

MANGO BUSINESS TRAVEL POLICY WORDING

SCHEDULE OF BENEFITS

Mango Flight Cover only	
SECTION 1	
Mango Flight Delay - R250 per 4 hour delay period	R3,000
SECTION 2	
2A. Baggage and Personal Effects Loss (Any One item R2,000)	R10,000
Excess for sports equipment and musical equipment only	R500
2B. Baggage Delay	Up to R1,500
Excess	Delayed for more than 4 hours
SECTION 3	
Trip Cancellation	Up to total original flight cost
SECTION 4	
Trip Interruption	Up to total original flight cost
SECTION 5	
Personal Accident (Whilst in a Mango Air Carrier only)	R15,000
Trip Cover - Maximum of 31 days after Travel Commencement	
SECTION 6	
6A. Home Care	2 Hours + Call Out
6B. Alternative Employee / Resumption of Assignment	R10,000
SECTION 7	
Hospital Confinement - Illness & Injury (Maximum of R2,000)	R200 per day



SECTION 8	
8A. Motor Hijack Personal Accident	R5,000
8B. Trauma Counseling	R5,000
SECTION 9 (In Flight and Trip up to a maximum of 21 Days, excluding whilst in use)	
9A. Theft or Damage of Bicycle	R10,000
9B. Accidental Loss of Bicycle	R5,000
Excess	R500
SECTION 10	
10A. Cattery & Kennels (R100 per day up to 30 days)	R3,000
PREMIUM – INDIVIDUAL	
One-way	R27.00
Return	R53.00

YOUR TRAVEL INSURANCE

This **policy** wording along with **your certificate of insurance** forms the basis of **your** contract of insurance. Together, these documents explain what **you** are covered for. The **policy** wording contains conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance, otherwise any claims **you** make may not be paid.

PERIOD OF INSURANCE

Cover starts the day that the insurance is purchased.

In all events, the **policy** terminates on the 31st day from the departure and all benefits under this **policy** will terminate absolutely, effective as of the 31st day of the departure date stated in the flight itinerary.

DEFINITIONS

Some words in **your policy** that have special meanings are defined here:

“Accident” means a sudden unexpected and specific event which occurs at an identifiable time and place, resulting in Injury.

Business Associate means **your** partner, director or employee

Children/Child means **your** dependant children who are not in full-time employment and who are between the ages of 3 months and 19 years (or under the age of 25 years provided they are in full-time education), unmarried, not pregnant, without children and primarily dependent on you for maintenance and support.

“Confinement” means confinement to a **hospital** as a resident in-patient for a period which is necessary for the diagnosis or treatment of any **injury** or **illness**.

“Day” means a period of 24 consecutive hours including the day of admission but excluding the day of discharge.

“Hospital” means a legally constituted establishment which operates pursuant to the laws of the country in which it is based and which meets the following requirements:

- 1) it operates primarily for the reception, medical care and treatment of sick, ailing or injured persons on a resident in-patient basis;
- 2) it admits resident in-patients only under the supervision of a **medical practitioner**;
- 3) it maintains organised facilities for the medical diagnosis and treatment of such persons and provides (where appropriate) facilities for major surgery within the confines of the establishment or facilities controlled by the establishment;
- 4) it provides a full-time nursing service by or under the supervision of a staff of nurses;
- 5) it is not a day clinic, health hydro or nature clinic, a mental institution, an institution confined primarily to the treatment of psychiatric disease, the psychiatric department of a hospital, a place for the treatment of chemical dependency, an establishment or a special unit of a hospital used primarily as a place for treatment of drug addicts or alcoholics, a hospice, a frail care centre, a rest home or nursing, convalescent, rehabilitation, assisted living or extended care facility.

“Illness” means any fortuitous sickness or disease contracted, commencing or first manifesting itself during a trip.

“Injury” means physical trauma to **you** caused by an **accident** occurring on a **trip** resulting, solely and independently of any other cause or any other physical defect or infirmity existing prior to the **accident**, in an insured event within 24 months of the date of the **accident**. Physical trauma caused by exposure to the elements of nature as a direct result of an **accident** will be deemed to be an **injury**.

“Mango” shall mean Mango and any legally authorised representative of Mango.

“Mango air carrier” shall mean any fixed-wing aircraft provided and operated by **Mango** licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports.

