



TRAVELSURE

CORPORATE KEY INFORMATION DOCUMENT



Old Mutual Insure Limited, a licenced non-life insurer (FSP: 12)

This product is underwritten by GENRIC Insurance Company Limited, a licenced non-life insurer and an Authorised Financial Service Provider (FSP: 43638) and administered by Health and Accident Underwriting Managers, an Authorised Financial Service Provider (FSP: 376)

Key information document

This document provides a guide to the bouquet of features provided in the Old Mutual Insure Travelsure Corporate solution. It is, however, only a summary of cover and does not contain the full details of the insurance policy terms, conditions and exclusions, which are contained in the policy wording.

You must read the policy wording with the schedule and any other documentation we provide to you. If you need an additional copy of your policy contract or have any questions regarding your insurance arrangements, please contact your broker or the Travelsure team.

1. Benefits

Corporate Travelsure offers an annual travel insurance policy for businesses and large corporate companies. There are three packaged plans to choose from:

Schedule of Benefits	Advanced	Standard	Basic	Excess
SECTION A (Medical and Related Emergencies)				
Non Pre-Existing Emergency Medical	R120,000,000	R80,000,000	R50,000,000	Zero
War and Terrorism	Included in emergency medical cover	Included in emergency medical cover	Included in emergency medical cover	Zero
Medical Evacuation; Transportation and Repatriation	Included in emergency medical cover	Included in emergency medical cover	Included in emergency medical cover	Zero
Burial or Cremation or return of Mortal Remains	Included in emergency medical cover	Included in emergency medical cover	Included in emergency medical cover	Zero
Compassionate Overseas Visit	Included in emergency medical cover	Included in emergency medical cover	Included in emergency medical cover	Zero
Alternative Employee or Resumption of Assignment	Included in emergency medical cover	Included in emergency medical cover	Included in emergency medical cover	Zero
Sub-limit: In-Hospital Cash Benefit	R10,000 (R500 per day)	R5,000 (R250 per day)	-	Zero
Sub-limit: Dental	R5,000	R3,500	R2,000	Zero
Pre-Existing Emergency Medical	R10,000,000	R2,500,000	R1,000,000	Zero
Medical Evacuation; Transportation and Repatriation	Included in pre-existing emergency medical cover	Included in pre-existing emergency medical cover	Included in pre-existing emergency medical cover	Zero
Compassionate Overseas Visit	Included in pre-existing emergency medical cover	Included in pre-existing emergency medical cover	Included in pre-existing emergency medical cover	Zero
Burial or Cremation or return of Mortal Remains	Included in pre-existing emergency medical cover	Included in pre-existing emergency medical cover	Included in pre-existing emergency medical cover	Zero
Search And Rescue	R150,000	-	-	Zero
Accidental Death and Disability	R1,500,000	R1,000,000	R500,000	R500
Hijack And Hostage Or Wrongful Detention	R1,000,000 (R33,500 per day)	R500,000 (R16,750 per day)	-	Zero
Accidental Death and Disability	R1,500,000	R1,000,000	R500,000	R500
Motor Hijack	R1,500,000	R1,000,000	R500,000	R500
Home Caretaker Service	R5,000	-	-	R500
Replacement Airfare	R65,000	R35,000	-	R500
Carrier accumulation limit	R120,000,000	R80,000,000	R50,000,000	Zero
SECTION B (Baggage, Money, Credit Cards and/or Debit Cards and traveller's Cheques)				
Section limit	R50,000	R35,000	R25,000	R500
Sub-limit: Baggage Theft or Damage	R12,500	R8,500	-	R500

