



money

VIRGIN MONEY TRAVEL INSURANCE

Underwritten by ABSA Insurance Company Limited

Reg. No. 1992/001737/06

21 Kruis Street, Johannesburg, 2001

Tel: (011) 330 2111

Fax: (011) 331 0280

Website: <http://www.absa.co.za>

THE VIRGIN MONEY TRAVEL ASSISTANT

Welcome to the world of Virgin Travel – where globe-trotting is made easier and safer – no matter where you are. It may appear as if there's a lot of wording to get through, but we promise it'll be worth your while, 'coz this doccie is packed (no pun intended) with all kinds of useful info. So... before you take off, may we suggest you sit down and read through it at least once! We've translated it from 'legalese' to make it easier for you to read, but if you'd like to check out the legally worded document, please just give us a call on 0860 VMONEY (866639) and we'll gladly let you have a copy.

Meet your friendly travel assistant

Whether it's info on visas, vaccinations or inoculations, or sorting out an emergency while you're overseas, never fear when Virgin Travel is near! We'll help you sort out all kinds of travel problems – before you leave *and* while you're away. Simply call us on **00 2711 541 1387** any time of day or night, 24/7. (Don't want to sound like your mom, but it may be a good idea to write that number down. You never know when you might need it!)

While you're on the move

When the going gets tough while you're travelling – no worries! Your Virgin Money Travel Assistant is there to help with:

- **Medical referrals** – we'll try and organise a doc or hospital to take care of you.
- **Medical monitoring** – if necessary, our emergency assistance provider will try and keep an eye on you and your medical condition.
- **Emergency medicine** – if special medicines aren't available where you are, we'll help you to get them – or we'll get them to you,
- **Evacuation** – if medical facilities aren't available where you are, we'll try and get you to the nearest medical facility and we'll also make sure there's someone capable and qualified, to look after you along the way.
- **Repatriation** – if you' get sent home, we'll help you with all the necessary arrangements to get you back safely.
- **Return of mortal remains** – in the event of death, we'll help with all the clearances and arrangements needed for the return of the remains.
- **Transmission of urgent messages** – we'll do all we can to get urgent messages to or from you in the event of a medical or travel problem.
- **Embassy referral** – we'll do our best to give you the details of diplomatic representatives wherever possible.
- **Emergency travel and accommodation requirements** – we'll try to help you with emergency alternative accommodation, onward or return transport where possible, practical and within reason. (That means we won't exchange your 3-Star accommodation for a stay at The Ritz, just 'coz you think it'll be nicer!)
- **Legal assistance** – we'll help you find someone to give you legal counsel if you need it and if necessary we'll arrange to get bail money (which will have to come from a source of your own) to you.
- **Bail** – as mentioned above, we'll assist with the posting of bail on your behalf as long as the funds are provided by someone appointed by you. Naturally this money will be subject to foreign exchange approval.
- **Loss of travel documents** – we'll do our best to give you advice on how to replace your lost or stolen credit cards, travel and any other documents that you need to keep you on the move.
- **Cash advances** – if, as a result of theft, loss, injury or illness you're short of the cash you need to pay for travel and accommodation, we'll advise you on how to get your hands on some! (But please note... we provide an admin fee for this advice.)

24-hour worldwide medical emergency assistance

This insurance policy does include the cost of medical emergency assistance. The service is governed by the terms, conditions and exclusions in this policy and is operated by the Medical Emergency Assistance Provider we've appointed.

If you need help, please phone 00 27 11 541 1387 and an experienced medical emergency assistance co-ordinator will make sure that:

- hospitals are contacted if necessary;
- the necessary medical fees are guaranteed; and
- medical advisers are consulted.

This next point is particularly important – please read it carefully!

If you need emergency medical treatment, please contact the helpline BEFORE you make any arrangements to get admitted. If it's not possible because your condition is too serious, please contact the helpline as soon as you can once you've been admitted. If you need to get back to South Africa for any reason, it's also important to contact the helpline BEFORE making any plans for your trip home.

If you don't contact the medical emergency assistance service helpline, the most we'll pay is R2 000.

What isn't covered?

1. This isn't a general health insurance policy and so it doesn't cover non-emergency treatment. The policy only covers you for accidents, or if you fall ill unexpectedly.
2. We don't cover payments which you would normally have made during your travels or those which don't fall under the events insured under the terms of this policy.

Note: There may be charges for some of the services we provide – so it's always best to ask, so that you're not surprised later. You'll be responsible for paying these charges as well as the travel costs that result from the advice you're given.

Important information about your policy

Believe it or not, this doccie is like gold! It's your contract of insurance and gives you full details of what is and what isn't covered as well as the conditions of cover. You never know what can happen when travelling, so take it with you on your journey and keep it in a safe place!

We'll only cover the person named on the Public Conveyance (travel) ticket if:

1. the ticket was bought using a valid Virgin Money Credit Card. We have the right to use this ticket to offset our expenses.
2. the trip is a round-trip – beginning and ending in South Africa and is either:
 - a. a trip outside of South Africa; or
 - b. a trip within South Africa, which includes 2 nights' pre-booked holiday accommodation.
 - c. for a person who is a resident of South Africa, or where the inbound ticket was bought by a Virgin Money Credit Card holder who is a South African resident. Only the automatic cover will apply to insured people coming into South Africa.

Premium payments

Virgin Money is responsible for the premium on the automatic cover and you're responsible for the premium on the optional top up cover. The premium must be paid in advance and you can't claim for anything covered in this policy until we've received the premium. We (or any intermediary) won't be obliged to accept the premium after you've put in a claim, but can do so at our discretion. (That's fair enough wouldn't you say?!) We reserve the right to ask for proof of payment of premium at any time and it goes without saying that the proof must be to our satisfaction. Photographs of you paying your premium, for example won't count!

Period of insurance

Cancellation cover under this policy begins the moment the top-up policy and policy schedule is issued and ends when your trip starts. Cover under all other sections applies for the duration of your trip or for a maximum of 90 consecutive days – which ever happens first. You'll also be covered for personal accident benefits (check out section E1-24 Hour Cover) while travelling from home or work to start your trip, as well as getting back home or to work after your trip, or to and from your South African trip destination, as long as each journey doesn't take more than 24-hours and is direct. In other words, no taking the scenic route home.

Cancellation

1. If you haven't made any claims on this policy, you can cancel it any time. Just let us know in writing 15 days before you leave for your trip.
2. If you're in breach of any of the terms, conditions, endorsements, terminations and exclusions of the short-term insurance act of 1988, or any subsequent legislation, we can cancel this policy by giving you 15-days' written notice. If this happens, we'll give you a pro-rata refund for the unexpired policy period.
3. We can cancel this policy by sending a letter to your last known address. If the premium is paid annually in advance and the policy isn't cancelled on the anniversary date, we'll give you a pro-rata refund – as long as you haven't made any claims.

Termination (or 'ending' for those of us who speak plain English!)

This policy will end on the earliest of the following dates:

1. The expiry date that appears in the policy schedule – unless there's an automatic extension of the policy that's described somewhere else in the policy.
2. On the date the master policy is cancelled.
3. On the date you get home from your trip or 90 days after your departure date – whichever one happens first.
4. On the date you reach the maximum age for the cover you've selected.

Policy limits

Each section of your policy has a limit on the amount we'll pay. Some sections include specific limits – e.g. for valuable items. It's up to you to make sure you've got enough cover if you're taking valuables away with you.

1. You won't be entitled to more than 100% of the sum insured for any insured event listed in the Schedule of Benefits.
2. If we issue you with two or more policies and they both apply to the same claim, we won't pay out more than the maximum stated on the policy with the highest benefits.
3. If any claim under this policy is covered by another policy, we'll only contribute our fair share – which won't ever be more than the maximum stated on the policy.
4. In the event of the death or permanent total disability of a child, the maximum amount payable is 20% of the benefit, or in respect of death, the legal amount at the date of loss, whichever is the lesser.
5. Limit any one life:

Automatic Cover:	R1 000 000
Optional Top-up Cover:	R5 000 000
Combined:	R6 000 000
6. Accumulation limit: R5 000 000 any one Virgin Money Card.