“Medical practitioner” means a person registered with a current, legal licence to practise medicine, but excludes **you** or any member of **your** immediate family.

"Permanent" means lasting 12 calendar months from the date of accident and being beyond hope of improvement at the end of that 12 calendar month period.

"Pre-Existing Medical Conditions" means any condition giving rise to a claim for which, within the 12 consecutive months prior to the Effective Date of Coverage, **you**:

- (a) have consulted a **medical practitioner** or specialist; or
- (b) have received **medical treatment** or advice; or
- (c) the manifestation of symptoms would have caused a reasonable person to seek advice.

"Total Disablement" means injury of a **permanent** nature which solely and directly totally disables and prevents **you** from attending to any business, occupation of any and every kind or if **you** have no business or occupation, from attending to **your** usual duties or activities.

"Policy" means this document embodying the contract of insurance, benefits and premium rates and shall include any subsequent Terms, Conditions, Exclusions, Terminations and Endorsements.

"Certificate of Insurance" means the certificate which attaches to and forms part of the **policy** and contains the relevant details of the **trip**.

"Relative" shall refer to **your** spouse, **child**, parent, parent-in-law, grandparent, grandparent-in-law, great-grandparent, great-grandparent-in-law, grandchild, brother, sister, niece, nephew, aunt or uncle.

"Serious injury or serious sickness" when applied to **you** is one which requires treatment by a Qualified Medical Practitioner; is unexpected or unknown to **you** at the time of purchasing this **policy** and which results in **you** being certified by that **medical practitioner** as unfit to travel or continue with **your** original **trip**. When applied to the immediate family member, it shall mean **injury** or sickness certified as being dangerous to life by a **medical practitioner** and which results in **your** discontinuation or cancellation of **your trip**.

"Travel companion" shall mean a person who has travel bookings to accompany **you** on the **trip**.

"Trip" shall mean a **trip** undertaken by **you**, traveling on a **Mango Air Carrier** within the territorial limits of South Africa.

"You/ Your" shall mean the person(s) named in the **certificate of insurance** as the Insured(s);

"We/ Us/ Our" shall mean AIG South Africa Limited

PART 2 - GENERAL CONDITIONS

AGE LIMITS All persons must be over the age of 2 years.

AIRLINES We will have no liability to provide an indemnity or part of an indemnity in relation to any insured event for which **you** may be able to seek compensation in respect of the same from **Mango**. If **you** prove that it has taken all reasonable and necessary steps to claim from **Mango**, **we** will pay a pro-rata portion of indemnity. **Our** liability will be calculated by reducing the benefits by the amount for which **we** consider **Mango** to be liable.

CURRENCY All amounts are shown in South African Rand (ZAR). If expenses for which an indemnity can be provided in terms of this **policy**, are incurred in a foreign currency the rate of exchange used will be the rate at the time of incurring the expense or the date of the insured event, whichever is the more favourable to **us**.

ENDORSEMENTS At **our** discretion, this **policy** may be extended, amended or altered prior to the expiry of the existing **policy**

INFORMATION By acceptance of this contract of insurance or the benefits under this **policy** **you** acknowledge that the sharing of claims and underwriting information by **us** is essential to enable **us** to underwrite policies, assess risks fairly, ensure compliance with all and necessary applicable legislation, regulations and business compliance requirements (including any overseas laws, regulations and compliance requirements that are binding on **us**) and to reduce the incidence of fraudulent claims, in the public interest and with a view to limiting premiums. **You**, on **your** own behalf and on behalf of any person **you** represent herein, hereby waives any right to privacy in any insurance information provided by **you** or on **your** behalf in respect of any insurance policy or claim made or lodged by **you** and **you** consent to such information being disclosed to any other party (including any subsidiary or parent company of **ours** as well as any government or regulatory authority) who has a direct interest in the information disclosed by **you** / **your** agent. **You** also acknowledge that the information provided by **you** may be verified against any other

legitimate sources or databases and waives any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning **you**.

LIABILITY Subject to the cover provided in this **policy**, **we** shall not be liable or responsible for: the negligence, wrongful acts and/or omissions of any legal and/or health care professional or any other person or persons or legal entity that provide direct or indirect service to **you**; the failure of any agent or broker to explain the **policy** adequately.

LANGUAGE The official version of this **policy** is in English. Words in the singular include the plural and vice versa and words in the masculine gender include the feminine gender.

