

I am travelling to an area that may be a high risk for malaria. What do you recommend?

If you are travelling to a known risk area, it is important to get the correct medical advice and follow the prescribed treatment for prevention of tropical diseases. The policy terms and conditions refers to this matter quite specially and you should take note:

Tropical Disease means a disease that is prevalent in or unique, but not limited to tropical and subtropical regions. These diseases might also occur in other areas. All tropical diseases named by the World Health Organisation are applicable.

What is important to note is that if you have not followed the recommended preventations you will be obligated or reimburse the insurer for any claims that are managed as a result of a tropical disease.

9.1 You must pay us back any amount we have paid for any Tropical Disease where you have not had the recommended inoculations and/or taken the recommended medication

Are there instances when I cannot claim or when my claim will not be paid?

Yes, there are instances when your claim will not be paid. For full details of what is not covered by the insurance you must refer to the exclusions listed in the policy wording. All exclusions are listed in the policy wording.

There are exclusions that are applicable to the entire policy wording; these are referred to as general exclusions in the policy wording. Certain sections have specific exclusions, which are only applicable to that particular section. Refer to "What is not covered under Section B?" for more details.

Details of when your cover ends under this policy

This policy will not apply to events that occur once you have returned from your trip to South Africa. All cover under this policy will terminate on the earliest of the following dates:

1. The date on which you return home or 45 days from your date of departure (unless there is an Automatic Extension of the Period of Insurance as described elsewhere in this policy), whichever occurs first; or
2. On the date the master policy is cancelled; or
3. On the date you reach the maximum age for the cover selected.

General exclusions applicable to the entire policy

For a full list of exclusions please request your policy terms and conditions to be sent to you.

This marketing brochure does not contain the full terms and conditions of the policy, which details the full provided by the International Travel Extension cover. Please ensure you read the full terms and conditions provided in the policy document.

International Travel Assistance Benefit

| Section of cover | Benefit payable and excesses |
|--|------------------------------|
| Section A - Emergency Travel Assistance | |
| a. 24-Hour emergency medical assistance | Assistance service only |
| b. Transmission of urgent messages | Assistance service only |
| c. Emergency travel and accommodation requirements | Assistance service only |
| d. Legal Assistance | Assistance service only |
| e. Bail | Assistance service only |
| f. Loss of travel documentation | Assistance service only |
| g. Cash advances | Assistance service only |
| h. Embassy referral | Assistance service only |
| Section B - Emergency Medical and Associated Benefits | |
| B1. Emergency Medical & related expenses outside of South Africa | R5 000 000 |
| B2. Medical Evacuation, repatriation or transport to medical centre expenses | Included in B1 |
| B2.1 Excess for out-patient medical treatment | R 500 |
| B3. Medical assistance benefit | |
| a. Medical referral | Assistance service only |
| b. Medical monitoring | Assistance service only |
| c. Emergency medicine | Assistance service only |
| B4 Pre-existing medical conditions cover | R250 000 |
| B4.1 Excess (hospitalised as an in-patient for 48-hours or more) | 48-Hours |
| B5. Daily hospital benefit and holiday disruption | |
| B5.1 Daily hospital benefit (R200 per day for 15 days) | R3 000 |
| B5.2 Holiday disruption benefit | R3 000 |
| B6. Associated benefits | Included in B1 |
| B6.1 Visit by a family member | Included in B1 |
| B6.2 Return of children | Included in B1 |
| B6.3 Return travelling companion | Included in B1 |
| B6.4 Burial, cremation or return of mortal remains | Included in B1 |
| Emergency medical expenses as a result of terrorism | R1 000 000 |
| Section C - Petcare | |
| In-patient veterinary care for your cat or dog (R500 per day up to 10 days) | R5 000 |
| Any one life limit | R5 000 000 |
| Accumulation limit | R5 000 000 |

Underwritten by Absa Insurance Company Limited

Registration Number: 1992/001737/06

An authorised Financial Services Provider: FSP Number: 8030



International Travel Extension

INTERNATIONAL TRAVEL EXTENSION

What must I do in the event of a travel emergency?

In the event of a medical emergency you must contact Europ Assistance SA on **+27 11 991 8600**. There may be instances when you might not be able to contact Europ Assistance SA. South Africa because of your medical condition, but you must do so as soon as possible after this. If you do not contact Europ Assistance South Africa in an emergency, your claim will be limited to R2 000.

Where can I find more details about the International Travel Assistance Benefit?

All the details of your cover are contained in the policy wording. Make sure you obtain a copy of the policy wording from Europ Assistance SA on **0860 333 432**, before you leave. Remember to take a copy of the policy wording with you on your trip. The schedule of benefits in the policy wording outlines maximum benefits payable and the excesses and waiting periods that are applicable for every claim. To request your policy document or for confirmation of cover for visa purposes, phone **+27 11 991 8600** or e-mail assist@europassistance.co.za. You will be requested to complete a declaration form.

