

FIRST NATIONAL BANK SENIORS COVER FROM JULY 2009

ENDORSEMENT: 2007/0166

F N B SENIOR 70 - 75

Ages:	70 to 75
Maximum Period:	90 Day(s)
Limit of liability:	per Journey

PREMIUM (inclusive of VAT)

Period of Insurance	Single	Family (*)
Age Range: 70 to 75		
1 to 8 DAYS	R 720	R 1,345
9 to 14 DAYS	R 1,600	R 3,010
15 to 21 DAYS	R 2,480	R 4,665
22 to 32 DAYS	R 2,560	R 4,880
33 to 49 DAYS	R 3,600	R 6,690
50 to 62 DAYS	R 4,640	R 8,700
63 to 90 DAYS	R 5,200	R 9,095

ADDITIONAL TIC Administration fee per adult traveller R 25.00.

Family (*): rates include cover for you and your partner and/or accompanying children

COVER AND BENEFITS

Clause	Description	Limit of liability Local	Limit of liability International
SECTION 01	Emergency Medical And Related Expenses Illness or Injury Excess (*):- In-Hospital Excess (*):- OutPatient Benefits: -	R 2,000 R 2,000	R 2,000 R 2,000
SECTION 01.1	Emergency Medical And Related Expenses	R 200,000	R 5,000,000
SECTION 01.1	Emergency Medical And Related Expenses As A Result Of War And Terrorism	Incl in SECTION 01.1	Incl in SECTION 01.1
SECTION 01.1.1	Medical Transportation, Repatriation and Evacuation	Incl in SECTION 01.1	Incl in SECTION 01.1
SECTION 01.1.2	Visit By A Family Member	Incl in SECTION 01.1	Incl in SECTION 01.1
SECTION 01.1.4	Repatriation of Travel Companion	Incl in SECTION 01.1	Incl in SECTION 01.1
SECTION 01.1.5	Burial, Cremation Or Return Of Mortal Remains	Incl in SECTION 01.1	Incl in SECTION 01.1
SECTION 01.1.6	Hospital Inconvenience: Benefit Per Day R 500	R 3,000	R 3,000
SECTION 03	Accidental Death Benefits: -		
SECTION 03	Accidental Death	R 50,000	R 50,000
SECTION 03	War and Terrorism	Incl in SECTION 03	Incl in SECTION 03
SECTION 03	Accidental Permanent Disablement Benefits: -		
SECTION 03	Accidental Permanent Disablement	R 50,000	R 50,000
SECTION 03	War and Terrorism	Incl in SECTION 03	Incl in SECTION 03
SECTION 04.1	Journey Cancellation Excess (*):-	R 15,000 R 500	R 15,000 R 500
SECTION 04.2	Journey Curtailment Excess (*):-	R 15,000 R 500	R 15,000 R 500
SECTION 05	Travel Delay Excess (*):-	R 750 12 Hours	R 750 12 Hours
SECTION 06	Personal Liability	R 2,000,000	R 2,000,000
SECTION 07	Hijack, Hostage Or Wrongful Detention Inconvenience: Benefit Per Day R 500	R 10,000	R 10,000
SECTION 08	Legal Expenses	R 7,500	R 7,500
SECTION 10	Luggage Excess (*):- Single Item: - Benefits: -	R 350 R 1,000	R 350 R 1,000
SECTION 10	Luggage	R 10,000	R 10,000
SECTION 10	Mobile phone / Satellite phone and its fittings	Incl in SECTION 10	Incl in SECTION 10
SECTION 10	Spectacles, Sunglasses, Contact lenses	Incl in SECTION 10	Incl in SECTION 10
SECTION 11	Luggage Delay Excess (*):-	R 750 12 Hours	R 750 12 Hours
SECTION 12	Cash And Documents Excess (*):-	R 2,000 R 350	R 2,000 R 350

FIRST NATIONAL BANK SENIOR POLICY ENDORSEMENT

Forming part of and attaching to:

Master Policy Number 19821298
Endorsement Number 2007/0166

This Insurance is only applicable to residents of the Republic of South Africa, Botswana, Lesotho, Namibia and/or Swaziland and for persons up to the age of 75 inclusive.

The following sections and clauses are amended as follows:

Section 01 **Emergency Medical and Related Expenses**
01.1.3 Repatriation of Children - Deleted

Section 2 **Pre Existing Emergency Medical and Related Expenses**

Section Deleted

Section 09 **Replacement Personnel**

Section deleted

General Exclusions Applying to the Entire Policy
We will not pay for any claim arising from:

- p. any person who is over the age of 69 - Deleted & Amended as follows:
- p. any person who is over the age of 75

Subject otherwise to the terms, conditions, exclusions and limits of liability as detailed in the policy wording and schedule of insurance.

NOTES

Excess (*): Excess payable per incident.
Excess (**): Excess payable per claim.
Excess (***) : Excess payable per period of insurance.

Country of Residence: include Botswana, Lesotho, Mozambique, Namibia, South Africa, Swaziland or Zimbabwe.
Local: Journey within the borders of Your Country of Residence.

IMPORTANT INFORMATION

Pre-existing illnesses are excluded from cover - applicable to medical and related expenses, journey cancellation and curtailment.

Pre-existing hospitalisation cover is provided under Leisure Gold, Group and Business Plans only. Cover is subject to hospital admission longer than 48 hours.