MARKETING Should any discrepancies arise between the **policy** and any literature or information received by **you**, the **policy** will govern in all cases.

MISREPRESENTATION This policy shall be voidable (at our discretion) in the event of misrepresentation, misdescription or non-disclosure by or on behalf of **you**, of any information material to this **policy**.

OTHER FINANCIAL PRODUCTS AND SERVICES **We** will accept no liability whatsoever for any of the insurance or other financial products or services which are sold in conjunction with this **policy** that are provided or underwritten by any other insurance or assurance companies and/or assistance companies and/or financial providers.

OTHER INSURANCE

- (a) If **you** are able to claim under any other policies (including statutory insurance and/or automatic credit card travel insurance) to be covered for the whole or any part of an insured event ("Other Claims"), **we** will only be liable to pay its pro-rata portion of the claim submitted in terms of this **policy**.
- (b) If in **our** discretion **we** decide to pay the claim in full, then **we** will not be obliged to make payment unless **you** cede to **us** all of **your** rights in respect of the Other Claims. If **we** have already paid benefits in terms of this **policy**, all of **your** rights in respect of the Other Claims will be ceded automatically to **us**.
- (c) A cession in terms of (a) or (b) will allow **us** to do all things necessary to claim against the other insurer or company and institute legal proceedings against that other insurer or company if the Other Claim is not paid.
- (d) Without limiting any provision of this **policy** or any legal obligation, **you** must co-operate fully with **us** in relation to the Other Claim or legal proceedings including:
 1. not doing anything to prejudice or limit **our** rights;
 2. giving **us** whatever information and documents it may require;
 3. signing any document or affidavit that **we** may request to enable it to exercise its rights.

PAYMENT OF BENEFITS This **policy** is between **us** and **you** only and all of its provisions and conditions are for the sole and exclusive benefit of those parties. Nothing in this **policy**, express or implied, is intended to confer upon any other person any rights or remedies of any nature whatsoever under this **policy** or any of its provisions. Without limitation, no third party shall have any rights under this **policy** or any right to receive **policy** benefits. Receipt of benefits paid as follows will be a valid discharge of **our** liability under this **policy**. This **policy** cannot be ceded, assigned or in any way transferred to a third party. Benefits shall be payable at **our** discretion only to **you** or **your** legal representative.

SOUTH AFRICAN LAW This **policy** will be governed by the laws of South Africa and its courts shall have exclusive jurisdiction to the exclusion of the courts of any other country.

SUBROGATION **We** have the right to commence or take over legal proceedings in **your** name for the defence or settlement of any claim, or to sue or prosecute any other party to recover monies payable by them at law. **You** must co-operate with **us** and do nothing to hinder **our** rights.

TAX OR IMPOSTS The onus will always be on **us** to ensure, correctly admit and pay any tax liability in consideration of any benefit being paid that may incur tax or imposts of any nature.

PART 3 – CLAIMS CONDITIONS

COMPLIANCE **You** must follow **our** advice or instruction otherwise **we** may decline to pay the whole or any part of the claim.

LEGAL ACTION If **we** deny liability for any claim and **you** do not institute legal action and serve a summons on **us** (or initiate arbitration proceedings if **we** have agreed to submit to arbitration) within 12 months after such repudiation, all benefits of such claim shall be forfeited.



NOTICE OF CLAIM AND PROOF OF LOSS You must give us notice in writing within 30 days of an incident which may give rise to a claim. You must, at your own cost, provide whatever certificates, information and documented evidence ("Evidence") that is required by us regarding the insured event.

RECOVERIES All recoveries net of our actual recovery costs will be distributed firstly to us for all amounts paid and any remainder will be paid to you.

FRAUDULENT CLAIMS If you or anyone acting on your behalf uses any fraudulent means or devices to obtain any Benefit or the claim is in any respect fraudulent, then any amount payable in respect of such claim shall be forfeited and we will be entitled to immediately cancel the policy.

GENERAL

- (a) You shall submit to a medical examination at our expense as often as shall be required in connection with any claim. Any report generated as a result of such examination shall be our property and shall be deemed to be our confidential information.
- (b) All claims arising from criminal incidents are to be supported and accompanied by a duly completed and signed Mango Passenger Baggage Irregularity Report (PIR) and a certified police report.
- (c) The due observance and fulfilment of the policy insofar as it relates to anything being done or complied with by you, shall be a condition precedent to liability to make any payment under this policy.
- (d) We shall have the right to access any current or prior medical records of yours in order to finalise and/or proceed with the assessment of a claim and/or render medical assistance. By virtue of this clause, you shall be deemed to have given us written consent to access any of your current or prior medical records.
- (e) No amount payable in terms of this policy shall bear any interest.