Important policy information:

- We will only cover a person if:
 - He/she is a member of the Fedhealth Medical Scheme
 - The trip is an international round trip which begins and ends in South Africa
 - His/Her country of residence is South Africa
 - We were notified of the trip prior to travelling through declaration process.
- This is not a medical aid policy. It only covers you if you are involved in an accident or fall ill unexpectedly. It does not cover you for non-emergency medical treatment.
- We do not cover payment which you would normally have made during your travels and/or which does not fall within the events insured under the terms of this policy.
- If as a result of an illness or injury you need emergency medical treatment, you must contact our Emergency Medical Helpline before you make any admission arrangements or incur any expenses. If this is not possible because the condition is serious, you must contact the Emergency Medical Helpline as soon as possible after you go into hospital.
- If you need to return to South Africa for any reason, you must contact the Emergency Medical Helpline before making any arrangements to return to South Africa.
- If you do not contact the Emergency Medical Helpline then the most we will pay for any medical claim will be R2 000.
- In some cases any benefit payable will only be made once you have returned to South Africa and have submitted a claim form together with all the supporting documentation.

Age limits that are applicable

- This cover is available to persons from the age of 3 months to the age of 70 years. If you turn 71 during your trip you will not be covered unless for the most part of your trip (i.e. 50% or more of the total trip duration) you were 70 years old.
- There is no cover under this policy for persons 70 years or older for any cardiac or cardiovascular or vascular or cerebrovascular illness or condition including any resultant condition or complications.

The period for which you are covered

Cover under this policy starts from the date you leave from South Africa on your trip and continues for a maximum period of 45 days. A trip means holiday or business travel outside of South Africa commencing when you go through passport control from within South Africa and continues for 45 days or until you enter passport control on your arrival back in South Africa, whichever occurs first.

TOP UP OPTIONS AVAILABLE THROUGH ABSA

Need comprehensive cover including baggage and cancellation? Contact Absa Travel Insurance for more information.

Telephone: 0861 227 284

Website: www.absa.co.za

Optional Top Up cover for travellers between 3 months and 74 years

- These comprehensive offers include additional cover for emergency medical and associated expenses, personal accident insurance as well as trip cancellation/curtailment, baggage loss/theft, legal expenses, hi-jack and wrongful detention and personal loss of money or passport
- Cover can be purchased for trips of up to 184 days

Seniors Cover for travellers between 75 and 85

- Offering senior travellers comprehensive travel insurance cover for emergency medical and associated expenses, personal accident insurance, trip cancellation/curtailment, baggage loss/theft, legal expenses, hi-jack and wrongful detention and personal loss of money or passport
- Cover can be purchased for trips up to 90 days

FREQUENTLY ASKED QUESTIONS ABOUT THE INTERNATIONAL TRAVEL ASSISTANCE BENEFIT

Does the International Travel Assistance Benefit provide cover when I travel within South Africa?

this cover only applies for international trips. Cover starts once you have passed through passport control.

I do not have a return airline ticket. Am I still covered?

No, in order to be covered by the International Travel Assistance Benefit you must have a confirmed return ticket for travel back to South Africa or prove you are returning to South Africa following your trip.

What do I have to do to make sure I am covered?

You must contact Europ Assistance SA prior to your trip to declare your trip. EASA will provide you the declaration form and policy terms and conditions to confirm what cover is offered.

What am I covered for?

You are covered for emergency medical and related expenses outside of South Africa:

- Emergency treatment and accommodation
- Transport for medical reasons
- Pocket money for hospital stays and an amount for interrupting your holiday
- Related expenses like a visit by a family member etc.

Is there cover if I am on chronic medication or for a medical condition I have been treated for in the past 12 months?

Yes, there is cover for pre-existing medical conditions.

This benefit is limited to a maximum of R250 000 and is payable if you are hospitalised as an in-patient for 48-hours or more.

If you feel that this cover is not sufficient for your particular medical condition then contact Europ Assistance SA for assistance.

It is important to note that even though you have cover for pre-existing medical conditions, your claim will not be paid if you:

- Are travelling against the advice of your medical practitioner
- Are travelling abroad to obtain medical treatment
- You are not hospitalised as an in-patient for 48-hours or more

During my trip I may participate in leisure activities and sports. Am I covered?

There is cover for certain leisure and winter sport activities only. This list is provided in the policy wording.

If you will be participating in an activity that is not listed, you need to contact Europ Assistance SA, or your travel agent to purchase appropriate cover.

There is no cover if you are taking part in:

- Any organised team or contact sport not listed in the policy wording under the "Leisure and winter sport activities extension" on page 10 of the policy wording
- Any school sports
- Any sport or competition as a professional player