Sub-limit: Baggage Delay	R10,000	R6,000	R3,500	6 hours
Sub-limit: Money, Credit Cards, Traveller's Cheques and Passports	R10,000	R5,000	R2,000	R500
Sub-Limit: Bank Card Fraud	R10,000	-	-	Zero
Sub-limit: Any One Article, Pair or Set of Articles	R3,500	R3,500	R3,500	R500
Sub-limit: Cell Phones	R3,000	R3,000	R1,000	R500
Sub-limit: Contact Lenses, Prescription Spectacles or Sunglasses	R2,500	R2,500	R1,000	R500
Sub-limit: Trade Samples	R10,000	R5,000	-	R500
SECTION C (Travel Delays and Travel Missed Connections)				
Delayed departure of a public conveyance	R10,000	R7,500	R5,000	4 hours
Compensation for Overbooked Flights	R10,000	-	-	R500
Ticket Upgrade	R10,000	-	-	R500
Travel Missed Connection	R65,000	R40,000	R20,000	R500
Natural Disaster or Political Evacuation	R500,000 (Aggregate limit of R2,000,000 per event)	-	-	Zero
SECTION D (Personal Liability)				
Section Limit	R50,000,000	R25,000,000	R15,00,000	R1,000
Legal Expenses	Included in personal liability cover	Included in personal liability cover	Included in personal liability cover	R1,000
Car Rental Excess Waiver	Included in personal liability cover	Included in personal liability cover	Included in personal liability cover	R1,000
SECTION E (Cancellation and Curtailment)				
Section Limit	R150,000	R65,000	R50,000	R500
Unexpected Illness / Injury or death	R150,000	R65,000	R50,000	R500
Damage to Immovable Property Owned by You	R150,000	R100,000	R50,000	Zero
Sub-limit: Cancellation for Any Reason	R30,000	R25,000	R25,000	R500
Sub-Limit: Visa Security	R30,000	-	-	Zero
Natural Disaster or Political Evacuation	R500,000 (Aggregate limit of R2,000,000 per event)	-	-	Zero
SECTION F (End Supplier Insolvency)				
Section Limit	R25,000	R25,000	R25,000	Zero
SECTION G (Sports and Activities)				
Medical Cover	Included in emergency medical cover	Included in emergency medical cover	Included in emergency medical cover	R500
Loss or Damage to Equipment	Included in baggage cover	Included in baggage cover	Included in baggage cover	R500
Automatic Duty of Care Assistance Services				
Medical Assistance		Travel Assistance		
Access to a global network of medical providers for medical care in the location of the traveler and medical evacuation		Inoculation and visa requirement information		
Outpatient and in-hospital medical assistance		Emergency Interpreting assistance		
Medical provider search & referral		Lost luggage and lost passport assistance		
Medical translation service		Legal and Embassy Referral assistance		
Delivery of essential medicine		Arrangement of appointment with lawyers		
Arrangement of hospital admission		Emergency document delivery		
Medical monitoring during & after hospitalisation		Arrangement of bail bond		
Return of mortal remains				
Return of dependent children				
Arrangement of compassionate visit				
Arrangement of return of minor children				
Arrangement of accommodation				
Telephonic Medical and Travel Advice (24/7)				
Elective Duty of Care Digital Services				

TravelKit App	A comprehensive mobile app that provides a range of features to enhance your travel risk management plan.
Travel Declaration Self-Service Platform	A stand-alone self-service technology platform which allows ease of administering travel declarations and documentation (including Embassy Letters and Travel Insurance Certificates) prior to any travel.

2. Significant conditions and exclusions

It is important that you refer to your Travelsure Corporate policy wording for full details of the limitations, conditions and exclusions. This includes the General Conditions and Exclusions, which apply to your entire policy.

Medical expenses

We cover your medical expenses due to unexpected illness or accidents while you travel abroad.

- a) It is important that you contact our assistance partner, Europ Assistance, during an emergency, as they will assist with facilitating your incident with the appropriate service providers.
- b) We will cover you for all Medical related transportation (this includes repatriation, evacuation and medical transport).
- c) We do not cover medical expenses that can reasonably wait until your return to the Republic of South Africa.
- d) We do not cover Medical Expenses within the borders of South Africa or your normal place of residence.
- e) If you told us about your pre-existing medical conditions and your doctor did not advise against your travel, we will cover your emergency medical expenses in respect of these medical conditions while you travel overseas. (Please see wording for applicable exclusions).

Baggage

Under this section, we cover the costs associated with the loss, damage and or delay of your baggage.

- a) Baggage must be delayed for more than 6 hours.
- b) You must buy the replacement items within four days of your arrival at your destination.
- c) The proof of purchase and or ownership of the replacement items is a requirement when submitting a claim.

Travel delay & Missed Connection

This cover compensates you if your travelling is delayed for a number of reasons as stipulated in your policy wording. In addition, if you miss your connecting travel because of the late arrival of the incoming travel and the carrier is unable to give you alternative travel, we will compensate you.

- a) Your travel delay must be for more than 4 hours.
- b) We do not cover travel delay or missed connection because you failed to check in.
- c) We do not cover travel delay or missed connection if it is caused by strikes that were published in the media and / or communicated to you in advance.
- d) We do not cover travel delay or missed connection if it is caused by suspended service by order or recommendation of any relevant transport authority and it was published in the media and / or communicated to you in advance.
- e) We do not cover any costs covered by the carrier.

Personal Liability

Subject to the terms, conditions and exclusions mentioned in your policy wording, we will pay all damages, compensation and legal expenses for which you become legally liable as a result of your actions causing:

- a) Injury, including resultant death, of another person;
- b) Loss of or damage to property belonging to another person.