PART 4 – CLAIMS PROCEDURES

A completed claim form that has been signed by you, copies of the booking confirmation, the certificate of insurance and other items that may be necessary are required on all claims together with the following documents for the different types of losses.

Flight Delay

- (a) Letter from airline detailing reason for the delay.

Baggage and Personal Effects Loss

- (a) You must obtain a copy of a properly completed and signed Passenger/Property Irregularity Report from Mango, in order to substantiate the claim.
- (b) Police Report to be submitted if due to Theft.
- (c) Receipts to be submitted as proof of payment.

Baggage Delay

- (a) Passenger/Property Irregularity Report from Mango must be submitted with any claim and our liability is subject to it receiving original receipts for the essential expenses incurred.
- (b) Receipts for reasonable essential expenses purchased, to be submitted.

Trip Cancellation

- (a) Relevant Medical certificates or death certificates in the case of death.
- (b) Booking confirmation or Travel documents.

Death and Permanent total disablement

- (a) Medical Reports.
- (b) Death Certificate indicating cause of death.
- (c) Inquest and post mortem reports.
- (d) Police Report if death is due to a motor accident. The police station and reference number if death is the subject of criminal investigation.
- (e) Claim Notification Period for this Section will be 90 days.

Hospital Confinement

- (a) Claim Notification Period for this Section will be 90 days
- (b) Comprehensive medical report from treating doctor (Diagnosis)
- (c) Report from the local medical officer stating what treatment was received 12 months prior to the effective date of the insurance policy.
- (d) Proof of costs incurred in respect of medical expenses.
- (e) Detailed description of the event that lead **you** to seeking dental or medical treatment.

PART 5 – BENEFITS SECTION

SECTION 1- MANGO FLIGHT DELAY

In the event the scheduled departure of the **Mango** flight in which **you** have arranged to travel is delayed for at least four (4) hours from the time specified in the itinerary supplied to **you** due to inclement weather, equipment failure or strike or hijack (other than Aircraft Hijacking) or other industrial action by any employee of **Mango** during the Flight, **we** will pay the **you** R250 for the first complete four (4) hour period of delay, followed by the sum of R250 for the next complete four (4) hour period of delay and so on, up to the maximum limit specified in the Schedule of Benefits.

The period of delay will be calculated from the original scheduled departure time of **Mango** Flight until the commencement of the first available alternative transportation offered by **Mango** management. A letter from **Mango** confirming the duration and reason for such delay will suffice as proof for the payment of this benefit.

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 1

1. Any claims where **you** have not checked in for **your** trip at the final departure point at or before the recommended time on the itinerary supplied to **you**.
2. Any claims where **you** have not obtained written confirmation from **Mango** or its handling agents stating the reason for the delay and how long the delay lasted.
3. Any claims arising from strike or industrial action of companies/carrier involving other than **Mango** and already in existence on the date the flight is arranged.
4. Any claims where **you** arrive late at the airport (except for late arrival caused by a strike or an industrial action by any employee of **Mango**).

SECTION 2A- BAGGAGE AND PERSONAL EFFECTS LOSS

We will pay **you**, up to the limit specified, in consequence of damage due to a theft or an attempted theft, or loss or damage to **you** baggage and personal effects within the premises of the airport of disembarkation. This includes clothing and personal effects worn or carried on **you**, in suitcases and like receptacles. All items must be owned by or be in the custody of or which is loaned or entrusted to **you**.

In the event any article of **your** personal baggage is proven to be beyond economical repair, a claim will be dealt with under this **policy** as if the article had been lost.

We will not be liable for more than R2,000 in respect of any one article or pair or set of articles.

We may make payment or at its option reinstate or repair subject to due allowance for wear and tear and depreciation.

Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the **accident** if **you** can produce supporting document (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or relevant authorities at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

SECTION 2B – BAGGAGE DELAY

We will reimburse **you** for reasonable essential expenses incurred for the emergency replacement of essential items if **your** baggage is delayed, misdirected or temporarily misplaced by **Mango**. The baggage delay must exceed 4 hours.

