connecting** flight, we will pay for:

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2.2.1.2.1. The cost of **your quarantine** accommodation in a **quarantine** approved facility for a maximum of 15 days when authorised by **us**, or the cost of a rental car to return to **your home** when booked by MSC.

2.2.2. Delay in departure:

2.2.2.1. The additional costs **you** paid whilst waiting to board the ship up to the limit in the schedule, or

2.2.2.2. If the departure of the ship is delayed for more than 12 hours beyond the scheduled departure time, **you** may choose instead to **cancel your trip** and submit a **cancellation** claim. **You** can only claim under one benefit (Delay in departure OR Cancellation).

2.2.3. **Delay in return to harbour:** The additional costs **you** paid after **you** disembark from the ship up to the limit in the schedule.

2.2.4. **Missed cruise:** The unused, non-refundable cruise fare

2.2.5. Curtailment

2.2.5.1. The cost of an economy flight to return **home** earlier than booked, when the flight is arranged by **us**, and

2.2.5.2. The pro-rata portion of the unused, non-refundable cruise fare, starting from the day on which **you** enter passport control into South Africa upon **your** return, for example: **you** are booked on a 4 days cruise, **you** return to South Africa on day 2, we will reimburse 2 days' unused cruise fare.

3. Baggage, Cash or Passport

3.1 What we cover

This policy covers the below **insured events** whilst **you** are on **your trip**, up to the **limit** in the Schedule:

- 3.1.1. Theft, loss or damage to **your personal baggage** by the airline or cruise line
- 3.1.2. theft of **valuables** or foreign currency on **your person**
- 3.1.3. theft of **valuables** or cash (foreign currency) in a safety **deposit** box
- 3.1.4. theft of personal **baggage** (excluding **valuable** items and cash)
- 3.1.5. theft of **your passport** whilst on **your person** or from a locked safe
- 3.1.6. **baggage** delay: when **your checked-in baggage** is misplaced by the airline or cruise line for more than 6 hours whilst **you** are outside the borders of **your home country**

3.2 What we pay

We pay up to the **limit** in the schedule. When we pay **you**, we base the amount on either:

- 3.2.2. Loss/theft of personal **baggage**: the replacement cost or "new for old", or the cost of similar new property determined on the date of loss, or
- 3.2.3. Damage to **your personal baggage**: the cost of the **repair** of the damaged item, if **you** can **repair** the damaged item for less than the cost to replace.
- 3.2.4. Theft of **your passport**: the cost of an emergency travel document to return to **your home country** and additional accommodation and flight costs to obtain the emergency passport.
- 3.2.5. Delay: The financial loss based on the purchase of **essential items** during the delay.

4. Personal Liability

4.1 What we cover

We cover **you** for money that a court of law will force **you** to pay to another party (third party) because of:

- 4.1.1. bodily **injury** or death of another person outside the borders of **your home country**
- 4.1.2. accidental loss or damage to property outside the borders of **your home country**
- 4.1.3. any legal costs paid with **our** written consent in the defence of **your** claim

4.2 What we pay

We will pay for judgements made against **you** for any **insured event** up to the **limit** in the Schedule. This **limit** applies to all claimants in any one period of insurance affected by all occurrences with any one original cause. We reimburse **you** in **your home country**, in **your home country's** currency.

5. Personal Accident

5.1 What we cover

We cover **you** for bodily **injury** sustained outside the borders of **your home country** that results in **your**:

- 5.1.1 death within 12 months, or
- 5.1.2 permanent and total disablement within 12 months (refer to the Disability table below)

You must sustain the bodily **injury** because of an event that was clearly violent and accidental.

If the **injury** results in death, we will be entitled to a post-mortem examination undertaken at **our** own expense. If the **injury** results in disablement, **our** medical officer will determine the level of disability.

5.2 What we pay

We pay **you** in the event of permanent and total disablement. In the event of **your** death, we pay **your** legal representatives, **your** estate or the person **you** have nominated in the policy as **your** beneficiary. We calculate claim **payments** as per below according to the Disability table:

- 5.2.1. death - sum insured stated in the schedule
- 5.2.2. permanent and total disablement - as stated in the disability table

5.3 Disability table

Disability (total and permanent)* or Death	Percentage payment
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%

POLICY BENEFITS

f) Loss by physical separation or permanent total loss at or above the wrist or ankle of one or more limbs	100%
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* The disability or loss of use of relevant parts of **your** body cannot be of a temporary nature. It must be total and permanent. Loss includes loss of use, with or without amputation. If **you** qualify under more than one benefit, **we** will not pay more than 100% of the **limit** in the schedule.

