Travel Insurance Policy Wording

Hollard. travel

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IMPORTANT INFORMATION

1. You cancel your policy

Send us written notice and provide proof you did not use our policy to obtain a visa, such as other insurance, an embassy letter, or a cancelled reservation.

2. We cancel your policy

We reserve the right to cancel your policy if we give you 30 days' written notice prior to the cancellation taking effect.

3. Premium refund

If you qualify for policy cancellation during the cooling off period, we will refund your premiums in full. However, if you choose to cancel your policy after the cooling off period has ended, we will deduct an administrative fee from your refund to cover processing costs.
No premium will be refunded under the following circumstances:

3.1 You cancel the policy after the date of departure specified in your policy schedule, regardless of whether you travelled.
3.2 You used our policy to obtain a visa.
3.3 You have submitted a claim against this policy.

4. Complaints

If your claim is denied or you disagree with the outcome, you can request a review in writing within 90 days of our response.

- **Step 1**: Email your complaint to complaints@hollardnam.com.
- **Step 2**: Complaint to Namfisa:
  The Namibia Financial Institutions Supervisory Authority (NAMFISA)
  51-55 Werner List St Gutenberg Plaza,
  Windhoek, Namibia
  Tel: 061 290 5000, Fax: 061 290 5194, E-mail: info@namfisa.com.na
  Website: www.namfisa.com.na

5. Cooling off period

You may cancel this policy within 15 days of purchase if you have not departed from your home country, used the policy to obtain a visa, or submitted a claim.

6. Financial loss limitation

Except for the Personal Accident benefit, this policy only covers your actual financial losses.

7. Information you give us

7.1 **Storage and sharing:** The information you provide will be stored in databases and may be shared with other insurance industry parties. This sharing helps gather industry statistics and combat fraudulent claims. We may access this information even after your policy with us has ended.
7.2 **Purpose of sharing:** You acknowledge that sharing information for underwriting and claims purposes is in your interest. It enables insurers to underwrite policies, assess risks fairly, and reduce fraudulent claims, which can help limit premiums.

7.3 **Waiver of privacy:** You waive any right to privacy regarding underwriting and claims information, both for yourself and for anyone you represent, for any insurance policy or claims made by or on your behalf.

7.4 **Consent to storage and use:** You consent to your information being stored in the shared database and used as described.

7.5 **Disclosure to insurers**: You agree that we may disclose this information to any insurer or its agents.

7.6 **Verification**: You consent to us verifying underwriting information against legally recognized sources or databases.

7.7 **Survival of consent:** This consent remains effective even after the policy ends, is cancelled, or lapses.

8. Intention of coverage

- The intention of this policy is to provide coverage for certain claims that may arise during your trip. It is important to recognize that not all events or circumstances associated with your trip are covered under this policy.
- To ensure you understand the extent and limitations of your coverage, please review the policy document in its entirety. This will help you to identify what claims are eligible and which situations may not be covered.

9. Interest payments

We will not pay interest on any claim or benefit under this policy unless a court of law in your home country specifically orders us to do so.

10. Insurable interest

Claims can only be made for items you own or expenses you have paid yourself. Insurable interest means you would suffer a financial loss from damage or loss of the item.

Example: If you pay for a non-refundable trip, you can insure that investment. If your company pays for the trip, only the company can insure it under its own policy.

11. Legal framework

This policy is a legal contract between you and us, detailing its terms, conditions, and exclusions. It is governed by your home country's law. Please review the policy document to understand your rights and obligations.

12. Medical aid exclusion

This policy covers emergency medical stabilisation and repatriation but is not a medical aid. It does not pay for ongoing treatment or any expenses in your home country after repatriation. You must have separate medical aid or insurance for care needed once you return home.

Example: if you break your leg skiing in Italy and need more treatment after returning home, this policy won't cover any costs incurred in your home country.

13. More than one policy with us

If you have more than one policy with us for the same item or loss, we will pay only the highest cover limit among your policies.

Example: If this policy covers baggage up to 5,000 and another covers up to 7,000, the maximum payout is 7,000.

14. Personal Accident benefit

The Personal Accident benefit covers you up to the policy limit. If a personal accident occurs, we will compensate you up to the maximum amount stated in your schedule.

15. Policy documents

15.1 The policy wording covers benefits, conditions, exclusions, and claims requirements.

15.2 The policy schedule, part of your contract, lists your details, payment, excess, chosen benefits, and sum insured. Check it to confirm your cover.

15.3 Read the policy wording, schedule, and any endorsements together—headings are for reference only and don't affect interpretation. Review all sections to understand your cover and responsibilities; contact us with questions.

15.4 If there is a conflict between the policy wording and schedule, the schedule takes precedence.

16. 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.

17. Valuable items

Items worth more than the single item limit are only covered up to that limit. To insure high-value items fully, list them under All Risks on your home contents policy.

18. Your policy and transfer of rights

This policy is for you alone and does not grant rights or benefits to anyone else. You cannot transfer your rights or benefits under this policy to another party. Any attempted transfer will not be recognised, and our contract will remain solely with you.

WHO QUALIFIES FOR THE COVER

1. Age limits

1.1 Specific Benefits

1.1.1 **You** qualify for the Personal Accident benefit if **you** are older than 18 years of age and younger than 65 years of age

1.2 Specific products (younger than the below ages on the date of loss)

1.2.1 82 years for the Senior policy

1.2.2 71 years for all other policies.

We will void the policy and refund the premium if **you** exceed the age limit.

2. Children

Children under 21 listed as minors on the policy schedule share cover with the adult(s) at no extra premium.

Example: The medical sum insured is 20,000,000 per policy. This means that when one adult and two children travel together on the same journey, the total sum insured for the group is 20,000,000—not 20,000,000 per person.

3. Cover start

3.1 Cancel for Named Reason benefit

3.1.1 Starts at 12:01 am (just after midnight) on the second day after your policy is issued.

Example: Issue date: 1 October; Cancel for Named Reason benefit effective from 3 October

3.2 Cancel for Any Reason benefit

3.2.1 Starts at 12:01 am (just after midnight) on the fifteenth day after your policy is issued.

Example: Issue date: 1 October; Cancel for Any Reason benefit effective from: 16 October

3.3 Medi+ cover

3.3.1 Becomes active once your free cover limit is reached or exhausted.

3.4 Overseas Medical benefit

3.4.1 Starts when you pass through passport control as you depart your home country.

3.5 All other benefits

3.5.1 Start as soon as you have checked in for your flight relating to your trip.

4. Cover end

Your coverage ends at different times depending on the benefit:

4.1 **Cancel for Named Reason:** Ends when you depart your home country, 3 hours before your scheduled departure time.

4.2 **Cancel for Any Reason:** Ends 48 hours before your scheduled departure from your home country.

4.3 **Curtailment:** Ends on your booked return date to your home country, as listed in your itinerary.

4.4 **Overseas Medical:** Ends when you pass through passport control back into your home country.

4.5 **All other benefits:** End when you pass through customs returning to your home country, at 00:01 on the date you reach the maximum age limit or the policy's end date, or if you refuse repatriation on the date we arrange transport.

4.6 **Medical claim extension:** If your overseas medical claim is approved while traveling and before your policy ends, we will automatically extend your policy.

5. Geographical exclusions

5.1 Domestic travel

5.1.1 Claims for travel within your home country are only covered if your trip includes a connecting flight. For example, coverage starts when you check in for your flight from Walvis Bay to London via Windhoek.

5.2 High-risk countries

5.2.1 No cover is provided for travel to certain high-risk countries, such as Afghanistan, North Korea, Syria (including within 10 km of its border in any country), Venezuela, and others.

5.3 Excluded countries

5.3.1 Coverage is excluded for countries under a state of emergency, those with active United Nations Armed Forces, or where war has been declared.

Disclaimer: The list of excluded countries may change at any time without prior notice.