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 2

1. The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers including handheld computers and personal digital assistants, manuscripts, jewelry, gem stones, watches, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures.
2. Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting there from.
3. Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade.
4. Loss of or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
5. Loss of or damage to your baggage sent in advance, mailed or voluntarily shipped separately.
6. Loss of or damage to your baggage left unattended in any public place.
7. As a result of your failure to take due care and precautions for the safeguard and security of such property.
8. Loss of or damage of business goods or samples or equipment of any kind.
9. Loss of or damage of data recorded on tapes, cards, discs or otherwise.
10. Loss of or damage of cash and bank notes, stored value cards, cash cards, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of or replacement of credit cards, driving licenses, and travel documents.
11. Loss of or damage or derangement or breakage of fragile or brittle articles.

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 2B

1. Confiscation or requisition by customs or other government authority cannot form the basis of a claim for loss or expenses.

2. Claims in respect of essential clothing or requisites purchased as a result of delayed baggage will only be considered if items have been purchased within 4 days after the actual arrival time at the intended destination.
3. If baggage appears to be delayed or lost at the destination airport, you must formally notify Mango immediately.

SECTION 3 – TRIP CANCELLATION

If the **trip** is cancelled due to any of the following occurring within 30 days before the date of departure of the **trip**:-

1. death or **serious injury or serious sickness** or compulsory quarantine of **you, your relative or travel companion**;
2. if Mango ceases to operate as an airline or if Mango completely suspends flight services for longer than 14 consecutive days

We will reimburse the unused and non-refundable portion of Mango Air Carrier Ticket fare, up to the limits specified in Section 3, for the resulting loss of travel expenses:-

1. paid in advance by you; and
2. for which he is legally liable; and
3. which is not recoverable from any other source.

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 3

We will not pay for any loss:-

1. caused directly or indirectly by government regulations or control; or
2. caused by cancellation by Mango; or
3. that is covered by any other existing insurance scheme or government program.

SECTION 4 – TRIP INTERRUPTION

This coverage is effective only if it is purchased before **you** become aware of any circumstances which could lead to the disruption of the **trip**. If **you** have to return from a **trip**:-

1. because **you** suffer Serious Injury or Serious Sickness and receives medical advice to do so.
2. due to the unexpected death or Injury or Serious Sickness of **your** Relative or Travel Companion;
3. due to natural disasters (such as typhoon or earthquake) which prevent **you** from continuing with the **trip**;
4. due to unexpected strike, riot or civil commotion of Mango employees beyond **your** control, or
5. due to quarantine upon medical advice.

We will pay, under Section 4 of the applicable Plan, up to the total original flight cost (economy class) incurred as a result of the above events.

SECTION 5 – PERSONAL ACCIDENT – MANGO AIR CARRIER ONLY

If **you** sustain an **injury** which results in an insured event described in the Table of Benefits below, **we** will pay **you** or **your** legal representative the compensation as stated in the Table of Benefits below to the limits stated in the Schedule of Benefits.

Cover applies if **you** sustain **injury** any whilst riding in or upon, boarding or alighting from a **Mango air carrier**.

TABLE OF BENEFITS

INSURED EVENT	COMPENSATION EXPRESSED AS A PERCENTAGE OF THE SUM INSURED
1. Death	
a. As a result of an accident	100%
b. Death as a direct result of exposure to the elements of nature as a direct result of an accident	100%
2. Permanent Total Disablement	
a. As a result of an accident	100%
b. Permanent total disablement as a direct result of exposure to the elements of nature as a direct result of an accident	100%