6. Hijack of carrier

6.1 What we cover

If during **your trip**, **you** are directly affected by one of the **insured events** listed below:

6.1.1. Hijack of **your** booked flight or cruise **you** are travelling on

6.2 What we pay

We will reimburse **you** up to the limit in the schedule for the following costs:

6.2.1. The cost of an economy flight arranged by **us** (where possible) to return to **your home country**

Claims

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CLAIMS

1. 365 Days: Your right to claim will lapse

Your claim will no longer be legally enforceable after 365 days of the date of loss, unless **you** have started legal action against us.

2. Accumulation limit

If more than one person is injured or dies as a result of a crash or accident involving the same aircraft, cruise ship or any public transportation, **we** will not pay more than the accumulation **limit** in the schedule for all persons insured by **us** (whether on the same policy, or individual policies).

3. Currency

We will use either **your** bank statement as evidence of **your** financial loss, or the rate of exchange on the date of loss if **you** paid in a foreign currency.

4. Excess

You will always pay the first amount of every valid claim, also known as the **excess**. For example, *if there is an excess of 500 on a 20,000 claim, you will receive a pay out from us of 19,500.* **We** show the **excess** in the Schedule.

5. How we calculate a claim

We consider a number of aspects in calculating the claim **payment** amount. These can include:

- 5.1. **We** may decide to **repair**, replace or pay in cash
- 5.2. **We** never pay more than the **limit** of cover
- 5.3. **We** always deduct the **excess** amount

6. Interest

We do not pay any interest, unless ordered by a court of law (or another presiding officer of a dispute such as the Ombudsman for Short Term Insurance) in **your home country**.

7. More than the actual loss

We will never pay out:

- 7.1. more than the value of the property even if **you** are over-insured
- 7.2. twice for the same event, for example - claiming under two different sections of this policy

8. Other insurance

- 8.1. **More than one policy with us:** The maximum **we** will pay is the **limit** of the policy with the highest sum insured. For example: if **you** have a policy with **us** up to R10,000 and another policy up to R5,000 the maximum **we** will pay is R10,000.
- 8.2. **A policy with another company:** **We** will split the full amount of the claim between the different policies. **You** must tell **us** if **you** have any other insurance.

CLAIMS

8.3. **Airline liability:** You must claim from the airline first when **your** claim relates to **cancelled flights**, long delays, **missed connections**, loss or damage to **your** personal **baggage** or **baggage** delay. We will calculate **our** payment on the difference between the airline's payment and **your** financial loss.

9. Supporting documents

We do not pay any claim where **you** do not provide **us** with the requested supporting documents or **you** do not give **us** all the information **we** require to make a decision, for example: no medical history when **you** are claiming due to an **illness**.

10. Third party claim

We may finalise the claim by paying **you** the **limit** of liability, or any smaller amount for which the third-party claim may be **settled**. This will release **us** from any further liability for the claim.

11. Who do we pay

We pay medical claims authorised by **us** before **you** received treatment directly to the service provider (hospital). We pay all other approved claims to **you**, in **your home country**.

Disclosure Notice

TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

Your insurance product involves four possible companies performing different functions:

The Insurance Broker	This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable.
The Insurer	This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy.
The Binder Holder and/or the Administrator	This company “binds” various aspects of your policy and potential claims on behalf of your insurer, within mandates (for example: entering into policies on the insurer’s behalf, and where relevant, also settles claims on the insurer’s behalf.
The Underwriting Manager (UMA)	The UMA performs binder functions and other services on behalf of an insurer. The UMA is mandated to enter into, vary and renew policies as well as determining policy benefits, policy wordings and premiums and settling claims on Hollard’s behalf.

The details of these companies and what they do is set out below.