Cardiovascular and cerebrovascular conditions are excluded for persons over the age of 70 years.

Cover for wilful or deliberate exposure to acts of war and/or terrorism is excluded.

In the event of a luggage, cash or documents loss a written police or airline report must be obtained immediately.

The terms and conditions governing our prospective contract are contained in the policy wording provided. Please read this document carefully and ensure that you understand the terms and conditions. Should you require advice or further information please contact one of our service consultants on + 27 (0) 860 100 484.

POLICY WORDING

FIRST NATIONAL BANK TRAVEL INSURANCE POLICY WORDING

This Insurance is only applicable to residents of the Republic of South Africa, Botswana, Lesotho, Namibia and/or Swaziland, for persons up to the age of 69 inclusive.

We will insure **You** in terms of the conditions and exclusions as detailed in this policy and Schedule of Insurance whilst on a **Journey** when the full cost of **Your Public Conveyance** ticket has been debited to a valid credit card issued by FirstRand Bank Limited (which has been specifically nominated to by the Bank).

Payment is limited to the amount appropriate to the benefit shown on **Your** Schedule of Insurance. **We** have the option to pay, replace or repair (or any combination of these) when compensating **You**. In respect of Section 4, Sub Section 4.1 cover commences on the date of issue of **Your** policy.

SECTION 01: EMERGENCY MEDICAL AND RELATED EXPENSES

If **You** require emergency medical treatment as a result of accidental bodily injury, illness or disease, **We** will insure **You** for **Reasonable** and **Customary Medical Expenses** including hospital and out-patient treatment and prescription medication.

If **You** require emergency dental treatment **We** will insure **You** for **Reasonable** and **Customary Dental Expenses** for the immediate relief of pain and / or emergency repair to restore dental function.

01.1 RELATED EXPENSES

01.1.1 MEDICAL TRANSPORTATION, REPATRIATION AND EVACUATION

If **You** require medical transportation as determined, agreed and arranged by the **Assistance Company**, **We** will pay for **Your** transfer to a medical facility to obtain necessary treatment and / or repatriation to **Your Country of Residence**.

01.1.2 VISIT BY FAMILY MEMBER

If **You** are travelling alone and are hospitalised **We** will pay for reasonable additional accommodation and travelling expenses (but excluding telephone calls, meals, taxis and beverages) necessarily incurred by **Your Spouse** or next of kin who, on the advice of a medical practitioner appointed by **Us** travels to and remains with **You** until **You** are fit to resume the **Journey** or return to **Your Country of Residence**, whichever occurs first.

01.1.3 REPATRIATION OF CHILDREN

If **Your Accompanied Children** are left stranded in the event of **Your** hospitalisation, repatriation or death, **We** will arrange and pay for their transportation back to their **Country of Residence** with a qualified escort if necessary, provided they are also insured by **Us**.

01.1.4 REPATRIATION OF TRAVEL COMPANION

If **Your Travelling Companion** is left stranded in the event of **Your** hospitalisation, repatriation or death, **We** will arrange and pay for their transportation back to their **Country of Residence** with a qualified escort if necessary provided they are also insured by **Us**.

01.1.5 BURIAL, CREMATION OR RETURN OF MORTAL REMAINS

In the event of **Your** death, **We** will pay the reasonable costs in respect of funeral, burial or cremation expenses in the country where **Your** death occurred or the reasonable costs of returning **Your** body or **Your** ashes to **Your Country of Residence**.

01.1.6 HOSPITAL INCONVENIENCE BENEFIT

If **You** are on a **Journey** and **You** are hospitalised for at least 24 hours **We** will pay **You** a daily inconvenience benefit for each complete 24 hours **You** remain in hospital.

SECTION 01: EXCLUSIONS

We will not pay for any claim arising from:

- a. pregnancy, childbirth, abortion, miscarriage, obstetrical procedures or any sequelae thereof other than as a consequence of Accidental Bodily Injury;
- b. treatment or advice that **You** or the person who is the subject of the claim are receiving at the date of departure or any recurring, chronic or continuing illness or condition or costs associated to conditions or treatment or advice received during the six months prior to departure;
- c. treatment that **Your** medical advisors are aware will arise during the **Journey** or where **Your** medical advisor has advised against travel;
- d. **You** travelling abroad to seek medical treatment;
- e. cardiovascular, vascular, cerebrovascular or cardio respiratory or respiratory conditions if **You** have received medical advice and / or treatment (including medication) for hypertension in the six months prior to departure or if **You** are over the age of 69 years;
- f. investigatory treatment that is not specified by a medical practitioner appointed by **Us** as immediately necessary;
- g. or relating to contraceptive devices, prosthetic devices, medical appliances and / or artificial aids;
- h. specialist medical fees unless authorised by the **Assistance Company**;
- i. physiotherapy/ chiropractic charges exceeding R1 000 unless **You** are hospitalised for at least 24 hours;
- j. expenses **We** are prohibited by law from paying in terms of any current legislation;
- k. out-patient medication unless prescribed by a medical practitioner;
- l. treatment given or prescribed by a relative;
- m. emergency dental treatment as a result of an accident whilst on a **Journey** more than 30 days after the accident;
- n. any procedures relating to dental or oral hygiene;
- o. medication unless prescribed by a medical practitioner;

SECTION 01: CONDITIONS

- a. **You** must obtain **Our** or the **Assistance Company's** prior authorisation before incurring any expenses over R2 000. Failure to do so will result in **Our** liability being limited to R2 000.
- b. Should the **Assistance Company** determine that **You** are capable of being repatriated to **Your Country of Residence** and **You** choose not to be repatriated then all expenses from that date onwards, will be for **Your** own account.
- c. In the event of any transport or repatriation arranged by **Us We** reserve the right to utilise **Your** original travel tickets and any refund from unused tickets belongs to **Us**.