Cancellation & Curtailment

This cover gives compensation for the unused portion of your trip if it is cancelled for reasons mentioned in your policy wording.

- a) We do not cover cancellation or curtailment because you don't have valid travel documents.
- b) We do not cover cancellation because you changed your mind about travelling, less than 48 hours before your trip.
- c) We do not cover curtailment because the tour operator did not have enough tourists to fill the tour.

End Supplier Insolvency

This cover compensates you for the unused portion of your trip if a supplier, e.g. the hotel where you had reservations, becomes bankrupt.

- a) It is important to note that we will not give cover if the bankruptcy proceedings have started before your trip.

Sports and Activities

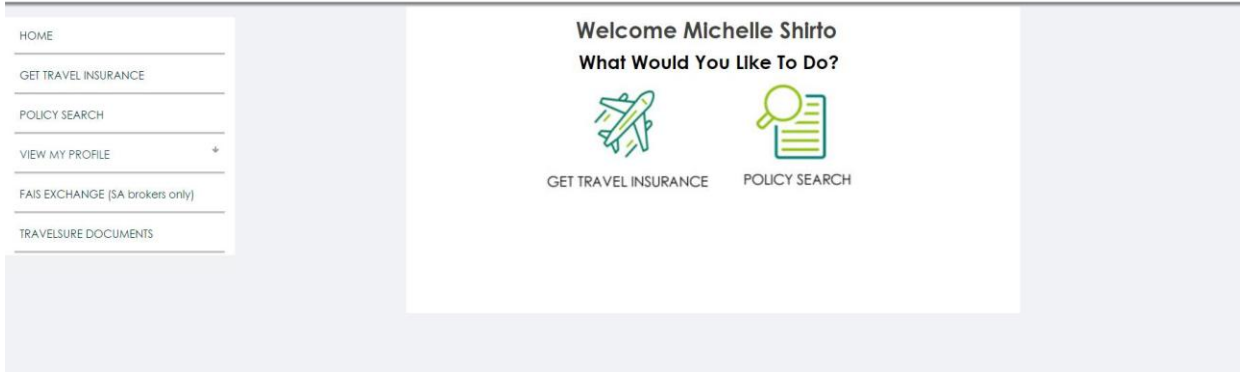
There are many amateur sports and activities that you can participate in during your trip, where we will cover the cost of your medical emergency and loss or damage to your sporting equipment expenses. Please contact the Travelsure Team for details for the full list of over 130 Sports & Activities which are covered, as well as for any excluded Sports & Activities.

General Conditions and Exclusions

- a) We cover worldwide travel. However, we will not cover you if you are travelling to a country or specific area that the Foreign Commonwealth Office (FCO) has advised persons not to travel
- b) Manual Labour is excluded in the corporate policy. However, should you require cover for Manual Labour please consult with the travelsure team for a suitable solution.
- c) Participation in any sport as a Professional Player, as well as dangerous sports and activities, are excluded in the corporate policy.
- d) Leisure travel incidental to business travel is covered, where the duration of your leisure trip is less than 50% of the entire journey, unless otherwise agreed by the Travelsure team.
- e) We will automatically extend cover to an accompanying spouse and children.
- f) The age limit on our policy is 3 months up to and including 71 years of age. You may enquire about our Senior travel insurance package, which is a tailored solution that covers international travellers up to the age of 81.

3. Ease of doing business

The Travelsure team is available to on-board you and / or your staff on our user-friendly online self-service declaration system, within minutes



4. How to claim

When you have an emergency

Call the Emergency Helpline of Europ Assistance: +27 11 991 8263. Remember to have your policy number at hand.

The emergency service is available 24/7/365 and is operated by medical professionals. In the event of a medical emergency, trained paramedics will assess each situation and dispatch the most appropriate medical response transportation via air or by road.

Our easy claims process

We partnered with travel claim experts, Europ Assistance Worldwide Services, to ensure that all travel claims are professionally handled at any time of day, throughout the year.

If you are outside the borders of the South Africa, you can contact us on +27 11 556 7060. You can also contact Europ Assistance on +27 11 911 8363 or e-mail them at assist@europassistance.co.za.

5. Travesure Team

For any Travelsure corporate queries or requests please contact: schemes@healthacc.co.za OR contact us on ~ 011 234 7333 Ext 1013

6. Additional Products

The travelsure team have the following additional products available

- **Leisure Travel** with 3 options available to suit any budget, we provide cover for individuals or family.
- **Senior Cover** available for travellers between the ages of 71 to 80 years old.
- **Business Travel** for small business owners who require travel for occasional business trips.
- **Expatriate Cover** for those employees that have been seconded to work in other countries.
- **Manual Labour** cover for those working with their hands.