Excess

You may have to pay an amount towards your claim, or wait for a period of time before the benefit applies. This is called 'Excess' and you can check it out in more detail in the relevant section of the Schedule of Benefits.

Reasonable care

Just because you're insured, doesn't mean you can go off the rails! You need to take reasonable care to protect yourself and your property, just as you would if you weren't insured.

Use of language

Unless otherwise agreed, the terms and conditions and all other information relating to this contract will be in Afrikaans or English. Words in the singular include the plural and vice versa. Sorry ladies, but please take it as read that words in the masculine gender include you.

Automatic extension of the period of insurance

If you can't go home before your cover ends, your policy will still be valid at no extra cost to you for:

1. up to 14 days if any Public Conveyance (transport) operating on land, air or water in which you're travelling as a fare-paying passenger is delayed; or
2. up to 30 days if you can't return home due to illness, injury or being in quarantine.

We'll also continue to pay for medical treatment under Section B – Emergency medical and associated expenses – for the automatic extension period, or for as long as it's considered medically necessary by Our Medical Emergency Assistance Provider.

This policy won't apply to events that happen once you've returned home. (It's travel insurance, remember!)

Definitions

The legal guys really know a few choice words. Here's a simple explanation – and don't worry, you won't have to write a test on them, so a quick squizz through will do.

Abandon/ Abandonment means you have to return home before your scheduled return date or you're an in-patient for more than 24-hours during your trip.

Accident means a sudden, unexpected and specific event that happens at an identifiable time and place and that results in injury.

Accumulation limit (if applicable) means the maximum we'll pay for an accident arising from one source or cause during your trip.

Children means your dependent children who are not in full time employment, unmarried, not pregnant, without children and who are between the ages of 3 months and 21 years or under the age of 25 years provided they are enrolled at a registered tertiary institution. It also includes your mentally disabled children who are primarily dependent on you for maintenance and support.

Close business associate means someone you work with in South Africa and who has to be at work in order for you to go on or continue a trip, and who is under the age of 75 years.

Country of residence means the country where you're a citizen or permanent resident and the country where you're entitled to resident health care or medical aid. It also means the country you'd like us to return you to if you're repatriated (sent home).

Date of loss:

- For illness, this is the first date of diagnosis, or the date you first became aware of the illness – whichever happens first;
- For injury, is the date of the accident;
- For all other sections, is the date of the insured event.

Effective date of cover:

- For cancellation, it's the date the optional top-up cover is purchased;
- For all other sections of cover, it means the date of departure.

Excess either means the amount you'll have to pay towards any claim, or any time period before a claim is valid. This applies to each of your claims, per section, if applicable.

Family member means your spouse, parent, legal guardian, step-parent, grandparent, grandchild, in-law (son, daughter or parent), natural or adopted child, brother, sister, step-brother or step-sister.

Foot means the entire foot below the ankle.

Hand means the entire hand below the wrist.

Home means your home address in South Africa.

Illness means any unexpected or sudden sickness or disease that started or was contracted for the first time during your trip.

Injury means the physical trauma caused to you as a direct result of an accident resulting in a valid claim within 24-months of the accident.

Insured event means an event stated in the Schedule of Benefits.

Medical emergency assistance provider means International SOS (Pty) Ltd who we have authorised to assist, coordinate and negotiate claims on our behalf.

Medical Practitioner means a person who is registered with a current, legal licence to practise medicine, but excludes you or a member of your immediate family.

Permanent means the condition that has lasted for at least 24 consecutive months and at the end of that period there is no hope of improvement.

Permanent and total loss refers to the physical severance or permanent and total loss of a hand or foot.

Permanent total disablement means total and absolute disablement which prevents you from engaging in or giving attention to your usual job – or any occupation you're qualified in, or received specialised training for – and which will in all probability last for your lifetime. Only a Medical Practitioner can diagnose or determine permanent total disablement, which must be continuous and permanent for at least 24 consecutive months from the time the disablement started.

Policy means the Master Policy Number VMTI012007 issued in the name of Virgin Money and underwritten by Absa Insurance Company Limited.

Pre-booked holiday accommodation means commercially run premises, where a fee is charged, which has been booked before you leave to go on your trip. (This doesn't include residential homes belonging to family members or friends – even if they charge you!)

Public conveyance means a scheduled or chartered conveyance operating on land, air or water that is licensed to carry passengers, in which you're travelling as a fare-paying passenger. This excludes taxis, motorcycles, hired motor vehicles and single engine aircraft.

Schedule of Benefits means the sections of cover that apply to your policy.

Spouse means the husband, wife, partner in a same sex partnership or any de facto partner that you've lived with permanently and continuously in the same household in a relationship that isn't casual or temporary, for longer than six consecutive months. Only one spouse is eligible for cover at a time.

Terrorism means an act, that includes, but isn't limited to the use of force or violence and/or the threat thereof, of any person or group, whether acting alone or on behalf of, or in connection with any organisation or government, committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Total loss of hearing means the total and irreversible loss of hearing of all sounds, confirmed by medical evidence, relying on audio-metric and sound threshold tests.

Total loss of sight means the total and irreversible loss of sight which will be deemed to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Total loss of speech means the total, irreversible loss of the ability to speak or the inability to make a comprehensible verbal language. Medical evidence will confirm injury to the vocal chords and all psychiatric causes are excluded.

Total paralysis means the complete and permanent loss of use of both arms, both legs, or one arm and one leg through paralysis.

Total permanent and incurable insanity means you've been diagnosed as permanently and incurably insane, according to the usual and customary standards of the medical profession. This is provided that two Medical Practitioners – one being the attending Medical Practitioner that has personally examined you – agree that in their medical opinion you're permanently and incurably of unsound mind and incapable of managing your own affairs. Their written statement to this effect must be signed in the presence of two identifiable witnesses who aren't related to you by blood or marriage and who wouldn't be entitled to any portion of your estate. Neither witness may be an employee of the attending Medical Practitioner or the health facility in which you're a patient, nor can either of them be a person who has a claim against any portion of your estate. The permanent and incurable insanity must have resulted directly from injury.

Traumatic event means a violent criminal act or attempted violence intended or made to overpower or subdue.

Travelling companion means the person who is sharing travel and accommodation arrangements with you and without whom your trip wouldn't be possible. This person must also be insured with Virgin Money Travel Insurance.

Trip means a trip that starts from the minute you go through passport control in your country of residence and that continues for 90 consecutive days, or until you enter passport control on your arrival back into your country of residence, whichever occurs first. Local trips start when you board a Public Conveyance to travel for more than 100 kilometres from your point of embarkation within South Africa. Cover extends for a maximum period of 90 consecutive days from your date of embarkation or until you return to your original point of embarkation, whichever occurs first and you must have two nights pre-booked holiday accommodation.

Unattended means when you're not in full view of, or in a position to prevent someone taking your property without permission, unless it's in a locked room, safe, in the locked boot of a locked vehicle or in the luggage space of a locked estate car or locked hatchback under a top cover and out of view.

Valuables means jewellery, antiques, gold, silver, precious metal or precious stone items, watches, furs, binoculars, telescopes, game consoles and equipment, mobile phones and audio, audiovisual, photographic, video camera, computer and television equipment.

War means war, whether declared or not, or any warlike activities (including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious, or other ends.

We/Us/Our/Insurer means Absa Insurance Company Limited Reg. no 1992/001737/06.

You/Your means the Virgin Money Credit Card Holder and/or person named on the Public Conveyance ticket whose trip has been debited in full, to a valid Virgin Money Credit Card. This includes reference to the insured person.

YOUR COVER

SECTION A – CANCELLATION

We'll cover you for the loss of deposits, or for the costs incurred in canceling your trip including:

1. your unused travel and accommodation costs which You've paid or legally have to pay and can't recover; and
2. unused kennel or cattery fees up to R 2 000 which you've paid or legally have to pay and can't recover.