PARTICULARS OF YOUR INSURANCE BROKER

Business name	There is no broker appointed
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PARTICULARS OF YOUR BINDER HOLDER AND/OR ADMINISTRATOR

Business name	Europ Assistance Worldwide Services (South Africa) (Pty) Ltd
Trade name	Europ Assistance (SA)
Company registration number	1984/009468/07
Physical address	Valley View Office Park, 680 Joseph Lister Street, Constantia Kloof, Ext 31, 1709
Postal address	Private Bag X20, Weltevreden Park, 1715
Telephone number	011 991 8000
Email address	info@europassistance.co.za
Website	www.europassistance.co.za
Compliance Officer	
Name of company	REDCARE PTY LTD / Ms E Vrey
Telephone number	011 991 9416

YOUR BINDER HOLDER AND/OR ADMINISTRATOR IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS

Licence number	5001
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YOUR BINDER HOLDER AND/OR ADMINISTRATOR HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS

Professional Indemnity	Yes
Fidelity Guarantee	Yes

Should you have any complaints with respect to the product and service and you would like to escalate the complaint to the insurer, please write to:

The Hollard Insurance Company

DISCLOSURE NOTICE

Hollard Insure Complaints

Email address hollardinsurecomplaints@hollard.co.za

Website www.hollard.co.za

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker/binder holder/administrator; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.

THE OMBUDSMAN FOR SHORT-TERM INSURANCE

Physical address 1 Sturdee Avenue
Cnr Bolton and Baker Roads
First Floor, Block B
Rosebank

Postal address PO Box 32334,
Braamfontein, 2017

Telephone number (0860) 726-890/
(011) 726-8900

Fax number (011) 726-5501

Email address info@osti.co.za

Website www.osti.co.za

THE FAIS OMBUD

Physical address Kasteel Park Office Park
Orange Building, 2nd Floor
Cnr of Nossob and Jochemus
Street, Erasmuskloof
Pretoria, 0181

Postal address PO Box 74571,
Lynnwood Ridge, 0040

Telephone number (012) 762-5000/
(012) 470-9080

Fax number (012) 470 9097/
(012) 348-3447

Email address info@faisombud.co.za

Website www.faisombud.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY

Physical address [41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002](http://www.fsc.co.za)

Postal address [PO Box 35655, Menlo Park, 0102](http://www.fsc.co.za)

Telephone number [0800 20 37 22](http://www.fsc.co.za)

Fax number [\(012\) 346-6941](http://www.fsc.co.za)

Email address info@fsc.co.za

Website www.fsc.co.za

YOUR INSURER

Name The Hollard Insurance Company Limited

Company registration number 1952/003004/06

FSP number 17698

Physical address 22 Oxford Road, Parktown, Johannesburg, 2193

Postal address PO Box 87419, Houghton, 2041

Telephone number (011) 351-5000

Fax number (011) 351-0691

Website www.hollard.co.za

Compliance Department (011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za

COMMISSION, BINDER HOLDER AND/OR ADMINISTRATOR, UNDERWRITING MANAGER AND CONFLICT OF INTEREST DISCLOSURE

Your insurance broker receives a commission from your insurer. The levels of commission vary depending upon the product type. The exact amounts are disclosed in your policy schedule. In addition, your broker may charge you a broker/policy fee which will also be shown on your policy schedule. You must explicitly agree to this fee in writing.

DISCLOSURE NOTICE

The binder holder is paid a binder fee which is calculated to be 5.05% of the gross written premium for performing functions on behalf of the insurer, for Personal Lines travel policies and Commercial Lines travel policies as outlined below.

BINDER DISCLOSURE

Europ Assistance Worldwide Services (South Africa) (Pty) Ltd acts as a binder holder for The Hollard Insurance Company Limited and has a signed Personal Lines travel policies and Commercial Lines travel policies binder agreement to this effect. In terms of this agreement, the binder holder may:

- Settle claims (if applicable) on Hollard's behalf within the Claims Authority and Limits.

The binder holder may not reject claims, nor may it cancel policies. This may only be done by the insurer.

OTHER KEY CONFLICT OF INTEREST DISCLOSURES

Relating to your insurance broker:

Does your insurance broker receive more than 30% of their income from any insurer?

Yes/No	No
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Does your insurance broker have a relationship with any insurer that provides a financial interest other than ownership?