SECTION 5 – SPECIFIC CONDITIONS

1. **We** will not pay for any benefit in respect of:
 - (a) **Permanent total disablement** except on submission of satisfactory proof that the disablement will in all probability continue for the remainder of an your life;
 - (b) More than one category for more than 100% of the sum insured. The benefit payable will be the highest in the appropriate category.
2. The diagnosis and determination of **permanent total disablement** must be made and documented by a **Medical practitioner** and must be continuous and permanent for at least 12 consecutive months from the onset of the disablement.
3. If **you** existing ailment, infirmity or other abnormal physical or mental condition is aggravated by an **accident**, the Benefit amount will be determined by the degree of the deterioration of the existing ailment after the **accident** and the benefit will be paid accordingly. The degree of ailment, infirmity or other abnormal physical or mental condition before the **accident** will be determined by medical evidence.
4. If the consequences of an **accident** are aggravated owing to your existing ailment, infirmity or other abnormal physical or mental condition, determination of the benefit will be based on the consequences the **accident** would have had, had such defects not existed. The foregoing shall not apply, however, if such circumstances are a consequence of an earlier **accident** to **you**, for which benefit has been or will be paid under this **policy**.
5. If **you** die of natural causes prior to the final disablement assessment relating to an Insured Event, **we** will pay what reasonably would have had to be paid for such permanent disability in accordance with Specific Condition 1(b) above.
6. In the event of death of **Children**, the benefit payable will be subject to the amount legislated by law at the time of the death.
7. **Children** are excluded from any benefit for occupational disability under **permanent total disablement**.
8. The amount payable in respect of death of **children** will be limited to that which is allowed by current legislation at the date of the accident.

WHAT YOU ARE NOT COVERED FOR UNDER SECTION 3

We will not pay for any loss:-

1. if bodily injury is sustained while **you** are flying unless **you** are a fare-paying passenger;
2. if **you** take a drug or drugs other than according to the manufacturer's instructions or as prescribed by a registered medical practitioner;
3. if **you** take a drug or drugs for the treatment of drug addiction;
4. if **your** injuries are intentionally self-inflicted;
5. if **bodily injury** is sustained whilst **you** commit or attempt to commit suicide;
6. if **your bodily injury** is sustained whilst directly involved in an unlawful act;
7. if **you** deliberately or recklessly expose **yourself** to danger;
8. from fibromyalgia, myalgic encephalomyelitis, chronic fatigue syndrome, post-traumatic stress disorder or any mental or nervous disorder;
9. if it results from sickness or disease;
10. if the **accident** occurs whilst driving, or in charge of, a vehicle and **your** blood/ urine alcohol level is above the legal limit stated in the laws of the country where the **accident** occurs; or
11. for any fracture where osteoporosis or pathological fracture had been diagnosed and made known to **you** before the **effective date**.

SECTION 6 – HOME CARE

In the event of an emergency at home whilst **you** are away on a **trip**, **we** will provide access to locksmiths, electricians, glaziers, plumbers or any other emergency service providers to secure and effect essential repairs but not exceeding the limits stated as specified in Section 5A in the Schedule of Benefits.

SECTION 6B – ALTERNATIVE EMPLOYEE OR RESUMPTION OF ASSIGNMENT EXPENSES

We will reimburse **you** for reasonable and necessary expenses for either:

1. **Alternative Employee** Send a substitute person to complete **your** original business commitment when unable to do so due to **your** unexpected death, Serious Injury or Serious Sickness, or having to return early to **your** Point of Departure following the unexpected death, Serious Injury or Serious Sickness of a Business Associate; or
2. **Resumption of Assignment** We will return **you** back to the point of departure due to **your** unexpected death, Serious Injury or Serious Sickness, or having to return early to **your** Point of Departure following the unexpected death, Serious Injury or Serious Sickness of a Business Associate, within 90 days of such return, to complete his original business commitments.

SECTION 7 – HOSPITAL CONFINEMENT

We will pay for **confinement** as a result of **injury** or **illness** whilst on **your trip**. We will pay for each complete **day** of **confinement**.

What you are not covered for under section 7

1. Being in service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation; or
2. Any criminal or illegal act committed by **you**; or
3. Self-inflicted Illness or Injury, or attempted suicide; or
4. **You** participating in any sport as a Professional Player; or
5. **Child** birth except as provided for under the Maternity Benefit under age group 18 to 49, abortion, miscarriage, pregnancy or any condition arising therefrom; or
6. Venereal or other sexually transmitted diseases; or