If, after the date of booking your trip and taking out the optional top-up policy, you unavoidably have to cancel your trip for one of the reasons below:

1. You, your spouse, a close business associate, a family member or any person you were going to stay with gets injured, falls ill, is quarantined or dies; or
2. Cancellation or diversion of the scheduled public transport services, including strikes or other industrial actions, unless there was a media warning 24-hours before the date your trip was booked; or
3. You or your travelling companion are called as a witness in a court of law during the period of insurance; or
4. You, your spouse or your travelling companion are retrenched. This cover does not apply to self-employed people; or
5. Your home or your travelling companion's home is badly damaged by fire, storm or flood in the seven days before the departure date of your trip; or
6. You lose or have your travel documents stolen – travel tickets, passports and/or visas; or
7. A traumatic event takes place within 30 days before your date of departure to either you, your spouse, your children, the person you were going to stay with overseas, a family member or close business associate where medical advice has been sought and you've been advised not to travel.

Special condition

If you make a claim as a result of death, injury, illness or quarantine, we'll need a medical report or a death certificate (or both) that explains the reason for cancelling your trip.

Specific definitions

Retrenched/Retrenchment means ending an employee's services where the specific job no longer exists as a result of a number of reasons, including advances in technology, permanent changes in operations, processes or markets, closure of an operation or where it's a management exercise to reduce the number of employees because of a downturn of the economy or poor performance but excluding:

1. where you're the owner or co-owner of the business that's exercising the retrenchment programme, or where you're a director of the company and it's found that the directors were instrumental in the downfall of the company; or
2. illness or injury; or
3. resignation from your job or voluntary retrenchment; or
4. where the Government nationalises or takes over the business; or
5. prior knowledge that retrenchment was on the cards when the policy was purchased; or

6. the policy was purchased whilst the company was re-structuring.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

Excess

We won't pay the first R500 of each claim for cancellation. However the maximum you'll have to pay is R1 000 if two or more insured people cancel the same trip. For loss of deposits we won't pay the first R100 of each claim.

What isn't covered

1. Cancellation claims won't be paid if any of the following applied when you booked your trip or took out your optional top up policy if you, your spouse, a family member, close business associate or travel companion:
 - a) received advice, medication or treatment for any serious, chronic or recurring illness or injury in the last 6 months; or
 - b) are under investigation or awaiting results for any diagnosed or undiagnosed condition; or
 - c) are on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition; or
 - d) have been diagnosed with a terminal illness.
2. Any claim that results from:
 - a) anxiety, depression, mental, nervous or emotional disorder; or
 - b) pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before your planned return date; or
3. Any claims made because you don't feel like travelling, or due to Government prohibition; or
4. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotion; or.
5. You not being in possession of the required and/or valid and/or correct travel documents, visas or other required documents; or
6. Any business or employment commitment or financial or contractual obligation of yours or any other person you're depending on to make the trip; or
7. The inability of any tour operator or wholesaler to complete arrangements for any group or tour due to a lack of bookings for the tour; or
8. Default of any transport or accommodation provider, travel agency, tour operator or any person acting as your agent; or
9. Adverse weather conditions; or
10. Your financial circumstances or insolvency; or
11. Any claim for refund of any costs for people that aren't named on this policy; or
12. Any claim for management fees, maintenance costs or exchange fees associated with time-shares and similar arrangements; or
13. Anything mentioned in the general exclusions.

SECTION B – EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Section B1 – Emergency medical, medical assistance and related expenses

1. If you're injured, fall ill, are quarantined or die during your trip, we'll pay for the following:
 - a) Emergency medical treatment outside of South Africa (including medical transport services to take you to hospital).
 - b) Any reasonable extra charges for accommodation of a similar standard to the accommodation you stayed in on your trip if you have to extend your trip for medical reasons. We'll also pay the travel costs to get you back home if you can't use your original return ticket.

Section B2 – Medical evacuation, repatriation or transport to medical centre expenses

1. If you're injured, fall ill or are quarantined during your trip, our medical emergency assistance provider may:
 - a) move you from one hospital to another; and/or
 - b) arrange for you to come back to South Africa.
2. We'll pay the cost of getting you home if it's medically necessary and you can't use your return ticket. Our Emergency Medical Assistance Provider will arrange this, but only if they and the treating Medical Practitioner think it's safe for you to travel. If you choose not to return to South Africa, our liability will end on the date we deemed it safe for you to return.

Special Conditions

1. If you need medical treatment or need to return to South Africa, you must phone the **Medical Emergency helpline on 00 2711 541-1387** immediately. If don't, the most we'll pay is R2 000.
2. Our Emergency Medical Assistance Provider will decide how and where to move you.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

Excess

1. We won't pay the first R2 000 of your claim under the automatic insurance.
2. We won't pay the first R500 of your claim for out-patient treatment under the optional top-up insurance. The excess for in-patient treatment doesn't apply if you've bought optional top-up insurance.

Section B3 – Waiver of pre-existing medical conditions (Only applicable if additional applicable cover has been purchased and not available if you're 74 years or older).

We'll pay for all medical expenses, medical treatment or related expenses, repatriation or transportation if you're injured or fall ill. This includes paying for medical expenses that are incurred whilst on a trip, due to a pre-existing condition.

Special Conditions

You must be hospitalised as an in-patient for more than 48 hours.

Special Definition

Pre-Existing means any condition that you have – 12 consecutive months before the effective date of cover of this policy and applies if you have:

1. consulted a Medical Practitioner; or
2. received treatment or advice; or
3. displayed symptoms that would have caused a reasonable person to seek medical advice.

It also includes any condition you knew about before the effective date of cover that you:

1. are on the waiting list for medical treatment; or
2. are travelling so that you can get medical treatment (even if this isn't the only reason for your trip); or
3. have been given a terminal prognosis for; or
4. have been recommended to continue or to start any medical treatment or course of medication after the effective date of cover.

What isn't covered?

1. Any medical expenses where a Medical Practitioner has advised you not to travel for medical reasons; or
2. You travelling so that you can get medical treatment (even this isn't the only reason for your trip); or
3. Any medical expenses as a result of cardiac or cardio vascular or vascular or cerebro-vascular illness or conditions or consequences of those conditions, or complications that in the opinion of a Medical Practitioner appointed by us can reasonably be related to them, or if you've received medical advice or treatment for any of these conditions within the 12 months before the effective date of cover on this policy, or if you're over the age of 70 years.

Any medical expenses where a Medical Practitioner has advised you not to travel for medical reasons; or

2. Any medical expenses as a result of cardiac or cardio-vascular or vascular or cerebro-vascular illness or conditions or consequences of those conditions, or complications that in the opinion of a Medical Practitioner appointed by us can reasonably be related to them, or if you've received medical advice or treatment for any of these conditions within the 12 months before the effective date of cover on this policy, or if you're over the age of 70 years.

Section B4 – Dental expenses

We'll pay for emergency dental treatment that's needed to relieve pain and/or restore the dental function of your pearly whites, provided the treatment is carried out by a registered and qualified dentist up to the amount stated in the Schedule of Benefits. If you need dental work because of an injury, the expenses will form part of the benefit amount stated under Section B1 – Emergency Medical, Medical Assistance and Related Expenses

The most we'll pay is the maximum amount shown in the Schedule of Benefits. We won't pay for any routine dental treatment, so don't even think about expecting us to pay for your annual dental check-up!

Section B5 – Alternative employee or resumption of assignment expenses (business travel only)

We'll reimburse you for reasonable and necessary expenses in respect of either:

1. An alternative employee – to send a substitute person to complete the original business commitment and objectives in case you can't do so, because of your unexpected death, injury, illness or quarantine or if you've had to come home because of the unexpected death, injury, illness or quarantine of your spouse, a close business associate or family member; or
2. The resumption of assignment – to return you when you've been repatriated home within 90 days of the repatriation to complete your original business commitment and objectives.

Expenses means

1. The maximum amount stated in the Schedule of Benefits for either:
 - a) an alternative employee; or
 - b) resumption of the assignment
2. Other essential expenses incurred in your transportation or that of the substitute person.

What isn't covered?

1. Any expenses that were part of the original travel budget. We reserve the right to use the original Public Conveyance ticket as part or full payment.
2. Anything mentioned in the General Exclusions.

Section B6 – Hospital benefit

If you're hospitalised as an in-patient whilst travelling on a local trip, we'll pay for every 24-hours that you're treated as an in-patient for the incidental expenses that are incurred as shown in the Schedule of Benefits.