Yes/No	No
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Does your insurance broker have a relationship with any other broker that provides an ownership or financial interest?

Yes/No	No
--------	----

Does your insurance broker have a relationship with any distribution channel that provides an ownership, financial interest or support service?

Yes/No	No
--------	----

Does your insurance broker have a relationship with any other person that provides an ownership or financial interest?

Yes/No	No
--------	----

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

A full copy of your broker's Conflict of Interest Management policy can be obtained from:

- Your insurance broker's offices upon written request

Relating to the binder holder and/or administrator:

Does the binder holder and/or administrator receive more than 30% of their income from any insurer?

Yes/No	No
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Does the binder holder and/or administrator have a relationship with any insurer that provides a financial interest other than ownership?

Yes/No	No
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Does the binder holder and/or administrator have a relationship with any other broker or binder holder that provides an ownership or financial interest?

Yes/No	No
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Does the binder holder and/or administrator have a relationship with any distribution channel that provides an ownership, financial interest or support service?

Yes/No	No
--------	----

Does the binder holder and/or administrator have a relationship with any other person that provides an ownership or financial interest?

Yes/No	No
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Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.

A full copy of the binder holder and/or administrator's Conflict of Interest Management policy can be obtained from:

- The binder holder and/or administrator's offices upon written request

DISCLOSURE OF PREMIUMS AND FEES

All premium obligations, commissions and broker/policy fees are disclosed in your booking form. Binder and outsourced administration fees are disclosed above in this document.

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

DISCLOSURE NOTICE

Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided above.
- (b) If the information above was given to you verbally, it must be confirmed in writing within 30 days.
- (c) A polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
- (d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- (e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- (f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- (g) Do not sign any blank or partially completed application form.
- (h) Complete all forms in ink.
- (i) Keep all documents handed to you.
- (j) Make a note as to what is said to you.
- (k) Don't be pressurised to buy the product.
- (l) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
- (m) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice.
- (n) Your broker will provide you with a document prior to rendering financial services which will set out details of the broker's mandate to conduct financial services including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.
- (o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- (p) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.
- (q) You have the right to request recordings of any disclosures provided telephonically.
- (r) Review your cover periodically to ensure it is appropriate for your needs.

Hollard wants to know from you if you have any information that will assist us in preventing fraudulent claims. Remember fraudulent claims cost everyone money, including you as the client, as premium increases can result

from too many fraudulent claims. Should you be aware of any fraud that has or is about to take place on a Hollard Insurance claim, please report this (anonymously if you choose to) on 0801 516 170 (toll free) or via email at Hollard@tip-offs.com

SCHEDULE OF BENEFITS

Schedule of benefits

Local Cruises

BENEFIT	LIMIT OF LIABILITY
1. Overseas Medical Expenses whilst on your trip	Refer to below
Unexpected illness or injury: Not pre-existing	R750 000
Illness: Pre-existing condition requiring inpatient treatment of 48 hours or more	R500 000
An infectious or contagious disease: inpatient treatment	R100 000
An infectious or contagious disease: compulsory quarantine	R2 500 per day, maximum 15 days
Evacuation / Repatriation arranged by us: unexpected illness or injury	Real Expense
Evacuation / Repatriation arranged by us: infectious or contagious disease	R10 000/R40 000 per booking
Burial or cremation arranged by us	Real Expense
Dental or Optical: Illness	Nil
An infectious or contagious disease: hospital cash benefit	R5 000
Medical Excess	R500
2.1 Cancellation & 2.5 Curtailment (items in brackets applies to that peril only)	Refer to below
Unexpected Illness/serious injury or death: Not pre-existing	R10 000
Pre-existing medical conditions	R5 000
Complications in pregnancy	R5 000
An infectious or contagious disease (cancellation)	R10 000/R30 000 per booking
An infectious or contagious disease (curtailment)	R5 000/R15 000 per booking
An infectious or contagious disease (your compulsory quarantine)	R2 500 per day, maximum 15 days
Delay in departure of ship of 12 hours or more	R10 000
Accidental damage, burglary, flooding or fire to your home	R10 000
Being made redundant	R10 000
Terrorist incident 14 days before trip	R10 000
Excess	R500
2.2 Delay in departure of ship 6 hours or more	Refer to below
Additional accommodation	R1 000 1 day / R2 000 2 days max
Additional meals and drinks	R150 1 day / R300 2 days max
Additional transport or taxi to/from the harbour	R250 1 day / R500 2 days max
2.3 Delay in return to harbour for 4 hours or more	Refer to below
New flight ticket	R1 500
Accommodation whilst you wait for your flight	R1 500
2.4 Missed Cruise (late arrival of incoming flight): 4 Hours connecting allowed	R5 000
3. Personal Baggage	Up to R10 000
Any one article/pair/set of articles	R1 500
Sunglasses/Prescription glasses/cell phones/ipad/ipod	R1 000
Loss, damage or theft from beach/pool-side	R1 000
Laptop, palmtop or computer	R5 000
Cash (foreign currency) and/or Passport	R750
Baggage Delay on ship for 6 hours or more	R1 500
Excess	R500
4. Personal Liability - Excess R1000	R500 000
5 Personal Accident:	Refer to below
5.1 Death/Permanent Disablement younger than 70 years	R50 000
5.2 Death/Permanent Disablement 70 years and older	R10 000
8. Hijack of carrier: 12 hours or more	R5 000
9. Carrier Accumulation Limit:	R750 000