SECTION 02: PRE-EXISTING MEDICAL COVER

If as a sudden and unexpected acute onset of a pre-existing illness or disease **You** require emergency medical treatment, **We** will reimburse **You** for **Reasonable and Customary** in-hospital **Medical Expenses**.

02.1 RELATED EXPENSES

02.1.1 MEDICAL TRANSPORTATION AND REPATRIATION

If **You** require medical transportation as determined, agreed and arranged by the **Assistance Company**, **We** will pay for **Your** transfer to a medical facility to obtain necessary treatment and / or repatriation to **Your Country of Residence**.

SECTION 02: EXCLUSIONS

We will not pay for any claim arising from:

- a. pregnancy or childbirth from the 1st day of the 26th week of pregnancy;
- b. treatment that **Your** medical advisors are aware will arise during the **Journey** or where **Your** medical advisor has advised against travel;
- c. investigatory treatment that is not specified by a medical practitioner appointed by **Us** as immediately necessary;
- d. expenses **We** are prohibited by law from paying in terms of any current legislation;
- f. any person over the 69.

SECTION 02: CONDITIONS

- a. **You** must obtain **Our** or the **Assistance Company's** prior authorisation before incurring any expenses over R2 000. Failure to do so will result in **Our** liability being limited to R2 000.
- b. Should the **Assistance Company** determine that **You** are capable of being repatriated to **Your Country of Residence** and **You** choose not to be repatriated then all expenses from that date onwards, will be for **Your** own account.
- c. In the event of any transport or repatriation arranged by **Us We** reserve the right to utilise **Your** original travel tickets and any refund from unused tickets belongs to **Us**.
- d. You must be hospitalised as an in-patient for 48 hours in order to claim under this section.
- e. Reimbursement for Pre-Existing Medical Cover is in excess of any other valid and collectable bond, policy, insurance, benefit or compensation, Medical Aid Fund or Medical Insurance.
- f. If **You** are Human Immunodeficiency Virus (H.I.V.) positive or have Acquired Immune Deficiency Syndrome (A.I.D.S.), **Your** medical related expenses are restricted to an overall indemnity limit of R500 000. No cover is provided for treatment of any of the following conditions:
 - Kaposi's Sarcoma
 - Pneumocystc Carinii
 - Tuberculosis
 - Cytomegalovirus (C.M.V.)
 - Cryptococcal Meningitis
 - Disseminated Herpes and/or Shingles Human

SECTION 03: ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT

If **You** suffer bodily injury by accidental, external, violent and visible means which directly and independently of any other cause, results within twelve months in Death or Permanent Disablement (as detailed in the schedule below) **We** will pay the appropriate compensation to **You**, **Your** estate or nominated beneficiary in accordance with the **Schedule of Benefits**.

If **You** suffer an injury or die as a direct result of exposure to the elements of nature, resulting from a mishap to the conveyance in which **You** are travelling, **We** will pay the appropriate compensation to **You**, **Your** estate or nominated beneficiary.

If **You** disappear and it is reasonable for **Us** to believe that **You** may have died due to accidental bodily injury, **We** will pay the appropriate compensation to **Your** estate or nominated beneficiary. Payment is conditional upon a waiting period of 12 months and will only be made once the person or persons to whom such sum is to be paid have signed an undertaking to refund such sum to **Us** if **You** are subsequently found to be living.

SCHEDULE OF BENEFITS

Percentage of Limit of Liability

- a. Death 100%
- b. Loss by physical separation at or above the wrist or ankle of one or more limbs 100%
- c. Total, permanent and irrecoverable loss of hearing in both ears 100%
- d. Total, permanent and irrecoverable loss of sight in both eyes 100%

- e. **Permanent Total Disablement** 100%
- f. Permanent and total loss of speech 100%

SECTION 03: CONDITIONS

- a. Permanent total loss of use of a limb shall be treated as loss of a limb.
- b. In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each Insured person.
- c. In the event of travel in any chartered aircraft with more than 20 seats, the Limit of Liability is restricted to 25% in respect of each Insured person.
- d. In the event of the death of a minor child, the limit of compensation is as defined in terms of the current Act 53 of the Short Term Insurance Act of 1998:
 - i. A minor age 0 - 6 years: R10 000
 - ii. A minor aged 6 - 14 years: R30 000
- e. The maximum known accumulation in respect of any benefits payable in respect of any one accident or series of accidents under this section shall be limited to R5 000 000 (five million rand) per valid First Rand Bank Credit Card.

SECTION 03: EXCLUSIONS

We will not pay for any claim resulting from:

- a. airline crew during the course of their employment;
- b. travel in any single engine aircraft;
- c. travel in any helicopter unless when utilised as a connecting flight by a scheduled airline.

