

## Claim Notification & Conditions of cover

- 1. You must declare all pre-existing conditions to us before you purchase the policy**
- 2. Medical:** A medical claim in excess of **R10,000** is payable only if we approved the cost (prior to incurring the cost)
- 3. Reimbursement of expenses:** You must notify us within 30 days AND provide receipts
- 4. Checked-in baggage:** Report the loss/damage to the carrier **BEFORE** you leave the baggage area
- 5. Personal baggage not checked-in:** You must provide written proof from the police that the incident was report within 24 hrs of the loss
- 6. Damage:** You may not abandon any property until the claim has been approved by us.
- 7. You shall submit to a medical examination at Your expense, should we so require**
- 8. Delay and missed connection:** Obtain a report from the carrier/cruise ship confirming reason, length of delay and compensation paid
- 9. We are not liable for any claim after 365 days from the date of loss**
- 10. Cancellation/Curtailment:** You must cancel with the provider immediately
- 11. Claims relating to illness:** Require 6 months medical history (prior to date of loss)
- 12. Don't check valuables/money into your baggage.** Lock in a safe when not on your person.
- 13. Illness/injury:** Obtain letter from the doctor providing a diagnosis, and date of 1st treatment

### Disclaimer

This brochure provides a summary about the coverage. Full details of terms, conditions and exclusions are contained in the Policy Wording, available from our website: [www.hollardti.com](http://www.hollardti.com)

Administered by



## 24/7 Emergency Assistance

- Guarantee of payment to medical provider
- In-hospital monitoring
- Travel and accommodation arrangements
- Obtain a fit-to-fly and arrange repatriation

**0861 HLLRDT (0861 455 738)**



## Fast and Fair Claims

- Easy to file a claim and receive prompt reimbursement

## General Advice Warning

- Your travel agent is appointed on a referral basis and may only provide you with factual information.
- They may not advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs.

## Who does what?

- Underwritten by The Hollard Insurance Company Limited, an authorised financial services provider
- Administered by Oojah Travel Protection, an authorised financial services provider
- Emergency assistance provider by Europ Assistance South Africa

## Immediate cover

Activate your travel insurance immediately

[www.hollardti.com](http://www.hollardti.com)

[Travelinsurance@hollardti.co.za](mailto:Travelinsurance@hollardti.co.za)

South Africa: 0861 HLLRDT (0861 455 738)

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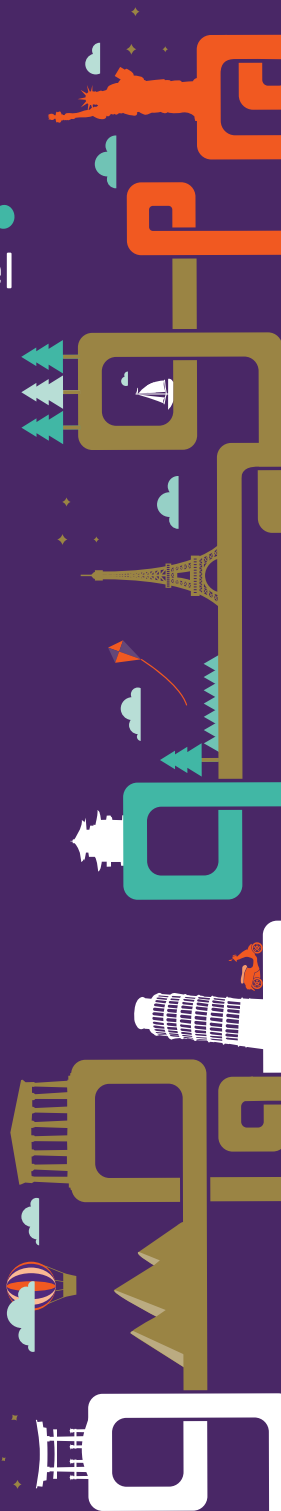
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Underwritten by The Hollard Insurance Co. Ltd (Reg No 1952/003004/06).  
an authorised Financial Services Provider, FSP no. 17698