6. Medi+

Medi+ cover is available if you get free medical cover outside your home country through your bank or medical aid. For instance:

6.1 You buy your flight ticket with a credit card and your bank provides free medical cover; or

6.2 Your medical aid offers free medical cover abroad.

If you purchase Medi+ cover and later it is determined that you do not qualify for the discount, we will calculate the difference in premium and deduct it from any claim payment made under the policy.

7. Resident of your home country

7.1 To be considered a resident of your home country under this policy, you must:

7.1.1 Have written permission from your home country's authorities to reside and/or work there.

7.1.2 Be physically present in your home country for more than 6 of the past 12 months.

Examples to prove your residency status:

- Residency or work permit, or valid visa
- Passport stamps or travel records showing 6+ months in-country
- Proof of address (e.g., utility bill, bank statement)
- Tax residency certificate or local registration as a resident

8. Return ticket

Before leaving your home country, you must have a confirmed reservation for both departure and return dates.

WORDS WITH SPECIAL MEANING

1. Checked-in baggage

Checked-in baggage is luggage given to the airline at check-in and tagged. Passengers cannot access checked baggage during the flight, unlike carry-on items.

2. Cancel

When you cancel your trip within the required period before your departure from your home country due to an event that is listed in your policy. The event that causes the cancellation must be specifically included among the covered reasons as outlined in the policy schedule.

3. Cancel for Named Reason

This means you can cancel your trip only for specific reasons listed in your policy (e.g., illness, injury, death of a close relative, natural disaster, etc.).

- These reasons are predefined and appear in your schedule or policy wording.

4. Cancel for Any Reason (CFAR)

This benefit allows you to cancel your trip for any reason not listed under the "Named Reasons" benefit, however, exclusions still apply:

- If the cancellation is because of a named reason that is specifically excluded under your policy, you cannot claim under CFAR.

Example: You cannot claim under CFAR if the cancellation is due to:

- Pre-existing medical conditions that are excluded under your policy.
- Financial default of a travel provider (e.g., airline bankruptcy).
- Failure to obtain required travel documents (e.g., visa refusal).
- Pregnancy.
- War, terrorism, or civil unrest if excluded in your policy.

5. Carrier

A scheduled or chartered aircraft (excluding non-pressurised single engine piston planes) or cruise ship licensed to carry passengers for hire, on which you are traveling as a fare-paying passenger. This excludes crew.

6. Definition of children / child

Your natural or adopted son or daughter, not in full-time employment and under 21 years old.

7. Complications of pregnancy

This policy covers only certain unexpected medical issues related to pregnancy. Only those listed below qualify, and only if they happen at least 15 weeks before the baby's due date. The complications covered are:

- Toxaemia
- Gestational hypertension
- Pre-eclampsia
- Ectopic pregnancy
- Hydatidiform mole (molar pregnancy)

- Postpartum haemorrhage
- Retained placenta membrane
- Placental abruption
- Hyperemesis gravidarum
- Placenta praevia
- Stillbirths
- Miscarriage
- Emergency caesarean sections (only when medically necessary)
- Premature births

8. Civil unrest

Fighting between groups within the same country or near its borders.

9. Close relative

Includes the following relatives residing in your home country:

- Legal spouse
- Parent, parent-in-law, step-parent, or legal guardian
- Biological child, foster child, adopted child, stepchild, grandchild, or son/daughter-in-law
- Biological or step sibling
- Grandparent

10. Connecting flight / connecting cruise

A connecting flight or cruise refers to an itinerary that involves transferring from one aircraft or cruise vessel to another, where the layover or connection time is less than 12 hours. The subsequent segment is designated as the connecting flight or cruise.

11. Curtailment

Returning to your home country prior to the scheduled return date listed on your policy, due to an approved reason listed in your schedule of benefits.

12. Dental emergency

Emergency pain relief for:

- Severe toothache
- Cracked, knocked out, or partially dislodged tooth
- Dental abscess

13. Electricity grid failure

A temporary disruption of electricity supply affecting a municipality, district, region, or country. Causes include infrastructure damage, provider issues, or complications during power restoration, and cover both the initial outage and any disturbances when reconnecting electricity.

14. Eligible expenses

*All expenses listed below approved by us before they are incurred:

14.1 **Inpatient** and **outpatient** care includes:

14.1.1 Doctor consultation fees, surgeries, x-rays, inpatient treatment, prescribed medication, and either a one-time taxi fare or ambulance cost to the nearest suitable hospital if you are admitted as an inpatient.

14.2 **Cremation or repatriation of remains**: We will cover the costs related to your cremation at the place of death while travelling, or for transporting your body or ashes back home when arranged by us. Expenses are limited to:

14.2.1 Collection of the deceased's body
14.2.2 Transfer to a funeral home
14.2.3 Embalming, preparation, or cremation as requested
14.2.4 Standard shipping casket
14.2.5 Any necessary consular paperwork and permits
14.2.6 Transporting the casket to the airport and loading it onto the plane
14.2.7 Airfare and transport of mortal remains to your home

14.3 **Medical repatriation or evacuation**: This cover aims to stabilise your condition and arrange your safe return home, not ongoing treatment. A "**fit to fly**" recommendation from your doctor is required within 24 hours of admission and must be updated every 24 hours. Once we confirm with your doctor that you are “fit to fly”, we'll cover the following options when approved or arranged by us:

14.3.1 The additional cost of transportation of the **same class** using the most economical route
14.3.2 Transportation as a **stretcher case** on a commercial flight (if medically needed) based on the most cost-effective route
14.3.3 Return travel for a qualified **medical escort** if required by health or airline policy
14.3.4 The cost of an **air ambulance**
14.3.5 **3-star accommodation** booked or approved by us if you must wait for the next available flight after being discharged as an inpatient

14.4 Additional flights and accommodation booked or approved by us

14.4.1 **Accompanying travel companion**: We cover 3-star accommodation, and an economy class return ticket for one individual to stay with you and return with you on the same flight if you receive inpatient treatment for three or more consecutive days.
14.4.2 **Visit by any one person**: We pay for an economy class airline ticket and 3 star accommodation so one individual can visit you after five days of consecutive inpatient treatment. The ticket is for travel from your home country on your fifth day as an inpatient.
14.4.3 **Repatriation of children**: We pay for an economy class ticket and an escort so your children can return home if there is no other adult booked to accompany them and you are receiving inpatient treatment.

14.5 **Your compulsory medical quarantine**: We will pay for 3-star accommodation (booked or approved by us) if you test positive for Covid-19 before your scheduled departure time.

15. Emergency assistance provider

A company authorised by Hollard to assist you during your trip.

16. Emergency Room (ER)

The Accident & Emergency Department (A&E), also known as the Emergency Room (ER) or Casualty Department, is a dedicated unit within a hospital that provides immediate care for individuals experiencing life-threatening medical conditions.

17. Essential items

If your bag is delayed, the following items—paid for with your credit or debit card and supported by an invoice listing each purchase—are considered essential:

- Toiletries, including soap, shampoo, toothpaste, and a toothbrush
- Underwear
- Clothing and shoes

18. Evacuation

18.1 **Medical evacuation**: We arrange transport, by ambulance or commercial flight, from where you are injured or ill during a trip to the nearest appropriate hospital.

18.2 **Security evacuation**: If your departure airport is closed for two days or more due to civil unrest, military coup, terrorist attack, or political unrest.

19. Excess

This refers to the initial amount you must pay, for each person and for each benefit, before making a claim under any part of this policy.

20. Home / Home country

Refers to your primary place of residence within Namibia.

21. Public Health Emergency of International Concern (PHEIC)

Refers to any disease that spreads from one person, animal, or species to another by any method, which is officially declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

22. Illness

A medical condition diagnosed by a qualified medical practitioner that causes severe or acute symptoms and needs urgent treatment. Severe symptoms might include intense chest pain or severe difficulty breathing. Acute symptoms are those that come on suddenly and escalate quickly, such as a high fever with confusion or sudden loss of consciousness.

23. Injury

A sudden event resulting from violent, external, and accidental causes occurring at a specific location and time during your trip.

24. Inpatient

Admission to a hospital by a doctor where you receive treatment, accommodation, and meals for at least 24 consecutive hours.