SECTION 04: JOURNEY CANCELLATION OR JOURNEY CURTAILMENT

04.1 JOURNEY CANCELLATION

If **You** cancel **Your Journey** prior to departure as a result of:

- a. unexpected death or sudden illness or injury of **You, Your Travelling Companion**, a member of **Your Immediate Family** or **Business Associate** and as deemed necessary by a medical practitioner appointed by **Us**;
- b. the non availability of the person that is in charge of **Your** minor or disabled children due to such person's unexpected death, illness or injury within 30 days prior to the date of the insured journey;
- c. a **Traumatic Event** within 14 days prior to departure;
- d. accidental damage or burglary to **Your** main residence likely to result in a loss in excess of R100 000;

then **We** will pay for, or reimburse **You** the non refundable portions of travel and/or accommodation arrangements paid by **You** or for which **You** are legally liable.

04.2 JOURNEY CURTAILMENT

If the **Journey** is curtailed or extended as a result of:

- a. unexpected death or sudden illness or injury of **You, Your Travelling Companion**, a member of **Your Immediate Family** or **Business Associate** and as deemed necessary by a medical practitioner appointed by **Us**;
- b. the non availability of the person that is in charge of **Your** minor or disabled children due to such person's unexpected death, illness or injury within 30 days prior to the date of the insured journey;
- c. a **Traumatic Event**;
- d. accidental damage or burglary to **Your** main residence likely to result in a loss in excess of R100 000;

then **We** will pay for or reimburse **You** the non refundable portions of travel and/or accommodation arrangements paid by **You** or for which **You** are legally liable and the reasonable additional travel and accommodation expenses (three star accommodation and economy class travel expenses) incurred by **You** to return to **Your Country of Residence**.

SECTION 04: EXCLUSIONS

We will not pay for any claim arising from:

- a. disinclination to proceed or financial circumstances or government prohibition;
- b. the inability of any tour operator or wholesaler to complete arrangements for a group due to a deficiency in the number of persons required to commence or complete any part of the tour;
- c. default of any transport or accommodation provider, travel agency or tour operator, or any person acting as an agent of **Yours**;
- d. pregnancy, childbirth, abortion, miscarriage, obstetrical procedures or any sequelae thereof;
- e. costs of resuming the **Journey** ;
- f. non-admittance into any country by the authorities;
- g. cardiovascular, cerebrovascular, vascular, respiratory or cardio respiratory conditions if **You**, or the person who is the cause of the claim, have received medical advice and / or treatment (including medication) for hypertension in the six months prior to departure or where **You**, or the person who is the cause of the claim, have attained an age of 65 years;
- h. any illness or physical infirmity for which **You** or the person who is subject of a claim is receiving at the date of issue of this policy or whose medical advisors are aware will arise during the **Journey**;
- i. costs associated with treatment that **You** or persons described in Section 4 are receiving at the date of issue of this policy or whose medical advisors are aware will arise during the **Journey**;
- j. the cancellation of the **Journey** on request of **Your Spouse**, parent or employer;
- k. weather conditions;
- l. **You** not having the required and / or valid and /or correct travel documents, or visas;
- m. treatment or advice that **You, Your Travelling Companion**, a member of **Your Immediate Family** or **Business Associate** are receiving at the date of departure or any recurring, chronic or continuing illness or condition or costs associated to conditions or treatment or advice received during the six months prior to departure;

SECTION 05: TRAVEL DELAY

If the scheduled departure of **Your Public Conveyance** transport is delayed for at least 12 hours, due to any fortuitous cause

outside **Your** control, **We** will reimburse **You** for reasonable expenses incurred for meals, drinks, travel costs, accommodation and the like if your carrier does not provide them. **You** must provide **Us** with receipts for all purchases when making a claim under this Section.

SECTION 06: PERSONAL LIABILITY

If **You** become legally liable for accidental death, accidental bodily injury, illness of any person or loss or damage to property, **We** will pay for claims made against **You** for any event/s caused by the original occurrence. This amount includes any legal costs recoverable from **You** by the claimant/s and other expenses incurred with **Our** consent.

SECTION 06: EXCLUSIONS

We will not pay for any claim arising from:

- a. liability arising from **Your** wilful, malicious or criminal activity;
- b. liability for damage to property which is in **Your** care, custody or control;
- c. any liability where indemnity is provided under any other insurance;
- d. liability for death, bodily injury or illness of any member of **Your** family, **Travelling Companion**, **Business Associate** or an employee (or deemed by law to be an employee) of **You** or **Your** business;
- e. liability arising from the conduct by **You** of any profession, trade or business or the use or ownership by **You** of any mechanically propelled vehicle, aircraft or waterborne craft;
- f. liability that arises under a contract or agreement entered into by **You**, but not excluding liability which would have attached in the absence of such an agreement;
- g. liability for fines, penalties or punitive damages

SECTION 06: CONDITIONS

No admission, offer, promise or payment shall be made by **You** without **Our** written consent. **We** shall be entitled, if **We** so desire, to take over and conduct in **Your** name, the defence and/or settlement of any claim, or to prosecute in **Your** name, for **Our** own benefit, any claim for indemnity or damages or otherwise against any person and shall have full discretion in conducting such proceedings or in settling any claim. **We** may at any stage of the proceedings pay to **You** the full amount of **Our** liability under this policy in respect of any claim and shall thereupon not be responsible for any loss alleged to have been sustained in consequence of any action or omission in connection with the prosecution of such claims or proceedings.