SCHEDULE OF BENEFITS

Schedule of benefits

International Cruises

BENEFIT	LIMIT OF LIABILITY
1. Overseas Medical Expenses whilst on your trip	Refer to below
Unexpected illness or injury: Not pre-existing	R5 000 000
Illness: Pre-existing condition requiring inpatient treatment of 48 hours or more	R500 000
An infectious or contagious disease: inpatient treatment	R100 000
An infectious or contagious disease: compulsory quarantine	R3 000 per day, maximum 15 days
Evacuation / Repatriation arranged by us: unexpected illness or injury	Real Expense
Evacuation / Repatriation arranged by us: infectious or contagious disease	R10 000/R40 000 per booking
Burial or cremation arranged by us	Real Expense
Dental or Optical: Illness	R5 000
An infectious or contagious disease: hospital cash benefit	R5 000
Medical Excess	R500
2.1 Cancellation & 2.5 Curtailment (items in brackets applies to that peril only)	Refer to below
Unexpected Illness/serious injury or death: Not pre-existing	R15 000
Pre-existing medical conditions	R7 500
Complications in pregnancy	R7 500
An infectious or contagious disease (cancellation)	R20 000/R40 000 per booking
An infectious or contagious disease (curtailment)	R10 000/R20 000 per booking
An infectious or contagious disease (your compulsory quarantine)	R3 000 per day, maximum 15 days
Delay in departure of ship of 12 hours or more	R15 000
Accidental damage, burglary, flooding or fire to your home (R10,000 loss)	R15 000
Being made redundant	R15 000
Terrorist incident 14 days before trip	R15 000
Excess	R500
2.2 Delay in departure of ship 6 hours or more	Refer to below
Additional accommodation	R1 000 1 day / R2 000 2 days max
Additional meals and drinks	R150 1 day / R300 2 days max
Additional transport or taxi to/from the harbour	R250 1 day / R500 2 days max
2.3 Delay in return to harbour for 4 hours or more	Refer to below
New flight ticket	R1 500
Accommodation whilst you wait for your flight	R1 500
2.4 Missed Cruise (late arrival of incoming flight): 4 Hours connecting allowed	R10 000
3. Personal Baggage	Up to R15 000
Any one article/pair/set of articles	R1 500
Sunglasses/Prescription glasses/cell phones/ipad/ipod	R1 000
Loss, damage or theft from beach/pool-side	R1 000
Laptop, palmtop or computer	R5 000
Cash (foreign currency) and/or Passport	R750
Baggage Delay on ship for 6 hours or more	R1 500
Excess	R500
4. Personal Liability - Excess R1000	R2 000 000
5 Personal Accident:	Refer to below
5.1 Death/Permanent Disablement younger than 70 years	R50 000
5.2 Death/Permanent Disablement 70 years and older	R50 000
8. Hijack of carrier: 12 hours or more	R5 000
9. Carrier Accumulation Limit:	R5 000 000