25. Insured event / benefit

An event, or a series of related events caused by the same thing, that is described in this policy. We will not pay for claims if the event is not listed in this policy.

26. Life-threatening medical condition

A medical emergency where immediate treatment is needed to prevent death, such as:

- 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
- 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)

27. Limit

The maximum we will pay per insured person, per benefit, for a loss. All benefit limits are listed in the schedule.

28. Loss of Limb

Refers to the physical severance of an arm at or above the wrist joint, or a leg at or above the ankle joint, or the complete and irreversible permanent loss of use or function of these limbs.

29. Loss of Sight

Complete and irreversible loss of vision in one or both eyes.

30. Manual work

Jobs where people do physical tasks with their hands or bodies. It can include all levels of ability but does not refer to jobs that only require management, supervision, sales, or office work.

Examples of manual work:

- Construction work, such as building houses, bridges, or roads
- Harvesting crops and agricultural labour on farms
- Installing or repairing electrical wiring and plumbing
- Factory work, including assembling products or operating machinery
- Cleaning and housekeeping in hotels or commercial properties
- Mining and extraction of natural resources

31. Medical practitioner

A medical practitioner is a doctor or healthcare professional who is officially licensed to provide medical care in the country where you receive treatment. They must work within the rules and training of their profession, and they cannot be a close family member of you or your travel companion.

32. MICE

This product is designed to cover work-related group travel, like meetings, reward trips, large conferences, or trade shows. It is not intended for social or recreational events. If you're unsure, please ask us. We may request proof of the purpose of your trip if you make a claim related to a MICE product.

- Meetings: Short, business gatherings, such as annual general meetings or board meetings.
- Incentives: Company group trips as staff rewards, including hotels and activities.
- Conferences: Large events over several days, often with many attendees from different organisations.
- Exhibitions and Sports Events: Big public events to promote products or attend work-related sports events.

Example: if you are seconded to another country for work and spend more time there than at home, this type of travel is not covered.

33. Military coup

When the military takes control of a country's government by force.

34. Missed connection

You miss your connecting flight or cruise because your previous flight or cruise was delayed by something your policy covers.

35. Named reasons or perils

You are only covered for specific events listed in your policy.

Example:

- Covered delay: Your flight is delayed by a storm (bad weather is listed as an insured peril
- Not a covered delay: Your flight is delayed due to shortage of crew (operational reasons).

36. On-piste / Off-piste

- **On-piste** refers to participating in snow sports on designated ski runs or paths that are clearly marked for skiing and snowboarding activities. These trails are displayed on resort maps and identified by coloured poles, ropes, or signage indicating levels of difficulty, such as black, red, blue, or green slopes.
- **Off-piste** denotes any areas within the resort boundaries that are not marked as a designated ski runs.

37. Outpatient

Services provided in the emergency department, urgent care, or outpatient settings when a doctor has not given an order for you to be admitted to the hospital as an inpatient.

38. Payment or deposit

EFT or credit card amounts you paid for your trip. Does not include certificates, vouchers, rewards, points, discounts, or credits.

39. Pair or set

If an item that belongs to a pair or set is lost or damaged, we will only pay for the part that is missing or damaged.

Example: if you bought a set of 3 bags for 3 000 and one bag is lost or damaged, we will pay 1 000 for the lost bag

40. Period of insurance

The duration specified in **your** schedule, beginning on the policy start date and ending on the policy end date.

41. Political unrest

Large groups of people protesting or demonstrating against the government.

42. Pre-booked

You arranged and paid for something before you left your home country.

43. Pre-existing medical condition*

43.1 **Chronic** or long-term medical conditions, including:
- 43.1.1 Alzheimer's, stroke, aneurysm, heart issues, dementia, depression, terminal illness
- 43.1.2 Respiratory diseases: emphysema, COAD/COPD, chronic bronchitis, cystic fibrosis

43.2 Ongoing medical care, such as:
- 43.2.1 Regular doctor visits or long-term medication (e.g., diabetes, epilepsy, asthma, high blood pressure, high cholesterol, blood clots)
- 43.2.2 Ongoing immunosuppressant therapy

43.3 Recent (within 6 months) medical issues, for example:
- 43.3.1 Persistent symptoms after medication
- 43.3.2 Continued symptoms after specialist consultation or surgery
- 43.3.3 Awaiting diagnosis or follow-up appointments
- 43.3.4 On a waiting list for treatment
- 43.3.5 Recent (within 2 weeks) severe flu symptoms with respiratory or neurological complications

43.4 Previous hospital stays or emergency visits
- 43.4.1 Angina,
- 43.4.2 Physiotherapy, or chiropractic care
- 43.4.3 History of spinal or brain surgery
- 43.4.4 Seizures in the last 12 months
- 43.4.5 Joint replacement over 10 years ago
- 43.4.6 Past or pending organ transplant
- 43.4.7 Congestive heart failure requiring angiography, stents, or bypass
- 43.4.8 Use of pacemaker or internal defibrillator (AICD)

*Note: This definition applies to you, your travel companion, or a close relative when you are aware of their medical conditions.

44. Proximate Cause

Proximate cause is the main event that directly leads to loss or damage. Claims are covered if the proximate cause is a risk listed in your policy, but not if the cause is excluded or not listed.

45. Quarantine

You must stay away from other people, with no contact, when a medical practitioner gives you a letter telling you to do so. This happens if you either test positive for an infectious or contagious disease, or if you have been in close contact with someone who has been diagnosed with such a disease.

46. Rental vehicle

A rental vehicle is a car, four-wheel drive, or campervan/motorhome (weighing no more than 4.5 tonnes) that you hire from a licensed car rental company.

47. Repatriation

Your return to your home country.

48. Snow sports – approved list

The below snow sports are covered under leisure conditions only.

Snow Sport	Conditions of Cover
On-piste: snow skiing and snowboarding	Leisure participation only; must remain on marked pistes
Use of snowmobiles or skidoos	Provided by recognised piste authority; guided tour with licensed operator
Husky sledge driving	Excludes endurance events and racing
Ice skating (indoor/outdoor rinks)	Excludes racing
Tobogganing	Excludes racing and competitive events

49. Water and land sports – approved list

When **you** participate on a non-professional leisure basis in the listed **sports** below (must use / wear the required safety equipment):

Sport / Activity	Required Safety Equipment	Conditions of Cover	Exclusions / Notes
Abseiling	Helmet; harness with backup tether	Guided setup; inspected anchors; belay by qualified operator	—
Acrobatics	Proper mats; supervision	Training/recreational only	—

Aerobics	Appropriate footwear	Recreational classes	—
American football	Helmet; shoulder pads; mouthguard	Non-professional leisure	—
Athletics / Track & field	Event-appropriate gear	Leisure participation	—
Archery	Armguard; finger tab/release; chest protector; range safety protocols	Organised range or club	—
Badminton	Protective eyewear	Leisure participation	—
Banana boat rides	Life jacket (PFD)	Operator-run activity	—
Baseball	Helmet (batting); protective cup/pads	Leisure participation	—
Basketball		Leisure participation	—
Bicycling/Cycling (recreational)	Helmet	Non-competitive; leisure rides only	Exclude racing/competition
Blackwater rafting	Life jacket; helmet	Commercial operator; suitable river class	—
Boating	Life jacket	Inland/near-shore, leisure	Exclude crew
Bowling (lawn & ten-pin)		Leisure participation	—
Boxing (training, no contact)	Gloves; wraps; mouthguard; headgear (if drills require)	No contact sparring	Competition/contact excluded
Bungee jumping (<30 m)	Body harness + backup body harness	Operator-run; max height 30 m	—
Camel riding		Day/trek	—
Canoeing	Life jacket	Inland or ≤10 km coastal waters	—
Canyon swing (<30 m)	Body harness + backup tether	Operator-run; max height 30 m	—
Clay pigeon shooting	Eye & ear protection	Club/range rules	—
Cricket	Pads; helmet (batting); gloves	Leisure participation at school level	—
Curling	Traction shoes	Recreational league	—
Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)	Proper footwear	Leisure classes	Competition excluded
Dirt boarding	Helmet; wrist/knee/elbow guards	Non-competitive	—