SECTION 07: HIJACK, HOSTAGE, OR WRONGFUL DETENTION INCONVENIENCE

If a **Public Conveyance** in which **You** are travelling is hijacked or if **You** are held hostage or if **You** are held in wrongful detention **We** will pay **You** an inconvenience benefit.

SECTION 07: EXCLUSION

We will not pay for any claim arising from:

You being held hostage or being wrongfully detained by any member of **Your** family or **Travelling Companion** or **Business Associate**, employer or employee.

SECTION 08: LEGAL EXPENSES

If **You** are imprisoned or threatened with imprisonment, **We** will assist **You** in locating and appointing legal counsel and pay for legal expenses incurred by **You**.

SECTION 08: EXCLUSIONS

We will not pay for any claim arising from:

- a. legal practitioners not licensed or authorised to provide counsel;
- b. the pursuit of a claim against a tour operator, travel agent, **Assistance Company**, conveyance carrier, **Us** or any agent of **Ours** or **Our Assistance Company**;
- c. legal advice or expenses incurred as a result of a legal action brought against **You**, or **Us** by a relative, **Business Associate** or employee of **Ours**;
- d. any criminal or illegal act intentionally committed by **You**.

SECTION 09: REPLACEMENT PERSONNEL

We will pay the reasonable travel costs for a replacement employee to complete the assignment for which **You** were originally sent as the result of a valid claim under Section 1, Section 3 and / or Section 4 where **You** are unable to complete the assignment for which **You** were originally sent.

SECTION 09: CONDITION

We reserve the right to utilise **Your** original travel ticket/s.

SECTION 10: LUGGAGE

If **Your** luggage, clothing and / or **Personal Effects** are accidentally lost, stolen or damaged **We** will indemnify **You** by payment, replacement or repair (at **Our** option) subject to the following:

- a. there is a limit of R1 000 for any single item. Where an item is valued at more than R1 000 such items should be insured more specifically elsewhere and are not covered in terms of this policy;
- b. a camera, its lenses and fittings and the camera case shall be deemed to be a single item;
- c. a mobile phone / satellite phone and its fittings (including photographic fittings) shall be deemed to be a single item and is limited to R1 000;
- d. a laptop, palmtop or similar personal computer and any fittings and/or accessories including software and software disks shall be deemed to be a single item;

- e. golf clubs, golf bags and golf equipment will be deemed to be a single item;
- f. spectacles, sunglasses, contact lenses are limited to R1 000 per pair.

SECTION 10: EXCLUSIONS

We will not pay for any claim arising from:

- a. delay, detention, destruction or confiscation by customs officials or other authorities;
- b. the contractual obligations resulting from the loss of a mobile or a satellite phone;
- c. loss or damage to a mobile or satellite phone and its fittings, unless personally carried with **You**;
- d. jewellery and/or money unless carried upon **You** or lodged in a safety deposit box;
- e. theft from an unattended motor vehicle unless such property is securely locked in the boot and entry to the vehicle is gained by visible, violent and forcible means;
- f. loss of trade samples;
- g. wear and tear, mildew, rust or corrosion, the action of insects, moth or vermin or whilst clothing or **Personal Effects** are being cleaned, dry-cleaned, dyed, altered or repaired;
- h. loss or damage to fragile or brittle articles (other than cameras, binoculars and spectacles) unless caused by fire or accident to the transport in which they are being carried;
- i. mechanical or electrical breakdown or derangement;
- j. loss or damage to bonds, stamps, negotiable instruments, manuscripts, deeds, securities or any kind of bullion;
- k. loss or damage to sporting equipment or tools of trade whilst in use;
- l. any claim that has not been reported to the police or transport carrier immediately and a written police or irregularity report obtained;
- m. loss or damage to unaccompanied luggage;

SECTION 10: CONDITIONS

- a. **You** must take all reasonable precautions to minimise any loss and not abandon any damaged property;
- b. **You** must always attempt to make a recovery from the airline and never leave an airport with a damaged suitcase that has not been reported to the carrier and a written report obtained;
- c. **You** must report all losses attributable to theft or vandalism to the local police authorities and provide Us with a written acknowledgement of the report contained;
- d. Any electronic equipment (including but not limited to cameras, cellular phones, satellite phones, navigation systems and/or laptops) must accompany **You** as hand / cabin baggage;

SECTION 11: LUGGAGE DELAY

If **Your** luggage has been delayed, misdirected or temporarily misplaced for a period in excess of 12 hours, **We** will reimburse the cost of purchasing emergency essential items of clothing and **Personal Effects**.

Written proof of delay from the transport provider must be submitted with any claim along with receipts in support of the purchase of emergency, essential items of clothing and **Personal Effects**.

SECTION 11: EXCLUSIONS

We will not pay for any claim arising from:

- a. **Your** failure to check in according to the scheduled times;
- b. delay, detention, destruction or confiscation by customs officials or other authorities;
- c. delayed luggage at **Your** final destination.

SECTION 12: LOSS OF CASH AND/OR TRAVEL DOCUMENTS

We will reimburse **You** in respect of accidental loss of or damage to personal Cash (meaning bank and currency notes and, coins), and non-refundable accommodation vouchers, prepaid and non refundable entertainment tickets, the reissuing cost of existing travel tickets, traveller's cheques, credit cards, visas, passports and vouchers. In respect of money secured for the purpose of the **Journey**, cover shall commence 72 hours prior to the start of **Your Journey** or at the time of collection from the bank (whichever occurs latest) and shall continue for 72 hours after the termination of **Your Journey**.