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Travel Insurance  
Brochure



Main Benefit	Insured Events	Comprehensive			Premier			Medical Top-up/Visa	Business	Senior
<b>Overseas Medical</b>	1.1 Not pre-existing	50 000 000			30 000 000			15 000 000	50 000 000	5 000 000
	1.2 Pre-existing condition (in hospital expenses)	1 000 000			500 000			500 000	1 000 000	500 000
	1.3 Amateur sport/winter sport	Included in 1.1			Included in 1.1			Included in 1.1	Included in 1.1	Included in 1.1
	1.4 Terrorism	2 000 000			2 000 000			2 000 000	2 000 000	2 000 000
	1.5 Evacuation / Repatriation / Return of mortal remains	Included in 1.1			Included in 1.1			Included in 1.1	Included in 1.1	Included in 1.1
	1.6 Dental or Optical: Illness	2 000			2 000			2 000	2 000	2 000
<b>Cancellation &amp; Curtailment</b>	2.1 Illness/injury or death (not pre-ex)	60 000			25 000			15 000	60 000	10 000
	2.2 Being made redundant									
	2.3 Damage or Burglary affecting your home: R10,000+									
	2.4 Your compulsory quarantine									
	2.5 Terrorist incident 14 days before trip									
	2.6 Supplier financial default	25 000			Nil			Nil	25 000	Nil
	2.7 Pre-existing medical conditions (Note: policy must be purchased within 24 hrs of trip deposit to activate benefit)	50% of loss up to 25 000			Nil			Nil	50% of loss up to 25 000	Nil
	2.8 Complications of pregnancy (Note: policy must be purchased within 24 hrs of trip deposit to activate benefit)	50% of loss up to 25 000			Nil			Nil	50% of loss up to 25 000	Nil
	2.9 Any reason not listed above (Note: policy must be purchased within 24 hrs of trip deposit to activate benefit)	50% of loss up to 25 000			Nil			Nil	50% of loss up to 25 000	50% of loss up to 10 000
<b>Travel Delay</b>	3.1 Flight/cruise departed late (6hrs+)	5 000			4 000			3 500	5 000	3 500
	3.2 Late arrival of flight/cruise = missed connecting flight/cruise (4 hrs connecting time)	20 000			5 000			2 500	20 000	2 500
<b>Personal Baggage</b>	4.1 Baggage, clothing and toiletries	35 000			20 000			10 000	35 000	10 000
	4.2 Any one article/pair/set of articles	3 500			2 000			1 500	3 500	1 500
	4.3 Sunglasses/Prescription glasses/cell phones/ipad/ipod	1 000			1 000			1 000	1 000	1 000
	4.4 Loss, damage or theft from beach/pool-side	1 000			1 000			1 000	1 000	1 000
	4.5 Laptop, palmtop or computer	3 500			2 000			2 000	3 500	2 000
	4.6 Cash and/or Passport	2 000			2 000			2 000	2 000	2 000
	4.7 Baggage Delay outside home country 6hrs+	3 500			2 000			1 500	3 500	1 500
<b>Legal</b>	5.1 Personal Liability - Excess R1000	5 000 000			1 000 000			1 000 000	5 000 000	1 000 000
	5.2 Bail Bond	5 000			5 000			5 000	5 000	5 000
<b>Personal Accident</b>	6. Death/Permanent Disablement	150 000			100 000			50 000	150 000	Nil
<b>Carrier Accumulation limit</b>		50 000 000			50 000 000			50 000 000	50 000 000	50 000 000
PREMIUMS		Individual	Family	Group	Individual	Family	Group	Individual	Individual	Individual
<b>1 - 8 days</b>		350	660	234 min./39 p.p.p.d	270	480	108 min./22 p.p.p.d	240	210 min./35 p.p.p.d.	900
<b>9 - 14 days</b>		700	1330	39 p.p.p.d	420	790	22 p.p.p.d	240	35 p.p.p.d.	1800
<b>15 - 30 days</b>		1050	2000	39 p.p.p.d	800	1400	22 p.p.p.d	350	35 p.p.p.d.	3300
<b>31 - 47 days</b>		1500	2600	N/A	950	1700	N/A	500	35 p.p.p.d.	4000
<b>48 - 80 days</b>		2000	3500	N/A	1400	2500	N/A	800	55 p.p.p.d.	5500
<b>81 - 92 days</b>		2600	4500	N/A	2000	3600	N/A	1500	65 p.p.p.d.	6500
<b>Age Limit</b>		70 years			70 years			70 years	70 years	71 - 81 years
<b>Excess (Per insured person, each and every claim per benefit)</b>		500								

**Please note:** 1. Children share in the cover for FREE when travelling on the same itinerary as the parent (Individual & Family) 2. Namibia premium excludes Namfisa levy and stamp duty  
3. All amounts shown are deemed to be either South African Rands, Namibian Dollars, Botswana Pula