Section B7 – Associated expenses

B7.1 – Visit by a family member

If you're travelling alone and are hospitalised, we'll pay for reasonable additional accommodation and travelling expenses (excluding telephone calls, meals, taxis and beverages) incurred by a family member, who has been advised by a Medical Practitioner appointed by us to travel to and stay with you until you're fit enough to continue your trip or come home.

B7.2 – Return of children

If you're hospitalised, repatriated or die and your accompanying children are left stranded, we'll arrange and pay for them to get back home with a qualified escort if necessary, as long as they are also insured by us.

B7.2 – Return of travelling companion

If you're hospitalised, repatriated or die and your travelling companion is left stranded, we'll arrange and pay for them to get back home with a qualified escort if necessary, as long as they are also insured by us.

B7.3 – Burial, cremation or return of mortal remains

In the event of your death, we'll pay the reasonable costs for your funeral, burial, or cremation expenses in the country where your death occurred, or the reasonable costs of returning your body or ashes home.

What is not covered under Sections B?

1. Any claims for a medical condition if you've travelled despite being told by a South African Medical Practitioner not to; or
2. Any claim for a medical condition, if any of the following applied when you booked your trip or took out your optional top-up policy:
 - a) you had received advice, medication or treatment for any serious, chronic or recurring illness or injury in the last 12 months; or
 - b) you were under investigation or awaiting results for any diagnosed or undiagnosed condition; or
 - c) you were on the waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition; or
 - d) you had been told you have a terminal illness; or
3. Any claim for a medical condition where you'd received medical advice for a potentially serious illness or injury before booking your trip or before the departure date; or
4. Any claim for a medical condition you were planning to get medical treatment for during your trip; or
5. Any claim for:
 - a) the cost of in-patient hospital treatment or going home early that our Medical Emergency Assistance Provider didn't agree to beforehand; or
 - b) the cost of any non-emergency treatment or surgery including exploratory tests that aren't directly related to the illness or injury you originally went to hospital for; or
 - c) any form of treatment that your treating Medical Practitioner and our Medical Emergency Assistance Provider think can reasonably wait until you get back to South Africa; or
 - d) cosmetic surgery; or
 - e) any extra costs because you want a single or private room; or
 - f) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre; or
 - g) any treatment after you've come back to South Africa; or
6. Any claim that results from:
 - a) Anxiety, depression, mental or nervous disorder; or
 - b) Pregnancy or childbirth where the delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before your planned return date; or
 - c) You flying (except as a paying passenger in an Public Conveyance aircraft) or taking part in aerial activities; or
 - d) Your involvement in manual work of any kind; or
 - e) Your participation in any sport as a professional player or school sports; or
 - f) Your participation in any hazardous pursuits that include but aren't limited to steeple chasing, hunting, bungee jumping, abseiling, mountaineering requiring the use of ropes or equipment, racing, being a crew member on a boat or ship travelling from one country to another, speed or endurance racing or practise thereof (other than athletics), training for and engaging in sports including contact sports that introduce or increase the possibility of a loss other than as per the Leisure and Winter Sports Activities Extension.

7. This Policy doesn't extend to anyone aged 70 years or older if a claim results from any cardiac or cardio-vascular or vascular or cerebro-vascular illness or conditions or consequences thereof, or complications that in the opinion of a Medical Practitioner appointed by us, can reasonably be related to them.
8. Costs incurred following your unreasonable delay in seeking medical advice and/or treatment either before or after starting your trip.
9. Any costs relating to:
 - a) contraceptive devices, prosthetic devices, medical appliances and/or artificial aids; or
 - b) preventative treatment, including but not limited to any vaccinations and/or immunisation; or
 - c) physiotherapy/chiropractic charges exceeding R1 000 unless you're hospitalised for at least 24 hours; or
 - d) out-patient medical treatment, unless it has been prescribed by a Medical Practitioner who is not related to you; or
10. Any claim resulting from a tropical disease where you haven't had the recommended inoculations and / or taken the recommended medication; or
11. Anything mentioned in the General Exclusions.

SECTION C – ABANDONMENT (CURTAILMENT)

We'll cover you for:

1. The cost of unused accommodation that you've paid for before starting your trip, or legally have to pay and can't recover.
2. Additional travel and accommodation costs incurred so that you can come back home early if you've had to abandon your trip and can't use your original return ticket and/or have unexpected accommodation expenses.
3. The cost of unused kennel or cattery fees up to R2 000 that you've paid for before starting your trip, or legally have to pay and can't recover.

You may claim under this section if you have to abandon your trip unavoidably for any of the following reasons:

1. Your unexpected death, injury, illness or quarantine; or
2. The unexpected death, injury, illness or quarantine, of your spouse, close business associate, family member or travelling companion; or
3. Yours or your travelling companion's home is badly damaged by fire, storm or flood; or
4. Loss or theft of travel documents (travel tickets, passports and visas).

Special Conditions

1. If you need to get back to South Africa and intend to make a claim under this section, you must phone our **Medical Emergency Assistance Provider** immediately on **00 2711 541-1387**.
2. If you make a claim because of death, injury, illness or quarantine, we need a medical report or a death certificate (or both) explaining the reason for abandoning your trip.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

Excess

We won't pay the first R500 of each abandonment claim. However the maximum you'll have to pay is R1000 if two or more insured people cancel the same trip. As far as the loss of deposits is concerned, we won't pay the first R100 of each claim.

What isn't covered

1. Any claim if you've travelled against the advice of a South African Medical Practitioner; or
2. Any claim if any of the following applied when you booked your trip or took out your optional top-up policy if you, your spouse, a close business associate or family member:
 - a) had received advice, medication or treatment for any serious, chronic or recurring illness or injury in the last 12 months; or
 - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition; or
 - c) were on the waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition; or
 - d) were diagnosed with a terminal illness.
3. Any claim if any person upon whose good health your trip depends, had a serious, chronic or recurring illness, injury or disease before you booked your trip or took out your optional top-up policy; or

4. Any claim that results from
 - a) anxiety, depression, mental or nervous disorder; or
 - b) pregnancy or childbirth where the delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before your planned return date; or
 - c) you flying (except as a paying passenger in a Public Conveyance aircraft) or taking part in aerial activities; or
 - d) your involvement in manual work of any kind; or
 - e) you participating in any sport as a professional player or school sports; or
 - f) you participating in any hazardous pursuits that include, but aren't limited to steeple chasing, hunting, bungee jumping, abseiling, mountaineering requiring the use of ropes or equipment, racing, being a crew member on a boat or ship travelling from one country to another, speed or endurance racing or practise thereof (other than athletics), training for and engaging in sports including contact sports which introduce or increase the possibility of a loss other than as per the Leisure and Winter Sports Activities Extension; or
 - g) any claim for management fees, maintenance costs or exchange fees associated with time shares and similar arrangements; or
 - h) any claim made because you didn't enjoy your trip (seriously); or
 - i) any claim for a refund of any costs for persons not insured on this policy; or
 - j) any claim which wasn't authorised by our Medical Emergency Assistance Provider; or
 - k) any claim resulting from a tropical disease where you didn't have the recommended inoculation and / or take the recommended medication; or
 - l) any claims for additional travelling expenses if you haven't bought a return ticket to South Africa; or
 - m) any claim for unused travel or accommodation arranged by using Air Miles or similar promotions; or
 - n) you not having the required/valid and/or correct travel documents, visas or other required documents; or
 - o) any business or employment commitment or financial obligation of yours or any other person upon whom this trip is dependent; or
 - p) default of any transport or accommodation provider, travel agency, tour operator or any person acting as your agent; or
 - q) adverse weather conditions; or
 - r) financial circumstances or insolvency.
5. This Policy does not extend to an Insured Person of 70 years of age and older in the event of a claim as a result of any cardiac or cardio-vascular or vascular or cerebro-vascular illness or conditions or consequences thereof or complications that in the opinion of a Medical Practitioner appointed by the Company, can reasonably be related thereto; or
6. Anything mentioned in the General Exclusions.