Words with special meaning			
Dragon boating	Life jacket	Team/club activity	—
Dune buggy	Helmet; restraints	Guided recreational only	—
Elephant riding			—
Fencing	Mask; jacket; glove; plastron	Club training/rec league	—
Fishing (deep sea/angling/fly/river/boat/lake)	Life jacket on boat	Leisure fishing	Exclude competition, ice fishing, commercial fishing
Football/Soccer (association)	Shin guards; appropriate footwear	Leisure participation at school level	—
Go-karting (recreational)	Helmet	Recreational circuits only	—
Golf		Leisure participation	—
Gym (weights, Pilates, aqua aerobics, yoga)	Activity-appropriate gear	Classes/leisure	—
Gymnastics		Training/leisure	—
Handball		Leisure	—
High diving (<10 m)	Supervised facility	Max height 10 m	—
Hockey (field/indoor)	Mouthguard; shin guards	Leisure at school level	Ice hockey excluded
Horse riding (leisure/tour)	Helmet	Licenced tour operator; non-competitive	Exclude polo, hunting, jumping
Hot air ballooning	Operator safety briefing	Leisure	Racing/competition excluded
Jet boating	Life jacket	Operator passenger	—
Jet skiing	Life jacket	Recreational use	Competitions excluded
Kayaking (white water/sea/river/lake)	Life jacket; helmet (white water)	Leisure kayaking	—
Kite boarding	Life jacket; helmet	Leisure only	—
Kite surfing	Life jacket; helmet	Leisure only	Exclude racing, competition, storm surfing
Land surfing	Helmet; pads	Non-competitive	—
Martial arts (training only)	Gloves; pads; mouthguard	No contact; no competitions	—
Motor experience (passenger only)	Seatbelt; operator rules	Passenger only	Racing excluded

Motorcycle riding/touring	Helmet; valid licence	Independent or organised touring	Exclude off-road, racing, competition
Mountain biking (recreational)	Helmet	Leisure trails only	Racing/competition excluded; Extreme events excluded such as Cape Epic, Swiss Epic, etc.
Mountaineering/hiking (no ropes, <4,000 m)	Boots; safety gear	Organised group; marked route	Altitude <4,000 m; no technical ropes; no cover for helicopter rescue because of altitude illness
Netball		Leisure school level	—
Paintball	Eye/face protection	Recreational field	—
Quad biking	Helmet; ≤250 cc	Leisure only	Racing/competition excluded
Racquetball	Eye protection	Leisure	—
Roller skating / Inline skating	Helmet; wrist/knee/elbow guards	Leisure	—
Rowing/sculling / Surf boat rowing	Life jacket	Inland or ≤10 km coastal waters	—
Rugby	Mouthguard	School level participation only	Other levels excluded
Running/Jogging	Visibility gear (night)	Leisure; includes half-marathon, marathon	Covered as leisure distances; exclude competitions and ultra marathons
Safari tours	—	Leisure tours	Hunting/guns excluded
Sailboarding / Windsurfing	Life jacket	Leisure	Competition excluded
Sailing	Life jacket	≤10 nautical miles off any land mass	—
Sandboarding / Sand skiing	Helmet; guards	Non-competitive	—
Scooter / Moped	Helmet: high visibility clothing	valid driver's licence for vehicle class, obey traffic laws	Exclude passengers
Scuba diving	Open-water licence; buddy or licenced instructor; max depth 30 m	Leisure dives	—
Shark cage diving	Life jacket (on vessel) as applicable	Operator activity	—

Words with special meaning			
Segway tours	Helmet	Licensed tour operator	—
Skateboarding	Helmet; guards	Leisure	Competitions excluded
Snorkelling		Leisure	—
Softball	Helmet (batting)	Leisure	—
Speed boating	Life jacket	Passenger only on licensed carrier	—
Squash		Leisure	—
Stand-up paddle surfing / Paddle boarding		Leisure	—
Surfing	Life jacket; leash	Leisure	Competition excluded
Surface water activities (non-sailing)	Life jacket	≤2 nautical miles off any land mass	—
Swimming		Leisure	—
Tennis	—	Leisure	—
Tuk Tuk (passenger)	Seatbelt (if fitted)	Passenger only	Racing excluded
Volleyball	—	Leisure school level	—
Wakeboarding	Life jacket	Leisure	Competition excluded
Wall climbing (artificial)	Harness; proper harness wear/usage	Indoor/controlled walls	Racing/competition excluded
Water polo		Leisure school level	—
Water skiing	Life jacket	Leisure	Competition excluded
White water rafting (Grades 1–4)	Life jacket; helmet	Grades 1–4 only	—
Yachting	Life jacket	Inside territorial waters	Racing & crew duties excluded
Zip line	Helmet; harness	Operator-run	—
Zorbing	Helmet (if applicable); harness	Leisure	Competition excluded

50. Secure baggage area

- Locked dashboard, boot, or covered hatchback/estate car compartment
- Fixed storage in a motorised or towed caravan
- Locked baggage box on a locked roof rack

51. Strike or industrial action

Strike or industrial action means any activity, union-organised or not, intended to prevent, restrict, or interfere with the production of goods or delivery of services.

52. Supplier financial default

A scheduled airline registered in **your home country** is unable to operate flights due to financial insolvency, excluding charter airlines.

53. Terrorism or terrorist attack

53.1 An act involving force or violence directed at civilians, carried out for political, religious, ideological, or ethnic reasons.

53.2 The country in which the incident occurred must officially declare the event as an act of terrorism.

54. Travel supplier

A scheduled airline (not including charter airlines) departing from Angola, Botswana, Lesotho, Malawi, Mozambique, South Africa, Swaziland, Zambia, or Zimbabwe, as well as any connecting flights that are part of your international journey. This also includes cruise lines, rail companies, coach services, car rental agencies, and hotel accommodations booked before you leave any of the listed countries.

55. Trip

When you travel internationally, moving directly and continuously without stops outside the borders of your home country.

56. TSA lock

A TSA lock lets travellers secure luggage while allowing authorised security to open, inspect, and relock it without damage. Security agencies in countries like the USA, Canada, Japan, and several others have tools to access these locks. TSA locks can also be used for travel to all other countries.

57. Unattended

When your belongings are left without anyone watching over them or out of your sight, such as:

- On the beach or next to the pool while you swim
- Over 5 meters away from you at train or bus stations
- While you're busy taking photographs
- While dining at a restaurant or using an ATM if the item isn't on your person
- If your items are entrusted to someone you don't know

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

This policy covers treatment only within our U.S.A. PPO network, with authorised expenses paid directly to providers. For help finding a PPO provider, call the emergency number on your policy schedule. Expenses from non-network providers are not covered.

59. United States of America: Urgent Care Centers

Urgent care centers in the U.S. address non-life-threatening illnesses or injuries that need prompt attention but can't wait until the next day. They commonly treat conditions such as:

- Influenza, colds, fevers, headaches, and chills
- Sprains
- Allergic reactions

- Minor burns
- Dehydration
- Earaches and headaches
- Sprains and strains
- Urinary tract infections
- Diagnostic services (limited to X-rays and laboratory tests)
- Eye irritation and redness
- Vomiting, diarrhea, or dehydration
- Severe sore throat or cough

60. Valuable items (and accessories)

60.1 Cameras, photographic and video equipment
60.2 Game consoles and games
60.3 Personal organisers
60.4 Mobile phones
60.5 Televisions
60.6 Portable audio equipment and disks
60.7 Spectacles and sunglasses
60.8 Telescopes and binoculars
60.9 Jewellery and watches
60.10 Furs and leather goods
60.11 Perfume
60.12 Precious stones, gold, silver, and other precious metals
60.13 Laptops, tablets, e-readers

61. We, our, or us

This policy is underwritten by The Hollard Insurance Company (Hollard), which is a licensed short-term insurer and an authorised provider of financial services.

62. Weather

Atmospheric conditions involving wind, temperature, clouds, moisture, and pressure.