7. Acquired Immune Deficiency Syndrome (A.I.D.S.) or HIV infection, including all phases and consequences thereof; or
8. Routine physical examination, investigations, operations or treatment of a purely cosmetic nature, for obesity, to cure or improve impotency or undertaken to facilitate pregnancy; or
9. **Your** wilful or deliberate exposure to danger (except in an attempt to save human life); or
10. Mental disorders including, but not limited to anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism; or
11.
 - (a) having more than the legal limit of alcohol in your blood or breath; or
 - (b) being under the influence of drugs or narcotics, unless such drugs or narcotics were administered or prescribed and taken in accordance with the direction of a **medical practitioner**, who is not **you** nor a member of **your** family; or
12. Engaging in underground occupational activities, occupational or other activities requiring the use of explosives; or
13. Active involvement in any Terrorist Act or bomb incident or threat thereof; or
14. The use, release or escape of nuclear materials that directly or indirectly results in ionising, radiation or contamination by radioactivity from any nuclear fuel or from nuclear weapons materials. For the purpose of this exclusion only combustion will include any self-sustaining process of nuclear fission; or
15. The dispersal or application of pathogenic or poisonous biological or chemical materials as a result of war or a terrorist act.
16. any **pre-existing medical condition**; or
17. any condition known to **you** prior to the effective date of coverage, where **you**:
 - (a) are on the waiting list for medical treatment; or
 - (b) are travelling for the purpose of obtaining medical treatment (even if this is not the sole reason for the **trip**); or
 - (c) have received a terminal prognosis; or
 - (d) have been recommended to continue or to commence any medical treatment or medication after the effective date of coverage; or

SECTION 8 – MOTOR HIJACK EXTENSION

SECTION 8A – PERSONAL ACCIDENT

The cover under Section 4 is extended to one-day after the issue date as stated on the **certificate of insurance** and once the required premium is received by us and expires 365 days after the issue date as stated on the **certificate of insurance** specifically for a **motor hijack** to the benefit limit specifically stated in the Schedule of Benefits.

SECTION 8B – POST TRAUMATIC STRESS

We will pay the amount stated in the Schedule of Benefits for Post Traumatic Stress which was caused solely by a **motor hijack** which occurs one-day after the issue date as stated on the **certificate of insurance** and once the required premium is received by us and expires 365 days after the issue date as stated on the **certificate of insurance**.

SECTION 9 – BICYCLE COVER (IN FLIGHT AND TRIP COVER UP TO A MAXIMUM OF 21 DAYS)

We may choose to replace, repair or pay for the loss, in cash, as a result of the accidental loss, theft or damage to **your** accompanying bicycle that occurred during **your trip**. The bicycle must be owned by and accompany **you**.

SECTION 9 – SPECIFIC CONDITIONS

The maximum amount **we** will pay is the amount stated in the Schedule of Benefits, unless otherwise specified in the Specific Conditions relating to this section.

1. To account for wear and tear **we** will pay a maximum of 75% of the replacement value for items purchased more than 12 months prior to the effective date of Coverage, decreasing thereafter at 10% per year from date of purchase.
2. **You** shall, in respect of the bicycle which may become the subject of a claim:
 - (a) Exercise all reasonable care for the safety, security and supervision thereof at all times and must not leave property unattended in a public place or in any unlocked vehicle, room or building;
 - (b) endeavour to minimise any loss;
 - (c) not abandon any property.
3. It is a condition of payment that loss or damage attributable to theft, vandalism or loss or damage by carriers be reported to the local police or appropriate authority as soon as possible after discovery of the loss and that a written acknowledgement of the report be obtained.

SECTION 9 – SPECIFIC EXCLUSIONS

- (a) Damage to the bicycle whilst in use

SECTION 10 – CATTERY AND KENNELS

We will reimburse **you** for extra kennel or cattery fees incurred as a result of the unavoidable delay of more than 24 hours at the end of **your trip** due to circumstances beyond **your** control.

SECTION 10 – SPECIFIC CONDITIONS

1. The travel delay must exceed the 24 hours.
2. Written proof of delay from the transport provider must be submitted with any claim and **our** liability is subject to it receiving original receipts for the expenses incurred.

**DISCLOSURE NOTICE****Important Information****Please read carefully**

This contains disclosures and other legal requirements, some of which will appear here, and the rest in

more detail elsewhere as indicated

(THIS NOTICE DOES NOT FORM PART OF THE INSURANCE CONTRACT)

About your Financial Services Provider (Sponsor Details)

AIG South Africa Ltd. is both the product supplier and the FSP in this instance; therefore AIG South Africa Ltd. has a 100% financial interest in this transaction.

AIG's FSP Number is 15805

AIG South Africa Ltd. has Professional Indemnity and Fidelity Insurance.

About your Financial Services Provider (Claims and policy Administration)

AIG South Africa Ltd administer all claims and claim administration matters, please contact:

PO Box 31983,

Braamfontein,

2017

(Tel) 0860 104 146

(Tel) +27 11 551 8533

(Fax) +27 11 551 8290

Email: SATravelclaims@travelguard.com

For a detailed claims procedure, Please refer to the Claims Procedure in the **policy** Wording. If **you** have any complaint regarding a claim, please contact the AIG Claims on the above details.