SECTION 12: EXCLUSIONS

We will not pay for any claim arising from:

- a. delay detention, destruction or confiscation by customs officials or other authorities;
- b. wear and tear, mildew, the actions of insects, moth or vermin;
- c. loss or damage to bonds, stamps, negotiable instruments, manuscripts, deeds, securities of any kind or bullion;
- d. any claim where **You** have not immediately reported the loss to the police and obtained a written police report;
- e. theft of **Your** travel documents, travellers cheques or credit cards by **Your travelling companion** or a relative;

SECTION 13: EMERGENCY ASSISTANCE SERVICES

13.1 **Medical Referral**

The **Assistance Company** will endeavour to arrange for medical attention and hospitalisation if necessary.

13.2 **Medical Monitoring**

The **Assistance Company** will endeavour to provide continued medical monitoring of **Your** condition if necessary.

13.3 **Emergency Medicine**

If special medicines are unobtainable locally, the **Assistance Company** will endeavour to assist **You** with obtaining and despatching these medicines.

13.4 **Evacuation**

When medical facilities are not available locally, the **Assistance Company** will endeavour to arrange emergency evacuation under constant medical supervision by whatever means necessary to the nearest facility capable of providing the required care.

- 13.5 **Repatriation**
In the event of **Your** repatriation home, the **Assistance Company** will endeavour to make all necessary arrangements.
- 13.6 **Return of Mortal Remains**
In the event of **Your** death, the **Assistance Company** will endeavour to assist **with** obtaining clearances and arrangements for the return of the remains.
- 13.7 **Transmission of Urgent Messages**
The **Assistance Company** will endeavour to transmit urgent messages on behalf of or to **You** in the event of a medical or travel problem.
- 13.8 **Embassy Referral**
The **Assistance Company** will endeavour to provide **You** with relevant details of diplomatic representatives wherever possible.
- 13.9 **Emergency Travel and Accommodation Arrangements**
The **Assistance Company** will endeavour to provide all reasonable, possible and practical assistance in arranging for emergency alternative accommodation and onward or return transportation if necessary.
- 13.10 **Legal Assistance:**
The **Assistance Company** will endeavour to locate a source of legal counsel and if necessary an advance of funds for bail. The bail funds or bonds are **Your** responsibility.
- 13.11 **Bail**
The **Assistance Company** will endeavour to assist with the posting of bail on **Your** behalf from funds provided by **You** or **Your** representative for this purpose, subject to foreign exchange approval.
- 13.12 **Return in case of death or imminent death of a close relative**
The **Assistance Company** will endeavour to provide all reasonable, possible and practicable assistance in arranging for the amendment of **Your Public Conveyance** tickets for **You** to return to **Your Country of Residence**.
- 13.13 **Loss of travel documents**
The **Assistance Company** will endeavour to provide all advice regarding the replacement of **Your** lost or stolen credit cards, travel and other documents required to continue with **Your Journey**.
- 13.14 **Cash Advances**
When, as a result of theft, loss, accident or illness **You** require funds to pay for travel and accommodation **We** will (subject to foreign exchange regulations and a surcharge of 10%) advance **You** the funds provided by **Your** representative for this purpose.

GENERAL EXCLUSIONS APPLYING TO THE ENTIRE POLICY:

We will not pay for any claim arising from:

- a. **Your** participation in motor cycling except as a driver of a motor cycle with an engine capacity of 200cc or less, provided that **You** hold a current legal motor cycle driver's licence. When **You** are the passenger, the driver must hold a current legal motor cycle licence and cover is limited to motor cycles with an engine capacity of 200cc or less;
- b. **Your** participation in underwater diving involving the use of any artificial breathing apparatus, unless **You** hold an open water diving certificate or are diving under the supervision of a qualified instructor;
- c. **Your** participation in any hazardous or professional sport or activity including but not limited to hunting, racing (other than on foot), any organised bodily contact sport, football, rugby, hang gliding, skydiving/parachuting, white water rapid rafting, ski jumping, guided glacier walking, mountaineering using ropes, crampons, ice axes or guides and potholing or where **You** are required to acclimatize to altitude;
- d. consequential loss, loss of enjoyment or financial loss or expense not specifically covered in this policy;
- e. acute and chronic psychiatric or psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress or any similar syndrome;
- f. the effect and influence of alcohol, drugs, narcotics upon **You** unless administered by a member of the medical profession ;
- g. sexually transmitted disease;
- h. If **You** are Human Immunodeficiency Virus (H.I.V.) positive or have Acquired Immune Deficiency Syndrome (A.I.D.S.), **Your** medical related expenses are restricted to an overall indemnity limit of R500 000. No cover is provided for treatment of any of the following conditions:
 - Kaposi's Sarcoma
 - Pneumocystic Carinii
 - Tuberculosis
 - Cytomegalovirus (C.M.V.)
 - Cryptococcal Meningitis
 - Disseminated Herpes and/or Shingles Human
- i. flying or air travel of any kind other than:
 - i. on a flight arranged by the **Assistance Company** or;
 - ii. flying as a passenger in any fully licensed passenger carrying aircraft (but not as a member of the crew) and not for purpose of undertaking any trade or technical operation therein;
- j. any child born whilst on a **Journey**;
- k. manual work in connection with a business or a trade;
- l. any unlawful act committed by **You** or **You** not being honest and frank with all answers, statements and submissions made in connection with any claim on this policy;
- m. **Your** exposure to or active participation in war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power or any foreseeable act of any person acting on behalf of or in connection with any organisation with activities towards the overthrow by force of any Government (whether with legal authority or not) or any foreseeable act of **Terrorism** or violence;
- n. loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss or other loss directly or indirectly caused by or contributed to or arising from ionising