63. You/Your

Refers to each person listed on the schedule who meets the eligibility requirements for coverage.

THE RULES OF COVER

1. Authorise expenses / treatment

1.1 **You** must call **us** on the emergency number provided in your policy schedule:

1.1.1 Before receiving treatment if you are conscious and do not require life-saving intervention

1.1.2 Before being admitted to a hospital

1.1.3 Immediately after your condition has been stabilised in the emergency department.

1.1.4 In the case of a life-threatening emergency, **you** must call **us** within 24 hours of the initial treatment unless you are unconscious.

1.1.5 If you are conscious but unable to call due to your condition, a family member or travel companion should contact **us** as soon as they become aware of your treatment.

1.2 We will authorise specific procedures and/or a set number of days for treatment once we confirm that the care is medically necessary. Our decision depends on the accuracy and completeness of information provided by you, your close relative, travel companion, or medical practitioner.

1.3 You must call us immediately if your condition changes or if additional inpatient treatment is needed.

1.4 We reserve the right to reconsider or challenge any previous authorisation if new information comes to light that affects our decision.

1.5 Authorisation does not guarantee payment. The fact that we authorise treatment does not ensure payment or the availability of services. Approval remains subject to the terms, conditions, and exclusions detailed in this policy.

1.6 You must inform the medical practitioner or hospital that authorisation from us is required under this policy and request their full cooperation with us.

1.7 If you fail to follow our instructions or obtain proper authorisation for treatment, we may limit your claim or deny it entirely.

2. Bring back damaged property

You are required to bring back any property damaged during **your trip** at **your** expense and keep the item until **we** have completed processing **your** claim. If returning the item is not possible, take a photograph of the damaged item and send it to **us** along with a request for permission to dispose of it. Do not discard the item unless we provide written permission.

3. Buy your policy promptly

You must buy **your** travel insurance before you leave from **your home country**.

4. Cancellation Guidelines

4.1 Named Reason Cancellation: Cancel your flight, cruise, accommodation, transfers, or tours at least three (3) hours before your departure time from your home country.

4.2 Any Reason Cancellation: Cancel your flight, cruise, accommodation, transfers, or tours at least forty-eight (48) hours before your departure time from your home country.

4.3 Required Documents:

4.3.1 Proof of cancellation date (e.g., email to airline).

4.3.2 Letter from providers showing payment, their cancellation policy, and any refund—even if fully non-refundable.

5. Check in for your flight or cruise

You must check-in for your flight or cruise before it is closed by the carrier and arrive at the boarding gate before it is closed by the carrier.

6. Claim Form and Documents

Submit your completed claim form and all supporting documents within 30 days of returning to your home country. You are responsible for obtaining and paying for documentation. Some documents may be needed immediately in case of a medical emergency.

Examples of required supporting documents:

- Medical report from treating doctor, including:
- Hospital admission/discharge details
- Diagnosis
- Date of first consultation
- Details of treatment provided and cause of medical issue
- Medical reason if unfit to fly, including 6-month medical history for illness claims
- Doctor's note confirming need for quarantine
- Receipts or itemised invoices for purchased items/services
- Proof of payment for all claimed expenses (e.g., bank statement)
- Original airline tickets to and from your home country
- Amended airline tickets if flights were changed
- Written confirmation of accident (e.g., police report from country where accident occurred)

7. Claim from the airline first

7.1 **Inspect and report:** Report any damage or loss to the carrier before you leave the baggage area, get a property irregularity report (PIR), and send us a copy.

7.2 Letter from the carrier: Additionally, **you** must give us a letter from the carrier confirming the nature of the damage, loss, or delay and confirm if you received any compensation from the carrier (even if nothing was paid to you).

8. Delay, loss or damage claims

8.1 Inspection and Reporting*

8.1.1 Check your baggage before you leave the baggage area. Immediately report any problem to the carrier (before you leave the baggage area) and request a Property Irregularity Report (PIR). Keep a copy for our records.

8.2 Claim from the carrier

8.2.1 First, submit your claim to the carrier.

8.2.2 Send us the letter from the carrier where they confirm the damage, loss, or delay. The carrier must confirm if you received compensation, even if it was nothing.

*We need both the PIR and the carrier's letter to process your claim.

9. Court judgement

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

10. Death

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

11. Do not admit liability

Do not admit fault, make promises, or offer payments without our written approval.

12. Flight ticket

When **you** inform **us** of a potential claim, **you** must immediately send **us** proof of your return reservation to **your home country**. If **we** agree to repatriate **you**, **we** reserve the right to use **your** return ticket.

13. Your responsibility to tell us about material information

Material information is any detail that could change our decision to insure you or affect the terms of your cover. In other words, if something might make your trip riskier or influence the cost or conditions of your policy, it's material and you must tell us – even if we don't ask.

Examples of material information:

- You receive treatment or consult with a medical practitioner before your trip.
- You have booked wheelchair assistance for your trip.
- You have a pre-existing medical condition (e.g., heart problems combined with diabetes).
- You plan to take part in high-risk activities (e.g., scuba diving, skiing, bungee jumping).
- You are travelling to a country with known health or safety risks.

13.1 Change of information

13.1.1 You must tell us immediately in writing of any material changes that could increase your risk. This includes any change to your, your travel companion's or close relative's health. If we approve the change, we will send you a written endorsement.

13.2 Your duty of honesty and good faith

13.2.1 You must act honestly and in good faith when dealing with us. This means providing accurate information and being transparent about anything that could affect your cover or claim.

Examples of dishonesty or lack of good faith

- Giving false or misleading information when you buy your policy.
- Submitting fraudulent or exaggerated claims.
- Failing to disclose previous claims, or claims submitted to other insurers for the same event.
- Not telling us about material information that affects your health, travel plans, or activities that increase risk.
- Using forged or altered documents to support a claim.

13.3 Consequences if you give us incomplete or incorrect information (lack of disclosure of material information)

13.3.1 Your policy may be cancelled immediately.

13.3.2 Any claims you submit may be refused.

13.3.3 You may have to repay any amounts already paid to you.

13.3.4 Possible legal action.

14. Legal

If we choose to begin legal proceedings against anyone responsible for the loss, you are required to assist us. We may also initiate legal action against another person or company using your name.

15. Lock your bag

Always lock your bag before check-in. If it doesn't have a built-in lock, use a TSA-approved luggage lock to prevent unauthorised opening.

16. Repayment of Costs

You must reimburse us for any expenses not covered by this policy within 30 days from the date we made the payment.

17. Pay premiums promptly

Premiums must be paid before or on the policy start date; otherwise, coverage will not start.

18. Proof of Payment, ownership and cash

18.1 Proof of payment:

18.1.1 You must give us evidence that you paid for the item claimed by way if a bank statement or letter from your bank confirming the transaction. If you paid any expenses through an agent or third party, you need proof from the agent that they paid for example the airline, such as the agent's BSP remittance to the airline.

18.2 Proof of ownership:

18.2.1 For stolen or damaged items, you must show proof of ownership like an original receipt and a credit card or bank statement.

18.3 Cash:

18.3.1 For claims involving cash purchases or stolen cash, you must give us evidence that you obtained the foreign exchange before the trip covered by this policy.

18.3.2 If you cannot give us proof of payment and ownership your claim will not be covered.

19. Police report

19.1 Notify the police within 24 hours after any theft, mugging, or accident (not involving a carrier) and provide us with the police report.

19.2 If you must return to your home country due to damage or theft at your home, submit a copy of the police report to us.

20. Prevent loss

You must take reasonable steps to protect your insured property after an incident, or we may not cover any loss or damage.

Example: Do not leave your cell phone unattended in a restaurant.

21. Rental vehicle

For claims involving the Rental Vehicle Excess, you must send us a copy of your rental agreement, proof that you paid the excess fee to the rental vehicle company, and any damage or police reports we request.

22. Sign the agreement of loss

To receive payment, sign the agreement of loss and give us evidence of your bank details.

23. Unattended items

Do not leave your belongings alone or out of your reach in public areas, such as airports. Unattended items are not covered by your claim.