Travel Agents earn 20% commission on all policies. A Registered Travel Agent with AIG SA is in position of the required written mandate to act on behalf of AIG South Africa Ltd. and is authorised to provide information about the AIG Leisure and Business Travel Policies and intermediary services with

regard to the sale of the product.

About the Product

This is a Travel Insurance **policy** is a Short-Term Insurance **policy**. It does not have a surrender or maturity value.

For the complete nature and extent of benefits – PLEASE REFER TO THE **POLICY WORDING**.

For **your** monetary obligations, premium payment obligations, manner and frequency thereof, and the consequences of non-payment of premium – PLEASE REFER TO THE **POLICY WORDING**.

Details of special conditions, exclusions, excesses or restrictions – PLEASE REFER TO THE **POLICY WORDING**.

About the Insurer (Product Supplier)

This Travel Insurance **policy** is underwritten by AIG South Africa Ltd. (Registration no. 1962/003192/06)

AIG South Africa Ltd contact details are:

AIG House, 10 Queens Road, Parktown, 2017; PO Box 31983, Braamfontein, 2017;

General Switchboard: (011) 551 8000

If **you** have any queries about sales and services, please contact:

The Travel Guard Call Centre

0860-100 491

The AIG Compliance Officer contact details:

AIG South Africa Limited, P O Box 31983, Braamfontein, 2017, Telephone: +27 (11) 551-8000,

Fax: +27 (11) 551-8095,

Email: aig-compliance@AIG.com

If **you** have a complaint about this product, please contact:

The Customer Care Unit, AIG Life South Africa Limited, PO Box 31983, Braamfontein, 2017

Tel: 0861 488 864 / 0860 111 601

Fax: +27 11 551 8894

Email: sacomplaints@aig.com

Compliance officer details

Matters of Importance

1. If **you** have a complaint about this **policy**, please first try and resolve it with either of the Financial Service Providers stated above.
2. If the matter cannot be resolved, please then submit a complaint in writing to the insurer's Customer Care Unit above.



3. If you have a dispute regarding a claim that is not resolved by the FSP to your satisfaction, you may submit the complaint to the Ombudsman for Short-term Insurance, contact details below.
4. All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by your Financial Services Provider on your behalf.
5. Misrepresentation, incorrect or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.
6. You are entitled to a full copy of the policy. If you have not received a copy within 30 days, please contact your FSP without delay. The policy wording and the Transit Insurance Certificate must be read as one document.

Particulars of The Short-term Insurance Ombudsman who is available to advise **you** in the event of claim problems which are not satisfactorily resolved by **your** Financial Services Provider and/or the insurer:

The Short-term Insurance Ombudsman

Tel: (011) 726 8900

P O Box 32334

Fax: (011) 726 5501

Braamfontein

2017

CONSENT TO USE, PROCESS, DISSEMANATE AND STORE PERSONAL INFORMATION.

You acknowledge that the collection, use, processing and sharing of your personal information by AIG is essential to enable AIG to underwrite policies, assess risks fairly, verify the Personal Information given including conducting checks against legitimate databases, deliver against our contractual obligations, ensure compliance with all and necessary applicable legislation, regulations, business compliance requirements (including any overseas laws, regulations and compliance requirements binding on AIG) and to reduce the incidence of fraudulent claims, in the public interest with a view to limiting premiums.

You consent to the personal information supplied by you being disclosed to such other party, including any subsidiary or parent of AIG as well as any government or regulatory authority, regardless of the country of location of such recipient, who is required to have access to your personal information.

Provided that you have agreed to this, AIG may use your personal or other information to send you information on new services or products that may be of interest to you and from time to time will mail, email or SMS information to you about us, our products and services, or our partners and their products or services. If you do not wish to continue receiving this information you may contact us and AIG will remove you from our mailing list.

Whenever AIG outsources third party vendors to provide support services to us, AIG will bind them to our privacy policies as far as they may be required to have limited access to our customers' personal information to perform such services.

AIG will not disclose personal information to anyone outside AIG without your permission unless:

- AIG is compelled to do so by law or in terms of a court order;
- it is in the public interest to do so;
- it is necessary to protect our rights.