SECTION D – TRAVEL DELAY AND MISSED CONNECTION

Section DI – Travel Delay

We'll cover you for the extra accommodation and travel costs you need to pay if your trip is delayed for more than 24 hours as a result of:

1. an accident involving the transport in which you arranged to travel, or were travelling in for the purpose of reaching your departure point and/or the departure point from which you'd had intended starting an onward trip; or
2. the delay of a scheduled departure of a Public Conveyance due to an industrial strike, action, adverse weather conditions, natural disasters in the country you're travelling through, mechanical/electrical breakdown, or public transports services failure; or
3. loss or theft of travel documents (travel tickets, passports and visas).

Special Conditions

1. You must get written proof from the transport provider, which you'll need to submit together with any claim against original receipts for essential expenses incurred.
2. The travel delay must exceed the excess waiting period.

The most we'll pay is the maximum amount shown in the Schedule of Benefits. We'll also pay up to R2 000 for cattery / kennel costs.

What isn't covered?

1. Any claim caused by a strike or industrial action that was planned before you booked your trip or took out your optional top-up cover or where advance notice was given on or before the date you started your trip; or
2. Any claim where you've failed to check in according to your itinerary supplied, unless you couldn't do so because of a strike or industrial action; or
3. Any claim where you've not done everything you can to get to your departure point on time; or
4. Any claim where the carrier has offered reasonable alternative transport; or
5. Any claim resulting from the permanent or temporary withdrawal of services of any Public Conveyance on the orders or recommendation of a Port Authority, a Civil Aviation Authority or any similar body in any country in which advance notice was given on or before the starting date of your trip; or
6. Any claim for delays caused by carriers, where the cost of expenses can be recovered from them; or
7. Anything mentioned in the General Exclusions.

Section D2 – Missed Connection

We'll cover you for the extra accommodation and travel costs you need to pay to reach your destination, if you miss your onward connecting flight due to the late arrival of the incoming confirmed flight and no alternative onward transportation is available within 24 hours of your arrival or due to circumstances beyond your control.

We'll reimburse you for reasonable essential expenses incurred in respect of hotel accommodation, restaurant meals or refreshments if the carrier or any third party doesn't provide you with these or compensate you for them.

Special Conditions

You must get written proof from the transport provider, which you'll need to submit with any claim, together with original receipts for essential expenses incurred.

Excess

We won't pay the first R500 of each claim. However the maximum you'll have to pay is R1 000 if two or more insured people claim for the same trip.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

What isn't covered?

1. Loss arising from your failure to check in according to your itinerary. You must get written confirmation from the common carrier or their handling agents of the number of hours delayed and the reasons for the delay; or
2. Loss that is covered by any other existing insurance scheme, government programme or any loss that will be paid or refunded by a hotel, airline, travel agent or any other provider of travel or accommodation; or
3. Loss caused by a strike or industrial action that was planned before you booked your trip or took out your optional top-up cover or for which advance notice had been given on or before the date you started your trip.

SECTION E – PERSONAL ACCIDENT

Section E1 – Death, disability and injury

24-Hour cover

We'll cover you if you suffer an injury during your trip which results in an insured event within 24 consecutive months, as described in the Schedule of Compensation.

Public Conveyance

If you're travelling as a fare paying passenger on a public scheduled or a public chartered air, land or water carrier licensed to carry passengers for hire and the carrier has a collision, sinks or explodes and this directly results in your death, we'll pay the amount stated in the Schedule of Benefits to your stated beneficiary or legal representative.

Extensions

Exposure: If you suffer an injury or die as a direct result of accidental exposure to the elements during a trip, we'll pay the sum insured as stated in the Schedule of Benefits.

Disappearance: If you disappear during a trip and after 12 calendar months it's reasonable for us to believe that you may have died due to an injury, we'll pay the amount shown in the Schedule of Benefits, subject to a signed undertaking by your beneficiary or legal representative that this compensation will be refunded if it is later proven that you didn't die as a result of an injury.

Schedule of Compensation	Compensation of the personal accident benefit as reflected in the Schedule of Benefits.
Death	100%
Loss by physical separation at or above the wrist or ankle of one or more limbs	100%
Total loss of hearing in both ears	100%
Total loss of hearing in one ear	50%
Total loss of sight in both eyes	100%
Total loss of sight in one eye	50%
Permanent total disablement	100%
Total loss of speech	100%
Total permanent and incurable insanity	100%
Total paralysis	100%

Special Conditions

1. The death or disability must happen within 24 months of the accident.
2. You can only claim for one item under Section E1.
3. Compensation will be paid to you, your nominated beneficiary or legal representative.

The most we'll pay is the maximum amount shown in the Schedule of Benefits, other than for children, where the benefit paid is subject to the limitations under Article 53 of the Short-term Insurance Act of 1998.

Section E2 – VIRGIN MONEY CARD SETTLEMENT

If an injury during your trip results in your death within 12 months of the event, we'll pay the amount equal to the debit balance of your Virgin Money Credit Card at the time of the injury to your nominated beneficiary or legal representative.

What isn't covered under Sections E1 and E2?

1. Any claim for sickness, disease, nervous shock or naturally occurring conditions or degenerative processes; or
2. Any claim caused by osteoporosis or other pre-existing disease which has caused weakening of the bones, if the osteoporosis or disease was first diagnosed before the effective date of coverage; or
3. Any claim that results from:
 - a) you flying (except as a paying passenger in a Public Conveyance aircraft) or taking part in other aerial activities; or
 - b) you motorcycling:
 - as a rider or passenger on a machine over 200cc; or
 - as a rider or passenger on a machine of 200cc or under, unless you wear a crash helmet and, as a rider you have a full South African motorcycle license; or
 - c) your involvement in manual work of any kind; or
 - d) you participating in any sport as a professional player or school sports;
 - e) you participating in any hazardous pursuits that include, but aren't limited to steeple chasing, hunting, bungee jumping, abseiling, mountaineering requiring the use of ropes or equipment, racing, being a crew member on a boat or ship travelling from one country to another, speed or endurance racing or practise thereof (other than athletics), training for and engaging in sports, including contact sports which introduce or increase the possibility of a loss other than as per the Leisure and Winter Sports Activities Extension; or
4. Anything mentioned under the General Exclusions.

SECTION F – PERSONAL LIABILITY

We'll cover you for any money that you legally have to pay that relates to an accident during your trip, that causes death or injury to anyone; and/or loss or damage to property.

The most we'll pay is the maximum amount shown in the Schedule of Benefits. We'll also pay any extra costs and expenses that you've had to pay as long as we agree, in writing, beforehand.

What isn't covered?

1. Any fines, penalties, punitive exemplary or aggravated damages (punishing, or aimed at punishing, the person responsible, rather than awarding compensation) you've had to pay.
2. Liability arising from:
 - a) death or injury of people who work for you or members of your household; or
 - b) loss of or damage to property that belongs either to you or is under your control, or to a member of your household or people who work for you; or
 - c) any action as a result of you doing your job; or
 - d) your involvement in manual work of any kind; or
 - e) you owning or occupying any land or building, unless you're occupying temporary holiday accommodation, in which case we won't cover the first R1 000 of any claim; or
 - f) you owning or using:
 - animals (except domestic animals); or
 - firearms (except sporting guns used for clay pigeon shooting); or
 - motorised vehicles (except motorised wheelchairs); or
 - vessels (except manually propelled watercraft); or
 - aircraft of any description, including non-powered flight; or.
3. You participating in any hazardous pursuits that include, but aren't limited to steeple chasing, hunting, bungee jumping, abseiling, mountaineering requiring the use of ropes or equipment, racing, being a crew member on a boat or ship travelling from one country to another, speed or endurance racing or practise thereof (other than athletics), training for and engaging in sports including contact sports which introduce or increase the possibility of a loss other than as per the Leisure and Winter Sports Activities Extension; or
4. Anything mentioned in the General Exclusions.

SECTION G – LEGAL EXPENSES AND ADVICE

If you're imprisoned or threatened with imprisonment, we'll help you to find and appoint legal counsel and we'll pay the legal expenses.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

What isn't covered?

1. Legal practitioners that aren't licensed or authorised to provide counsel; or
2. The pursuit of a claim against a tour operator, travel agent, the assistance company or any agent of theirs, a conveyance carrier, us or any agent of ours, Absa Bank Limited or Barclays; or
3. Legal advice or expenses that are as a result of legal action against you or us, your spouse, a close business associate or family member; or
4. Any criminal or illegal act committed by you (so keep it clean!); or
5. Anything mentioned in the General Exclusions.