24. Valuable Items, cash and passport

Always keep valuable items, cash and your passport with you, either in your pocket or in a bag you are holding. Alternatively place them in a locked safe when not in use. Do not put them in your checked-in baggage.

POLICY EXCLUSIONS

1. After 12 months

We will not cover medical expenses you incur more than 12 months after the loss or your first treatment date.

Example if your baggage was damaged on January 1, 2020, and no claim is paid by January 1, 2021, your claim will expire and become invalid.

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.
- 3.4 If there is suspicion of alcohol use and you cannot provide proof that your blood or breath alcohol level was within the legal limit for instance, where hospital notes mention intoxication.

4. Alternative arrangements

We will not pay claims if you have received a travel voucher from the carrier or if the carrier provides reasonable alternative travel options.

5. Authorisation not obtained

- 5.1 Medical: We will not cover any expenses if the treatment was not authorised by us, as specified in this policy.
- 5.2 We will not cover the cost of extra flights or accommodation unless these have been approved and/or booked by us.

6. Baggage – no pay out for items listed below

Situations in which baggage loss, theft, or damage claims are excluded are listed below.

- 6.1 Notification and reporting requirements
  - 6.1.1 If you do not notify the airline or cruise line of theft, loss, or damage before you leave the baggage area and cannot give us the baggage report, your claim will not be covered.
  - 6.1.2 Theft of any unchecked items must be reported to the police within 24 hours of the event. Failure to do so will result in denial of the claim.
- 6.2 Specific item exclusions and situations
  - 6.2.1 Items stolen from the overhead baggage compartment are not covered.

6.2.2 Damage from wear and tear is not covered. This means things that happen over time from normal use, like:

6.2.2.1 parts breaking down (including mechanical or electrical breakdown), damage from cleaning or repairs, fading from sun or water, rust, mold, cracks or scratches that don't stop the item from working, and damage from insects or pests.

6.3 Losses from an unattended car

6.3.1 Loss or damage from an unattended car is not covered unless the items were locked in the boot and there is clear evidence of forced entry, like a broken window or door.

6.4 Items that are not covered

6.4.1 Forgotten or mislaid items are not covered.

6.4.2 Theft of valuables or cash is not covered if:

6.4.2.1 They were in checked baggage,

6.4.2.2 They were not on your person (in your pocket or a bag you were carrying),

6.4.2.3 They were not locked in a safe at the time of loss.

6.4.3 Anything shipped as freight or under a bill of loading.

6.4.4 Theft or damage to personal baggage not traveling with you on the same flight.

6.5 Baggage delay

6.5.1 We only pay for baggage delay if your bag was delayed longer than the time listed in your policy.

6.5.2 You must show receipts for things you bought because of the delay. A valid receipt is a slip or document from the store showing what you bought, how much you paid, and the date.

6.6 Other exclusions:

6.6.1 Items lost, taken or stolen by customs, police, or airport security.

6.6.2 Loss or damage on a bus or train.

6.6.3 Damage to cameras or phones (like cracked screens).

6.6.4 Theft or damage to baby strollers or prams.

6.6.5 When you cannot show proof that the bag was locked before check-in (for example, a report from the airline showing the lock was damaged).

7. Carrier cancelled flight or cruise

7.1 When the airline or cruise line cancels the flight or cruise for any reason other than the reasons we list as covered events. You must request a refund from them.

7.2 When the carrier changes its operating time or schedule.

7.3 When a regulator or government stops the carrier from operating.

Example: Your flight is cancelled because of Covid restrictions. In this case, the airline is responsible for refunding you, as they could not provide the transport. You must claim the refund directly from the airline.

8. Consequential loss

Consequential loss means extra costs or losses that happen because of the main event, however they are not listed as covered events (what we cover) or items (what we pay) in this policy.

Example: If your flight is delayed, the unused accommodation would be a consequential loss as we cover the additional costs for meals whilst your flight is being delayed.

Examples of consequential losses not covered by this policy:

8.1.1 Cost of a taxi (other than your first trip to the hospital)

8.1.2 Search and/rescue costs from a mountain or remote area
8.1.3 Telephone calls or faxes
8.1.4 Food and drinks (other than when it is purchased during a travel delay)
8.1.5 Interpreters' fees
8.1.6 Inconvenience or lack of enjoyment
8.1.7 Loss of earnings
8.1.8 Time-share fees and holiday points
8.1.9 Any additional travel or accommodation costs (not booked by us)
8.1.10 The sentimental value the property may hold to you
8.1.11 The cost to postpone your trip to different date
8.1.12 Trips or expenses paid on your behalf by another party or person
8.1.13 Refundable airport taxes or service fees charged by your agent.
8.1.14 Unused accommodation of flights unless the reason you did not use them is listed as a covered event.

9. Criminal act or reckless behaviour

We do not cover any claim if you commit an illegal or criminal act, or if your own reckless behaviour causes the loss or injury.

Example: If you are injured while ignoring safety rules (such as speeding excessively), your claim will not be paid.

10. Cooperation (lack of)

We cannot assist or manage your case if you, the provider or doctor does not cooperate with us. It is your responsibility to send us the supporting documents.

11. Delay in treatment or medical complications

This policy provides travel insurance only. We are not responsible for the actions, omissions, or delays of any medical provider. Medical care, hygiene standards, phone services, and emergency evacuation facilities can vary from country to country. We will help as much as we can, but we are not responsible for any loss, medical problems, or delays caused by things outside our control.

Example*:*

- If you need urgent medical evacuation and the local hospital does not have the right equipment or delays the process.
- If poor road conditions or bad weather prevent an ambulance from reaching you quickly.
- If local phone networks fail and we cannot contact the hospital or arrange transport.
- If sanitary conditions in a remote clinic are below international standards and affect your recovery.
- If strikes, civil unrest, or government restrictions delay medical treatment or transport.

12. Denied boarding or entry

This policy does not cover claims arising from:

12.1 Being denied boarding by an airline or cruise operator; or
12.2 Being refused entry into any country.

Example: You may be denied boarding if you arrive late for check-in, do not have the correct travel documents, or fail to meet health requirements (such as vaccination or Covid test rules).

13. Choosing not to travel

We do not pay claims if you simply decide not to travel, unless it is for a reason listed under "What we cover".

Example: If your airline offers you an alternative flight after a delay, but you pay for a different flight, this is considered your decision not to travel and is not covered.

14. Electricity grid failure

We do not cover loss, damage, any amount of any kind, or liability that is caused (in any way) by electricity grid failure.

15. Employment

15.1 Manual work and/or tradesmen.
15.2 Working as crew on any aircraft or sea vessel.
15.3 Travelling other than as a fare-paying passenger.
15.4 Work involving explosives.
15.5 Service in any police, military, militia, or paramilitary organisation.
15.6 Underground mining or tunnelling.
15.7 Manufacturing ammunition or refining petroleum.
15.8 Professional sportspersons, such as ski instruction or motor racing.

16. Fit-to-travel

You are not covered when:

16.1 You travel against the advice of a medical doctor.
16.2 You travel for the purpose of obtaining medical treatment.
16.3 You receive treatment for symptoms that began before your trip, where you were awaiting a consultation or test results, or had 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".

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

18. Public Health Emergency of International Concern (PHEIC)

We do not cover any claim caused by or resulting from PHEIC (except where we list cover for Covid-19 specifically) if you were diagnosed after the World Health Organization (WHO) declared a PHEIC. This exclusion applies until the WHO officially cancels or withdraws the declaration.

19. Infectious and contagious disease and/or COVID-19

We do not pay for:

19.1 Tests that are negative or required for travel clearance.
19.2 If you get COVID-19 or symptoms within 72 hours of buying the policy.
19.3 Claims due to border closures, lockdowns, or travel restrictions (we may refund your premium at our discretion).
19.4 If your trip is affected because someone else has COVID-19, unless they are named on your Certificate of Insurance.
19.5 If you cannot travel because you are a close contact of someone with COVID-19, unless that person is named on your Certificate of Insurance.