- o. radiation or contamination by radio activity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only, combustion shall include any self sustaining process of nuclear fission or in any way caused or contributed to by an act of War or **Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent;
- p. any person who is over the age of 69;
- q. **You** travelling with the intention of emigrating;
- r. **You** engaging in or taking part in armed forces service or operations;
- s. any person to whom a **Terminal Prognosis** has been given;
- t. **Your** deliberate exposure to exceptional danger (except in an attempt to save human life).

SPECIFIC PROVISIO TO GENERAL EXCLUSION "L"

Exclusion "L" does not apply in respect of War and Terrorism Medical Expenses and Personal Accident provided (as stated on the Schedule of Insurance) where **Your** exposure (as defined in exclusion "L") is not wilful.

GENERAL CONDITIONS APPLYING TO THE ENTIRE POLICY:

It is a condition precedent to liability that:

- a. **You** must be healthy and fit to travel. **You** will not be insured when **You** are travelling against medical advice or when **You** are travelling with the intention of obtaining medical treatment abroad;
- b. **The maximum known accumulation in respect of any benefits payable in respect of any one accident or series of accidents shall be limited to R 10 000 000 per travel ticket debited to a valid credit card issued by FirstRand Bank Limited (which has been specifically nominated by the bank);**
- c. **You** shall:
 - i. always exercise reasonable care for the safety, security and supervision of property at all times and must not leave property in an unattended public place, unlocked building or unattended unlocked vehicle;
 - ii. take all reasonable precautions to minimise any loss and not to abandon any damaged property;
 - iii. attempt to make a recovery from the airline and never leave an airport with a damaged suitcase that has not been reported and a written report obtained;
- d. claims must be notified promptly and submitted no later than 60 days along with the requested supporting documentation after return to **Your Country of Residence**. The costs of submitting claims and obtaining supporting documentation as **We** may require shall be borne by **You**;
- e. all claims other than Medical Expenses are only payable in the Republic of South Africa in South African Rand on **Your** return to **Your Country of Residence**;
- f. the maximum liability for each Section under this policy shall not exceed the relevant Limit of Liability specified in the Schedule of Insurance;
- g. **You** must observe all of the policy conditions insofar as they relate to anything to be done by **You**;
- h. in the event of the death of **Accompanied Children** the amount payable will be subject to Article 53 of the Short-term Insurance Act, 1998.
- i. **We** may at **Our** expense and in **Your** name, pursue any actions available to obtain a claim recovery;
- j. if any claim under this policy is covered by any other policy or policies of insurance or medical aid schemes, **We** will never contribute more than **Our** equitable share of a claim which will never exceed the Limit of Liability. This condition does not apply to Section 3;
- k. where **You** have purchased additional policies from **Us**, **Our** maximum payment will never be more than the maximum Limit of Liability as stated on the policy with the highest benefits;
- l. in all cases the monetary limits shown in the policy are deemed to be South African Rand;
- m. **You** reimburse **Us** within 30 days of receiving a written request to defray any expense for which **We** are not responsible;
- n. this insurance shall be governed by the Laws of the Republic of South Africa. South African Courts shall have sole jurisdiction in any dispute and/or legal matter arising hereunder;
- o. any summons, notice or process to be served upon **Us** for the purpose of instituting any legal proceedings against **Us** in connection with this insurance must be served upon Travel Insurance Consultants (Pty) Ltd, 5th Floor, 296 Kent Avenue, Randburg, 2196 who have authority to accept notice on **Our** behalf;
- p. **You** are a resident of the Republic of South Africa, Botswana, Lesotho, Namibia and / or Swaziland **You** may be insured in terms of this policy;
- q. **You** are not aware of any reason why the **Journey** should be cancelled or abandoned;
- r. cover cannot be granted for a period in excess of 90 days.

DEFINITIONS

For the purpose of this policy the following definitions apply:

Accompanied Children: **Your** dependent children not in full-time employment and under the age of 21 years or under the age of 25 provided they are in full time education who are travelling with **You** on the **Journey**.

Assistance Company: Shall mean the Company whom **We** have authorised to Assist, Coordinate and Negotiate Claims.

Business Associate: A partner or director.

Country of Residence: **Your** place of usual domicile within the Republic of South Africa, Botswana, Lesotho, Namibia and / or Swaziland.

Immediate Family: **Spouse**, parent, legal guardian, step parent, grandparent, grandchild, in-law (son, daughter or parent), natural or adopted child, brother, sister, step brother or step sister.

Journey: Means a trip which begins during the period of insurance for the purpose of proceeding to the point of embarkation and commences when **You** exit through passport control from **Your Country of Residence** and ceases when **You** enter passport control on **Your** return to **Your Country of Residence**, for a maximum duration of 90 days.

In respect of a local **Journey** the trip begins during the period of insurance for the purpose of proceeding to the point of embarkation and commences when **You** board a **Public Conveyance** Carrier and ceases when **You** return to the original point of embarkation, for a maximum of 90 days.