SECTION H – HIJACK AND WRONGFUL DETENTION

If the Public Conveyance you're travelling in, is hi-jacked or you're held hostage or wrongfully detained, we'll pay you a daily inconvenience benefit.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

What isn't covered?

1. You being held hostage or detained by a family member, a close business associate, or travelling companion; or
2. Anything mentioned in the General Exclusions.

SECTION I – PERSONAL MONEY AND DOCUMENTS

SECTION II – PERSONAL MONEY

We'll cover you for loss or theft of cash (including foreign currency), traveller's cheques, non-refundable pre-paid tickets, travel tickets, hotel vouchers and your driver's licence during your trip. **Contact us on 00 2711 541-1387 and we'll advise you on how to replace lost or stolen personal money and documents.**

Special Conditions

1. You must always take reasonable care to keep your money and documents safe. If your money and documents are lost or stolen, it's up to you to take all reasonable steps to get it back.
2. You must be able to prove that you owned the lost or stolen money and documents and also how much they're worth. If you don't, it could affect your claim.
3. If you lose your credit cards, traveller's cheques or trip documents, you must report them lost to the issuing authority within 24-hours and appropriate cancellation measures must be taken. It'll be up to you to prove that we weren't prejudiced in any way because of late reporting.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

Excess

We won't pay for the first R500 of each claim.

What isn't covered?

1. Any loss or theft that you don't report to the police within 24-hours of discovery and don't get a written police report for; or
2. Any personal money which is delayed, detained or confiscated by customs or other officials; or
3. Bonds, securities or documents of any kind; or
4. Loss or theft of personal money not carried on you while you're travelling; or
5. Loss or theft of personal money that is left unattended, unless it's in a safety deposit box; or
6. Shortages due to a mistake, or loss due to a change in exchange rates; or
7. Anything mentioned in the General Exclusions.

SECTION I2 – LOSS OF PASSPORT

We'll cover you for the loss or theft of your passport while you're overseas. We'll pay reasonable extra travel, accommodation and communication expenses you have to pay to get a temporary passport as well as the cost of the temporary replacement passport.

Please contact us on 00 2711 541-1387 and we'll advise you how to replace lost or stolen passports.

Special Condition

You must always take reasonable care to keep your passport safe. If your passport is lost or stolen, do everything you can (within reason of course), to get it back.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

Excess

We won't pay the first R500 of each claim.

What isn't covered?

1. Any loss or theft of your passport if you don't report it to the police within 24-hours of discovery and get a written police report; or
2. Any loss or theft of your passport while it's left unattended; or
3. Anything mentioned in the General Exclusions.

SECTION J – DELAYED BAGGAGE

If your baggage is temporarily lost or delayed for more than 12 hours on your outward trip, we'll pay for the replacement of essential items. (Can't leave you stranded without a toothbrush and a change of clothing, can we?!) To claim under this section, you must keep the receipts of anything you buy and you must also get written confirmation from the carrier of the number of hours that you were without your baggage.

The most we'll pay is the maximum amount shown in the Schedule of Benefits

What isn't covered?

1. Any claim for baggage that was delayed because it was detained by customs or other officials; or
2. Any expenses incurred once your baggage is returned to you; or
3. Anything mentioned in the General Exclusions.

SECTION K – BAGGAGE

We'll cover you for the loss, theft or accidental damage to your Personal belongings or baggage during your trip.

Special Conditions

1. You must take reasonable care to keep your personal belongings and baggage safe.
2. Valuables must be carried by you at all times or be placed in a safety deposit box.
3. If you lose your personal belongings or baggage, or they're damaged by an authority, a transport company or hotel, you must report the details of loss or damage to them in writing and get written confirmation of the loss or damage from them.
4. If your personal belongings or your baggage is damaged by an airline, you must:
 - a. get a property report;
 - b. give written notice of the claim to the airline within the time limit as per the conditions of the carrier (You should also keep a copy).
5. You must keep all travel tickets and tags if you claim under this section of the policy.
6. If your personal belongings or your baggage is lost or damaged as a result of theft or vandalism, report the incident to the local police as soon as possible after the discovery of loss and get a written police report.
7. If your personal belongings or your baggage is lost or stolen, you must take all reasonable steps to get it back.
8. You must be able to prove that the lost, stolen or damaged items were your responsibility and how much they are worth. If you don't do this, it may affect your claim.
9. If you've also made a claim under Section J – Baggage Delay – then only this amount will be deducted from the amount claimed under this Section.
10. You must, in respect of property and personal effects, which may become the subject of a claim:
 - a. take reasonable precautions to make sure your belongings are safe and secure at all times. Don't leave property unattended in public places or in an unlocked vehicle, room or building;
 - b. try to minimise any loss; and
 - c. don't abandon any damaged property.

The most we'll pay is the maximum amount shown in the Schedule of Benefits, but no more than:

1. R1 500 for any one article, pair or set of articles.
2. A camera and/or video camera, its lenses and fittings and the camera case are all considered as a single item.
3. A mobile / satellite phone and its fittings (including photographic fittings) is considered a single item and is limited to R1 000.
4. A laptop, palmtop, notebook or similar personal computer and any fittings and/or accessories including software disks/storage/mechanisms is considered a single item and will be limited to R5 000 per insured person.
5. Golf clubs, golf bags and golf equipment are considered a single item.
6. Contact lenses/prescription spectacles and/or sunglasses are limited to a maximum of R 750 per pair.

7. The basis of settlement under this section will be the replacement value of items, and we can choose to replace, repair or pay for the loss in cash at our discretion. With respect to wear and tear, we'll pay a maximum of 75% of the replacement value of items purchased in the same year as the trip, with a decrease thereafter of 10% per year, from the date of purchase.

Excess

We won't pay you the first R500 of each claim.

What isn't covered?

1. Damage or loss arising from electrical or mechanical breakdown of any item; or
2. Damage or loss of any electrical data or software; or
3. Damage or loss to fragile articles (other than cameras, binoculars and spectacles) unless it's caused by a fire or an accident involving the transport in which they are being carried; or
4. Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes, or spectacles) china or similar fragile articles; or
5. Damage or loss arising from normal wear and tear, decay, a defective feature of the object itself, loss of value and damage caused by moths and vermin, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, or any process of cleaning, ironing, pressing, repairing, restoring or alteration; or
6. Delay, detention, destruction or confiscation by customs officials or other authorities; or
7. Loss or theft of personal belongings or baggage you've left unattended; or
8. Loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or any other aerial device travelling at sonic or supersonic speeds; or
9. Pedal cycles, and medical and dental fittings; or
10. Any loss or theft you don't report to the police within 24-hours of discovery and get a written report for. (Where it isn't possible to get a police report, you must provide other independent proof of loss, such as a letter from your transport company or hotel); or
11. Sports equipment that is damaged while it is being used; or
12. Winter sports equipment; or
13. Items used in connection with your job, which aren't owned by you; or
14. Bonds, securities or documents of any kind; or
15. Loss or damage to valuables not carried on you while you're travelling; or
16. Loss or theft of valuables that are left unattended, unless they're in a safety deposit box; or
17. Losses recoverable from any other sources such as airlines or other insurance; or
18. The contractual obligations resulting from the loss of a mobile or satellite phone; or
19. Any goods intended for sale or trade; or
20. Anything mentioned in the General Exclusions.

LEISURE AND WINTER SPORTS ACTIVITIES EXTENSION

All of the following leisure activities are covered by your policy if you do them during your trip.