20. Known event

We do not pay claims for events you already knew about when you bought the policy, or that were public knowledge at the time.

Example: If you buy this policy after news reports confirm a strike is planned for the date of your flight, you cannot claim for cancellation caused by that strike.

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

We do not cover any claim relating to the below (whether pre-existing or not):

21.1 Cancer or terminal illness.
21.2 No cover if you have a heart attack or stroke when you are known to have diabetes plus any of the following:
  21.2.1 High blood pressure
  21.2.2 High cholesterol
  21.2.3 High blood lipids
21.3 Deep vein thrombosis (DVT) when you are in treatment for high blood pressure, cholesterol, or lipids.
21.4 Specialist tests or surgery unless approved by us or done as a life-saving emergency in the emergency department.
21.5 Sexually transmitted diseases.
21.6 Cosmetic surgery.
21.7 Routine eye or dental checks.
21.8 General Muscle Pain (Myalgia):
  21.8.1 This means pain or soreness in your muscles that is not linked to a specific injury. It is considered a general health issue rather than an emergency. If you experience muscle aches after exercise or long travel and seek treatment, this policy does not cover those costs.
21.9 Suicide, attempted suicide and intentional self-injury.
21.10 Mental health conditions and emotional or nervous conditions like depression, anxiety, insanity, psychiatric or psychological conditions, dementia, eating disorders and behavioural diagnoses.

21.11 Treatment in a private clinic, room or hospital without our approval.
21.12 Treatment where another facility we approved is available within 100 km.
21.13 Costs after you pass passport control into your home country.
21.14 Treatment or surgery that can wait until you return home (not life saving).
21.15 Over-the-counter medication without a prescription.
21.16 Travelling against medical advice or for medical treatment.
21.17 The cost of a coffin or urn.

22. One-way ticket, emigration or self-drive

You are not covered if:

22.1 You depart from your home country on a one-way ticket.
22.2 You travel intending to emigrate.
22.3 You drive yourself into a remote area or country, a high-risk country, or across multiple countries. This is because self-drive in these situations increases the risk of accidents and makes it difficult for us to help.

23. Other insurance or airline / cruise line liability

23.1 We don't cover costs covered by another insurance or policy, like workers' compensation or medical aid. This doesn't apply to Personal Accident cover.
23.2 If your carrier rejects your claim because you didn't submit it or missed their deadline, we'll also reject your claim since our cover is secondary.

24. Personal Accident

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

24.1 Illness or infection not related to an accidental cut or wound
24.2 Physical disability that you already had when the policy started
24.3 When you participate in a sporting activity

25. Personal liability

We do not pay liability claims for:

25.1 Injury or death of your family, household members, employees, or someone you know
25.2 Damage to property you own, use, or are responsible for
25.3 Owning land or buildings
25.4 Anything covered by another insurance policy
25.5 Business or professional activities
25.6 Fraud, dishonesty, assault, or reckless behaviour
25.7 Using vehicles, boats (except rowboats/canoes), aircraft, animals, or firearms
25.8 Claims linked to disease transmission, such as HIV/AIDS
25.9 Court orders outside your home country or where the event happened
25.10 Claims made under USA or Canadian law.

26. Pregnancy

26.1 We don't cover claims if:
26.1.1 You are 26 weeks or more pregnant at the time of the loss
26.1.2 The claim is not due to a pregnancy complication
26.1.3 The claim relates to birth control, childbirth, antenatal care, or caring for a newborn

27. 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:

- 27.1 Outpatient care or hospital stays under 48 hours
- 27.2 Chronic medication or home oxygen therapy
- 27.3 Chronic kidney failure
- 27.4 Epilepsy if using two or more medicines or medication changed in the last 12 months
- 27.5 Undiagnosed symptoms or pending tests before travel
- 27.6 Any condition in the last 6 months where you:
  - 27.6.1 Still have symptoms after treatment
  - 27.6.2 Had or are waiting for surgery
  - 27.6.3 Are awaiting test results, follow-up visits, or treatment
  - 27.6.4 Were hospitalised, visited emergency, or had angina (chest pain)
  - 27.6.5 Are on prednisone or other immunosuppressants
  - 27.6.6 Had physiotherapy or chiropractic treatment
- 27.7 Conditions that ever required spinal or brain surgery
- 27.8 Seizure in the last 12 months
- 27.9 Joint replacement done over 10 years ago
- 27.10 Organ transplant (had or on waiting list)
- 27.11 Flu with severe symptoms (shortness of breath, chest pain, dizziness, confusion) within 2 weeks before departure
- 27.12 Heart conditions (congestive heart failure needing angiography, stents or bypass)
- 27.13 Pacemaker or internal defibrillator (AICD)
- 27.14 Stroke or heart attack
- 27.15 Diabetes with complications such as eye, kidney, nerve or vascular problems
- 27.16 Respiratory diseases (emphysema, COAD, COPD, chronic bronchitis, cystic fibrosis)
- 27.17 Asthma if you're 60 or older and have another respiratory disease

28. Ransom

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

29. Rental vehicle excess

We do not pay for the theft or damage to your rental vehicle if:

- 29.1 The vehicle is used against the rental agreement, including by anyone not listed as an authorised driver or on your policy schedule
- 29.2 You drive under the influence of alcohol or drugs, breaking local laws
- 29.3 You drive without a valid licence or outside the licence conditions for the purpose you used the vehicle
- 29.4 The vehicle does not meet the definition of a rental vehicle in this policy.

30. Repatriation

If we confirm that it is safe and practical for you to return home for treatment as per the fit-to-fly recommendation, we may insist that you do so. If you choose to stay overseas instead, any costs

after the agreed return date will not be covered. Surgery or treatment in your home country will always be at your own expense.

31. Rescue costs

You are not covered for:

31.1 Any air-sea rescue costs

31.2 Any rescue costs related to altitude illness, including costs to bring you down from a mountain

32. Self-drive

If you drive from your home country to another country, this policy does not cover:

32.1 Non-medical benefits such as cancellation fees or baggage

32.2 Repatriation costs, unless it is for life-saving treatment

32.3 The cost to bring back your car.

Example*:*

- If you suffer a heart attack and need immediate life-saving surgery, we will cover the cost to return you home for treatment if this is a covered event.
- If you need further treatment or surgery that is not lifesaving (e.g., a broken arm without complications), you must return at your own expense.

33. Specific items

We do not pay claims for:

33.1 Baggage freight costs or bags not on the same flight

33.2 Forgotten or mislaid items

33.3 Contraceptive devices, prosthetics, crutches, braces, slings, dentures, or spectacles

33.4 Anything not listed under “What we pay for”

33.5 Bonds, securities, stamps, documents, or ID cards

33.6 Driver’s licences, visa fees, or passport replacement costs

33.7 Fragile or special items like musical instruments, antiques, glass, china, pictures, pedal cycles, hearing aids, car keys, food

33.8 Vehicles, accessories, business goods, samples, or specialised equipment that are not included under the definition of personal baggage.

33.9 Unused mobile rental charges or pre-payments

33.10 Fragile, perishable, or brittle items

33.11 Sports gear while in use

33.12 Items hired, loaned, entrusted, or bought during your trip (including gifts)

33.13 Credit/debit cards

33.14 New or replacement spectacles

34. Sport

You are not covered when you participate:

34.1 In any sport that is not listed as an approved sport in this policy, or

34.2 As a professional sportsman or women, for example ski instructors and motor racing drivers, or in a competition.

35. Superficial damage

We do not cover damage that only affects appearance, such as chips, cracks, dents, discolouration, scratches or tears if the item still works and can be used. Cover applies only when the damage makes the item unusable.

Example: If your suitcase has scratches but still opens and closes properly, we won't pay for it.