Permanent Total Disablement: Shall mean disablement which entirely prevents **You** from following **Your** usual occupation or any other occupation for which **You** are fitted by knowledge and training, which lasts 12 months and at the end of that period is beyond hope of improvement, or **You** being permanently bedridden.

Reasonable and Customary Medical / Dental Expenses: means the charges which:

- a. are medically required for treatment of a covered illness or injury;
- b. do not exceed the charges normally levied for similar treatment, supplies or medical services in the locality where the expenses are incurred;
- c. do not exceed the charges for treatment that would have been made if no insurance existed.

Personal Effects: Spectacles, dentures, purses, wallets, cosmetics and other **Personal Effects** normally carried on the person.

Public Conveyance: Means a scheduled or chartered conveyance licensed to carry passenger's for hire in which **You** are travelling as a fare-paying passenger but excluding any taxis, motorcycles, hired motor vehicles and any single engine aircraft and/or helicopters.

Sound Natural teeth: Shall mean natural teeth, unaffected by any deterioration and / or decay and will exclude teeth with precious metals or any artificial fillings, caps or crowns.

Schedule of Benefits: Means the sections of cover as shown on **Your** Schedule of Insurance to be applicable to **Your** policy.

Spouse: **Your** husband or wife or common-law husband or wife or partner (the person who has been residing with **You** and who has been publicly represented by **You** as **Your** husband or wife or partner).

Terrorism: Means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion: The person who is sharing travel and accommodation arrangements with **You** without whom such a **Journey** would not be possible.

Terminal Prognosis: a medical practitioner has declared **You** terminally ill and given You a limited life expectancy.

Traumatic Event: Means serious personal trauma experienced by **You** or a member of **Your** immediate family involving kidnap, carjack, rape, armed robbery at home or violent assault.

We, Us, Our, Insurer: Travel Insurance Consultants (Pty) Ltd and/ or Santam Limited.

You, Your: Means the individual named on the Schedule of Insurance and / or the individual named on the **Public Conveyance** ticket who's **Journey** has been debited, in full to a valid credit card issued by FirstRand Bank Limited(which has been specifically nominated by the Bank).

Complaints resolution process

Travel Insurance Consultants (TIC) has in place a complaint resolution policy. Should you have any complaints a copy of this procedure can be obtained from TIC on + 27 11 521 4000.

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

Important - Please read carefully.

(This Notice does not form part of the Travel Insurance wording or any other document)

As a short-term insurance policyholder, or prospective policy holder, you have the right to the following information:

- Ø Your Intermediary (Insurance Broker / Agent First Link Insurance Brokers
Anerley Park
7 Anerley Road
Parktown
2193
- Ø Name, physical address and postal address and telephone number of your intermediary is reflected on your schedule of insurance
- Ø The company has no shareholding in the Insurer.
- Ø Whether or not the intermediary is in possession of professional indemnity insurance: Y/N
- Ø Commission paid by the Insurer to the intermediary is 20%
- Ø The company is in possession of the required written mandates to act on the Insurer's behalf.

Your underwriting Manager and Compliance Officer

Travel Insurance Consultants (Pty) Limited (TIC)
5th Floor, 296 Kent Avenue, Randburg, 2194
Tel: + 27 11 521 4000, Fax: + 27 11 521 4002
PO Box 3337, Cramerview, 2060

Your Insurer/Underwriter

Santam limited
Located at: 1 Sportica Crescent, Tygervalley, Bellville, 7530
Tel: + 27 21 915 7000, Fax: + 27 21 914 0700
PO Box 3881, Tygervalley, 7536
Compliance Department: + 27 21 915 7000 (Type of policy: Travel Insurance)

How to report a claim:

In the event of an emergency claim and assistance being required, contact the Assistance Company using the emergency number provided at the back of your policy schedule.

You will be required to supply the following:

- Ø Details of the event which has given rise to the claim.
- Ø **Your** policy details such as policy number and name.

- Ø Information and proof in support of the claim.
- Ø **You** may make no admission or statement of liability or make any offer to any other party involved. **You** must obtain the **Assistance Company's** prior authorisation before incurring any expenses over R2 000. Failure to do so will result in **Our** liability being limited to R2 000. For all other claims contact the claims administrator as detailed in the policy wording.

Other important information:

The policy wording and schedule must be read as one document. If **You** need advice on any aspect of your policy, first amounts payable (excesses) or the claims procedures please contact Travel Insurance Consultants on +27 11 521 4000. **You** will be informed of any material changes to the information contained regarding your intermediary and your insurer. This will be done in writing to your last known address. The insurer and not the intermediary must give reasons for repudiating **Your** claim. **You** are entitled to a copy of the policy free of charge. A polygraph or any lie detector test is not obligatory in the event of a claim and may not be the sole reason for repudiating a claim. **You** will be given 15 days to review your policy after it has been issued.

Warning:

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Don't be pressurized to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

Particulars of the Short-Term Insurance Ombudsman

PO Box 32334, Braamfontein, 2017

Tel: + 27 11 726 8900, Fax: + 27 11 726 5501

The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by the Intermediary and the Insurer.

Particulars of the Registrar of Short-Term Insurance Financial Services Board

PO Box 35655, Menlo Park, 0102

Tel: 012 428 8000, Fax: 012 347 0221

If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-Term Insurance.