Leisure Activities

Archery (under supervision)	Badminton	Beach cricket, football and volleyball
Body boarding†	Bowls	Canoeing, kayaking and rafting (grades 1 & 2 only)!
Clay-pigeon shooting (under supervision)	Curling	Cycling (not including racing)
Fencing‡	Fishing	Go-karting†
Golf	Hill and Fell Walking (up to 2 000m)	Hiking (You must be accompanied by a recognised guide or hike using a clearly marked tourist route.)
Horse-riding (no jumping or hunting)!	Ice-skating (no speed skating)	Jet-skiing†
Motorcycling (engine capacity must not exceed 250cc and you must be licensed to drive the motorcycle)‡	Roller-blading or skating	Rounders
Rowing	Sail-boarding	Sailing (inland or coastal waters only)†*
Snorkelling or Scuba-diving (You must be accompanied by a qualified instructor)	Squash	Surfing†
Swimming	Table tennis	Tennis
Trampolining	Tug-of-war	Water polo
Water-skiing†	Wind Surfing†	

Winter Sports Activities

Cross-country skiing (on recognised paths)	Dry slope skiing	Off-piste skiing‡
Off-piste snowboarding‡	Skiing (on recognised pistes)	Snow-boarding (on recognised pistes)
Sledging	Snow Shoeing	Snow-mobiling‡

Key:

‡ No Personal Accident or Personal Liability cover.

† No Personal Liability Cover

! No Personal Accident Cover

*Coastal waters are defined as within a 12 mile limit of the coastline.

Important notes regarding leisure and winter sports activities

1. If you take part in an activity that's not listed above, you won't be covered.
2. If you've booked a trip for the sole purpose of taking part in a leisure or winter sports activity, you won't be covered.

3. This insurance does not cover you while you're taking part in:
 - a. any organised team or contact sport not listed; or
 - b. any sport or competition as a professional; or
 - c. any activity where you're competing in, or practicing for speed or timed trials, sprints or racing of any kind.

GENERAL CONDITIONS, EXCLUSIONS AND OTHER IMPORTANT INFORMATION REGARDING YOUR POLICY

Age Limits

1. Automatic Insurance Cover and Optional Top-up Insurance Cover are available to people up to the date of their 75th Birthday. Personal Accident Cover however, is limited to a people aged 65 years max. Children will be covered from 3 months onwards.
2. This policy doesn't extend to an insured person of 70 years of age or older in the event of a claim as a result of any cardiac or cardio-vascular or cerebro-vascular illness or conditions or consequences thereof, or complications that, in the opinion of a Medical Practitioner appointed by us, can reasonably be related to any of them.

Claims Conditions

1. You must follow our advice or instructions, or we may not pay the whole or any part of the claim.
2. You must pay us back any amount we've paid, that you're not covered for.
3. You must give us notice in writing:
 - a. within 90 days of an accident that could give rise to a claim under Section E. Any benefit related to death will only be payable if we're notified of the death within 30 days. We have the right to have a post-mortem examination of the body conducted.
 - b. within 30 days of any occurrence that could give rise to a claim under this policy.
 - c. and at your own cost, let us have whatever certificates, information and documented evidence is required by us, regarding the insured event.
4. You, or any person acting for you, must not negotiate, admit or reject any claim without getting our permission in writing.
5. We may refuse to pay any expenses if you can't provide us with receipts or bills.
6. You'll need to undergo medical examinations at our expense, as often as we need you to, in connection with any claim. Any report generated as a result of these examinations will be our property and will be considered as our confidential information.
7. Medical treatment must be sought and followed straight after you've been injured or fallen ill. We won't be liable for the part of any claim, that in the opinion of a Medical Practitioner is a result of not following doctor's orders – or that results from you not staying under the care of a qualified Medical Practitioner.
8. All claims arising from criminal incidents must be submitted with a certified police report.
9. You need to observe and fulfil the conditions of this policy and this will be a condition of us making any payments to you.
10. We have the right to access any of your current and prior medical records in order to finalise and/or proceed with the assessment of a claim and/or provide medical assistance. By virtue of this clause, you have given us written consent to access any of your current or previous medical reports.

11. You or your legal representative must pay for any certificates, information and evidence, that we might need. We may also ask and will pay for, a post-mortem examination if you die.

12. If, at the time of an incident which results in a claim under this policy, there is any other insurance that covers the whole or part of the same loss, damage, expense or liability (including statutory insurance), we can approach that insurer for a contribution towards the claim, and will only pay our share. There is no cover under this policy for a loss or liability that is covered under any occupational injury law, workers' compensation law, or benefit of compensation of a similar nature, that's payable by any other source. This condition doesn't apply to the Personal Accident or Hospital Cash Sections.
13. Legal action may be started by you or on your behalf, once 90 days have expired after you've fulfilled your claims conditions. No benefits will be payable if legal proceedings aren't started within 90 days of any disclaimer of liability from us.
14. In the event of any payment under this policy, all recoveries net of our actual recovery costs will first be distributed to us for all the amounts we've paid and anything that remains, will be paid to you.
15. If there is a tax implication as a result of any benefit paid to you, it's up to you to ensure it's paid. (And you don't want the tax man after you!)
16. We don't pay interest on any money that we pay out.

CLAIMS PROCEDURES

A completed claim form that has been signed by you, copies of the airline ticket, the policy receipt or schedule and other items that may be necessary, are required on all claims, together with the following documents for the different types of losses:

Emergency Medical Expenses

1. All bills to be submitted with claims.
2. If illness is possibly pre-existing, you need to supply your normal medical practitioner's report stating what treatment was received before you went on your trip, unless an additional premium was paid to waive your pre-existing condition.
3. You'll need to give us the name of your Medical Practitioner as well as his address and telephone number.

Death, Disability and Injury

1. Medical reports.
2. Death certificate indicating cause of death.
3. Inquest and post-mortem reports.
4. Police report if death was due to a motor accident. The police station and reference number if death is the subject of criminal investigation.
5. The claim notification period for this section will be 90 days.

Cancellation or Curtailment

1. Relevant medical certificates or death certificates in the case of death.
2. Original air-tickets or travel documents.
3. Proof of deposits not recoverable.
4. Police reports in case of accidents or hi-jack.
5. Proof of material loss.

Baggage Loss

1. You must get a passenger/property irregularity report from the relevant carrier, in order to substantiate the claim.
2. Police report to be submitted if the loss is due to theft.
3. Receipts to be submitted as proof of payment.

Baggage Delay

1. You must get a passenger/property irregularity report from the relevant carrier, in order to substantiate the claim.
2. Receipts for any emergency clothing and toiletries you buy, must be submitted.

Travel Delay

1. Letter from airline/s detailing reason for the delay.
2. Receipts for essential expenses to be submitted.

Fraud

If you, or anyone acting on your behalf or with your permission, make a claim under this policy, knowing that the claim is dishonest or intentionally exaggerated or fraudulent in any way, or if you give a false declaration or statement to support the claim, we won't pay the claim and all cover under the policy will end.

We reserve the right to tell the police about any dishonest claim.

General Conditions which apply to the whole policy

1. All amounts are shown in South African Rands (ZAR). If expenses are incurred in a foreign currency, we'll calculate how much to pay you based on the exchange rate that applied at the time you incurred the expense or suffered the loss.
2. Any word or expression given a specific meaning in this policy or the Policy Schedule will have that meaning – wherever it appears.
3. This policy may be extended by issuing an endorsement by us, as long as the application is made to us in writing before the existing policy expires and there are no existing or initiated claims.
4. You must:
 - a. always exercise reasonable care for the safety, security and supervision of property mustn't leave property unattended in public places, unlocked buildings or in an unattended, unlocked vehicle.
 - b. follow our advice or instructions, or else we could decline to pay part or all of your claim.
 - c. take all precautions to minimise any loss and you mustn't abandon any damaged property.
 - d. attempt to make a recovery from the airline if your baggage has been damaged and also get a written report before leaving the airport.
 - e. Observe the policy conditions wherever they relate to anything you do.
5. We won't be liable for any benefits relating to an insured event that an airline can compensate you for. If you can provide satisfactory proof that you've taken all reasonable and necessary steps to claim from the airline, we'll pay a pro-rata benefit. Our liability will be calculated by reducing the benefits by the amount we consider the airline to be liable for.
6. We can take over and carry out in your name, the defence or settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.
7. You can't transfer your rights under this policy. A person, partnership (whether limited or not) or company which is not named on the policy schedule for this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

8. We won't be liable or responsible for:
 - a. negligence, wrongful acts and/or omissions of any legal and/or health care professional or any other person or legal entity who provides you with direct or indirect services.
 - b. the failure of an agent or broker to adequately explain the terms, conditions, endorsements or termination and exclusions of this policy.
 - c. any 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 company and/or assistance providers and/or financial providers.
9. Should there be any discrepancies between the policy and any literature you receive, the terms and conditions of the master policy will rule the day.
10. If you misrepresent, incorrectly describe, or don't disclose any particular information, this policy will be cancelled.