36. Terrorism, war and public disorder

We do not cover any claim caused by:

36.1 Terrorism involving nuclear, chemical, biological, or radioactive materials

36.2 Your active participation in:

36.2.1 War or civil war, invasion, or similar military actions

36.2.2 Rebellion, uprising, revolution, or martial law

36.2.3 Protests or acts meant to create fear or disrupt government or public order

37. Theft from an unattended motor vehicle

There is no cover for theft from an unattended vehicle (car, caravan, or trailer), except in the following instances:

37.1 The vehicle is parked in a locked building or behind locked gates, and there are clear signs of forced entry to the premises, and

37.2 The vehicle is locked, and

37.3 There are clear signs of forced entry, and the item was in the locked boot.

38. Valuables and cash

We do not cover theft or loss of valuables or cash if:

38.1 They were left unattended (e.g., in a car, checked-in baggage, or not in a safe)

38.2 They were not on you (e.g., not in your pocket or a bag you were carrying)

39. Visa

We do not pay for the cost of the visa application and related expenses, for example: visa fee, courier fees, agent fees.

39.1 We do not pay any Cancellation claim when:

39.1.1.1 Your visa is delayed by the embassy

39.1.1.2 Your visa is denied because of:

- Incomplete or incorrect forms
- Not enough financial proof
- False information or fraudulent documents
- No strong ties to your home country
- Criminal record
- Overstaying a previous visa
- Missing evidence or documents.

OVERSEAS MEDICAL EXPENSES

1. What we cover – Overseas medical expenses

1.1 Eligible expenses for the immediate treatment of insured events listed in the schedule.

2. What we pay – Overseas medical expenses

2.1 We will pay up to the limit in the schedule for insured events listed in the schedule.

CANNOT TRAVEL

Cannot Travel – Summary Table			
Benefit	**What We Cover**	**What We Pay**	**Insured perils/reasons**
Cancel for Named Reasons	• You cancel your trip • before check-in opens • because something listed in your schedule happens to • you, your travel companion, or a close family member.	Unused, pre-paid amounts you paid (minus refunds) for: • Airfare, accommodation, sightseeing tours and transfers • Ski school fees, ski rental, ski lift passes	• Look at your Schedule of Benefits for a full list of insured perils • Examples: Illness, injury or death of a close relative
Cancel for Any Reason	• You cancel your trip • at least 48 hours before check-in • for any reason not covered under "Cancel for Named Reasons".	Unused, pre-paid amounts you paid (minus refunds) for: • Airfare, accommodation, sightseeing tours and transfers Ski school fees, ski rental, ski lift passes	• Examples: Change of mind, work commitments, personal circumstances (subject to exclusions)
Delayed Departure (6+ hours)	• Your flight or cruise departs • more than 6 hours late • due to an insured peril/reason.	Extra costs for: • meals, drinks, and accommodation while waiting for departure.	• Strike or industrial action • Severe weather • Air traffic control failure • Mechanical breakdown
Missed Connection (1+ hour delay)	• You miss your connecting flight or cruise	Additional costs for • airfare and accommodation costs	• Strike or industrial action • Severe weather

Policy benefits			
	• because your incoming flight/cruise arrives • more than 1 hour late • due to an insured peril	• to reach your destination • by the most direct alternative route.	• Mechanical breakdown • Medical emergency on board
Returning Home Early (Curtailment)	• You return home • earlier than planned • because something covered under "Cancel for Named Reasons" • happens to you, your travel companion, or a close family member.	• Non-refundable, unused accommodation after your early return. • Calculated by unused nights between scheduled and actual return dates.	• Serious illness, injury, death of a close relative that requires inpatient treatment

Example of curtailment calculation:
If you were booked to return on 10 January but returned on 5 January, we will cover 5 unused nights.

BAGGAGE

1. What we cover - Baggage

1.1 This policy covers the insured events listed in your schedule whilst you are outside the borders of your home country (on your trip).

2. What we pay - Baggage

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

2.1.1 Theft or damage: The replacement cost "new for old" for the same item, or the cost of similar new property as determined by us on the date of loss, or the cost of the repair of the damaged item if the item can be repaired for less than the cost to replace.

2.1.2 Delay: The financial loss based on the purchase of essential items whilst the bag is delayed.

PERSONAL LIABILITY

1. What we cover – Personal liability

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

1.1.1 bodily injury or death of another person outside the borders of your home country

1.1.2 accidental loss or damage to property outside the borders of your home country
1.1.3 any legal costs paid with our written consent in the defence of your claim

2. What we pay – Personal liability

2.1 We'll cover any court judgement against you for an insured event, up to the limit shown in your Schedule. This limit applies to all claims in one insurance period that come from the same cause. We'll reimburse you in your home country and in your local currency.

PERSONAL ACCIDENT

1. What we cover – Personal accident

1.1 We cover injuries you suffer outside your home country that lead to death or permanent disability within 12 months.
1.2 The injury must be caused by a clearly violent, accidental event.
1.3 If you die, we may require a post-mortem at our expense.
1.4 If you are disabled, our medical officer will assess the level of disability.

2. What (who) we pay – Personal accident

2.1 If you become permanently and totally disabled, we pay you.
2.2 If you die, we pay your legal representatives, your estate, or the beneficiary named in your policy.
2.3 Payments are calculated as follows:
2.3.1 Death or permanent total disablement: According to the Disability Table.
2.3.2 Carrier accumulation limit: We pay up to the limit shown in your Schedule for claims resulting from your death or permanent total disablement.

Disability Table	
Disability (total and permanent) or Death – Percentage Payment	
Benefit	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%
f) Loss by physical separation or permanent total loss at or above the wrist or ankle of one or more limbs	100%

Important:

- Disability or loss must be total and permanent, not temporary.
- 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.

RENTAL VEHICLE EXCESS

Policy benefits

1. What we cover – Rental vehicle excess

1.1 This benefit covers the excess you must pay under the rental car insurance provided by your hire company.

1.2 It does not replace rental insurance; it only covers the excess for collision or theft.

1.3 You must have a valid driver's licence for your home country and, if required, for the country where you are driving.

2. What we pay – Rental vehicle excess

We pay the excess amount that you paid to the rental vehicle company after they approved and settled your claim with them.

GENERAL CLAIM RULES

1. **365-day limit**
   You must claim within 365 days of the loss. After that, your claim will not be enforceable unless you have started legal action against us.
2. **Accumulation limit**
   If several people are injured or die in the same accident involving the same aircraft, cruise ship, or public transport, we will not pay more than the total limit shown in your Schedule for all insured persons combined.
3. **Currency**
   We use your bank statement or the exchange rate on the date of loss if you paid in foreign currency. All limits are in Namibian Dollars.
4. **Excess**
   You pay the first part of every valid claim (the excess). For example, if the excess is 500 on a 20,000 claim, we pay 19,500. The excess is shown in your Schedule.
5. **How we calculate a claim**
   - 5.1 We may repair, replace, or pay in cash.
   - 5.2 We never pay more than your cover limit.
   - 5.3 We always deduct the excess.
6. **Interest**
   We do not pay interest unless ordered by a court or Ombudsman in your home country.
7. No overpayment
   - 7.1 We never pay more than the value of the property, even if you are over-insured.
   - 7.2 We do not pay twice for the same event (e.g., under two sections of this policy).
8. **Supporting documents**
   We will not pay if you do not provide the required documents (e.g., medical history for illness claims).
9. **Third-party claims**
   We may settle by paying you the liability limit or a smaller amount agreed with the third party. This ends our responsibility for that claim.
10. **Other insurance**
    More than one policy with us: We pay up to the highest limit only.
11. **Medi+ cover**
    You must have a main medical policy and claim from it first. We pay only after its limit is reached.
12. **Policies with other companies**
    We share the claim amount between policies (rateable portion calculation). Tell us if you have other insurance.
13. **Airline liability**
    Claim from the airline first for flight delays, cancellations, baggage issues. We pay the difference between their payment and your loss.
14. **Where we pay claims**

General claim rules

14.1 Medical claims authorised by us: We pay the provider directly in the country of loss, up to your limit.

14.2 All other claims: We reimburse you in your home country, up to your limit.

15. Who we pay

15.1 Medical claims authorised before treatment: we pay directly to the hospital when the hospital accepts our guarantee of payment.

15.2 All other claims: paid to you in your home country.

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