General exclusions applying to the whole policy

This policy doesn't cover the following:

1. Death, injury, illness or disability resulting from suicide or attempted suicide, exposure to danger which can reasonably be predicted (unless you're trying to save a human life), sexually transmitted diseases or Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection, or any related condition and/or the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating drug addiction); or
2. Any consequence that is the direct or indirect result of the following, anything connected with the following – whether or not it was contributed by any other cause, exposure to, or active participation in: war, act of foreign enemy hostilities (whether war has been declared or not), riot, civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power or any foreseeable act of terrorism or violence; or
3. Loss caused directly or indirectly by:
 - a. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - b. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Loss in any way caused or contributed by an act of terrorism involving the use or release, or the threat of any nuclear weapon or device or chemical or biological agent.
5. Loss or destruction or damage to any property, or any loss or expense resulting from loss directly or indirectly caused by or contributed to or arising from: ionising radiation or contamination by radio-activity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only, combustion includes any self-sustaining process of nuclear fission.
6. Losses arising out of the intentional use of military force to intercept, prevent or mitigate any known terrorism act.
7. Being in service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation.
8. Any indirect or consequential loss that is not described in this policy.

9. You participating in any hazardous pursuits that can include but aren't limited to steeple chasing, hunting, bungee jumping, abseiling, mountaineering requiring the use of ropes or equipment, racing, being a crew member on a boat or ship travelling from one country to another, speed or endurance racing or practise thereof (other than athletics), training for and engaging in sports including contact sports which introduce or increase the possibility of a loss other than as per the Leisure and Winter Sports Activities Extension.

War and terrorism extension (only if you've purchased the optional top-up cover)

General exclusion 2 doesn't apply in respect of Section B – Medical and Associated Benefits and Section E – Personal Accident, if you've bought the optional top-up cover and where your exposure (as defined in General Exclusion 2) is not wilful.

The most we'll pay is the maximum amount shown in the Schedule of Benefits.

Section of Cover	Automatic Cover	Optional Top-up Cover	Maximum Cover
The Virgin Money Travel Assistant			
Medical referral	Assistance services only		
Medical monitoring			
Emergency medicine			
Medical evacuation			
Repatriation			
Return of mortal remains			
Transmission of urgent messages			
Embassy referral			
Emergency travel and accommodation requirements			
Legal assistance			
Bail			
Loss of travel documents			
Cash advances			
Section A – Cancellation	Nil	R15,000	R15,000
Excess: We won't pay the first R250 of each claim for cancellation. However the maximum you'll have to pay is R1 000 if two or more insured people cancel the same trip. For loss of deposits we won't pay the first R100 of each claim.			
Section B – Emergency medical and associated expenses			
Section BI – Emergency medical, medical assistance and related expenses	R1 000 000	R5 000 000	R6 000 000
Emergency medical expenses due to war and terrorism	Nil	R1 000 000	R1 000 000
Section B2 – Medical evacuation, repatriation or transport to medical centre expenses	Actual expenses	Actual expenses	Up to the limits of BI depending on which option of cover you've selected.
Excess: We won't pay the first R2 000 of our claim under the automatic cover. We won't pay the first R500 of your claim under the optional top-up cover for out-patient treatment. The excess is waived for in-patient treatment if you've purchased the optional top-up cover.			
Section B3 – Dental expenses			
Dental expenses as a result of an Injury	Included under BI	Included under BI	Up to the limits of BI depending on

			which option of cover you've selected.
Dental expenses as a result of an Illness	R2 000	R2 000	R2 000
Section B4 – Alternative employee or resumption of assignment expenses (replacement personnel)	R10 000	Nil	R10 000
Section B5 – Hospital benefit			
Hospital confinement as a result of an Illness or injury whilst on a local trip	R5 000	Nil	R5 000
Section B6 – Associated benefits			
Visit by a family member	Included under B1	Nil	Up to the limits of B1 depending on which option of cover you've selected.
Return of children			
Return of travelling companion			
Burial, Cremation or Return of Mortal Remains			
Section C – Abandonment (curtailment)	Nil	R15 000	R15 000
Excess: We won't pay the first R250 of each claim for cancellation. However the maximum you'll have to pay is R1 000 if two or more insured people cancel the same trip. For loss of deposits we won't pay the first R100 of each claim.			
Section D – Travel delay and missed connection			
Section D1 – Travel delay	Nil	R5 000	R5 000
Excess: 24-hours			
Section D2 – Missed connection	Nil	R5 000	R5 000
Excess: 24-hours			
Section E – Personal accident			
Section E1 – Death or disability			
Public conveyance	R750 000	Nil	R750 000
24-hours	R250 000	Nil	R250 000
Section E2 – Virgin Money Card settlement on your death	R10 000	Nil	R10 000
Personal accident as a result of war and terrorism	Nil	R250,000	R250 000
The maximum known accumulation in respect of personal accident benefits payable in respect of any one accident or series of accidents shall be limited to R5 million per valid Virgin Money Card.			
Section F – Personal liability	Nil	R2 000 000	R2 000 000
Section G – Legal expenses and advice	R5 000	Nil	R5 000
Section H – Hi-jack and wrongful	R7 500	Nil	R7 500

detention			
Excess: 12 hours or longer. The maximum period we'll pay for is 10 consecutive days.			
Section I – Personal money and documents			
Section II – Personal money	Nil	R2 000	R2 000
Excess: We won't pay the first R500 of each claim			
Section I2 – Loss of passport	Nil	R2 000	R2 000
Excess: We won't pay the first R500 of each claim			
Section J – Delayed baggage	Nil	R3 000	R3 000
Excess: 12-Hours			
Section K – Baggage (Maximum insured value of any single item will be R1 500)	Nil	R7 500	R7 500
Excess: We won't pay the first R500 of each claim.			
Note: The maximum accumulation limit is limited to a maximum amount per card when automatic cover is selected or per insured person when optional top-up cover is purchased			

Waiver of Pre-Existing Medical Conditions (Only if selected and if additional premium has been paid).

	Automatic Cover	Optional Top-up Cover	Maximum Cover
Section B3 – Waiver of pre-existing medical conditions (Only applicable if additional applicable cover has been purchased and not available if you're older than 74 years)	Nil	R100 000	R100 000

Disclosure Document relating to Your Travel Insurance Policy

1. THE INSURER

ABSA Insurance Company Limited
Company Limited
21 Kruis Street
Johannesburg
2001
Tel: (011) 330 2111

ABSA Insurance

PO Box 421
Johannesburg
2000

2. COMPLAINTS PROCEDURE

If you're not satisfied with this product, write to the Absa Insurance Company Limited Customer Care Desk, whose details are as follows:

The Complaints Department
Tel: (011) 330 2327
Fax: (011) 331 2179

The contact details of the ABSA Insurance Company Limited's compliance department is as follows:

THE COMPLIANCE OFFICER
Tel: (011) 330 2260
Fax: (011) 331 3064
Email address: compliance@absa.co.za

3. CLAIMS NOTIFICATION PROCEDURES

If you have a claim under this policy, you need to notify your insurer, within 30 days from the date of the event giving rise to your claim. If you don't, your claim could be repudiated – and you wouldn't want that to happen! You'll also need to complete a claim form and you may also be asked to produce documents to substantiate your claim.

4. YOUR MONETARY OBLIGATION

If you want cover, it's simple – you have to pay!

5. Remember, if you have any concerns about a product sold to you, or the advice you've been given, you're free to contact the FAIS Ombudsman, whose details appear below.

FAIS Ombudsman
P O Box 74571
Lynnwood Ridge
0040

Tel: (012) 470 – 9098/9097
Email: mpfo@faisombud.co.za

6. Short Term Insurance Ombudsman details:
P O Box 32334
Braamfontein
2017
Tel: (011) 726 – 8900
Fax: (011) 726 - 5501