



Virgin Money Travel Insurance Policy

Virgin Money South Africa (Pty) Limited supported by Absa Bank Limited
Registration No. 1986/004794/06 | Authorised Financial Services and Registered Credit Provider (NCRCP7)

Underwritten by Bryte Insurance Company Limited
Registration number: 1965/006764/06 | Authorised Financial Services Provider | FSP number: 17703

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Your Virgin Money travel insurance benefits at a glance

Automatic Cover

As a Virgin Money cardholder you qualify for up to 90 days automatic travel insurance for *international journeys* when you purchase your travel ticket(s) with your Virgin Money card. Automatic travel insurance is available for travellers between the age of 3 months and 74 years.

Automatic travel insurance does not include cover for any pre-existing medical conditions and may not include certain *hazardous activities*. You have the choice of two optional top up plans to supplement the *automatic cover* available to you. Please refer to the optional top up schedules of *benefits* on pages 5 to 6 in the policy wording for detailed information on the *benefits* and *benefit limits* offered.

Optional Top Up Cover

As automatic travel insurance does not include cover for pre-existing medical conditions and *hazardous activities*, you have the option to purchase additional cover. The *optional top up cover* will supplement your *automatic cover* by providing a wider range of *benefits* and caters for trips up to a maximum of 90 days. The *optional top up cover* is available for travellers between the age of 3 months and 74 years.

The standard optional top up plan may not include certain *hazardous activities*. Please refer to the *hazardous activities* listed on pages 21 to 27 in the policy wording to ensure that you have cover for your planned activities. Should your activity not appear on our list, please contact the Virgin Money Customer Care Centre on 0861 887 283 to ensure that you have the appropriate cover in place.

Cover for Pre-Existing Medical Conditions

The *automatic cover* excludes any claims which arise from any pre-existing medical condition that you are aware of. A pre-existing medical condition includes any doctor's consultation or medical advice, treatment, including prescription medication, you received from a *medical practitioner* for any chronic or recurring *illness* or *injury* during the year before the insurance under this policy started.

There is an optional top up plan which includes cover for pre-existing medical conditions. Please refer to the *schedule of benefits* on pages 5 to 6 of the policy wording to select the appropriate level of cover.

Section A

Schedules of benefits

| Virgin Money | | Virgin Money |
|---|---|---|
| Automatic Cover | | |
| Age Limit: 3 months up to and including 74 years | | |
| Trip Duration: 1 to 90 days | | International |
| 1. | EMERGENCY MEDICAL AND RELATED EXPENSES | |
| 1.1 | Emergency medical expenses including terrorism | R1,000,000 |
| | Excess – in patient | R2,000 |
| | Excess – out patient | R2,000 |
| 1.3 | Medical evacuation, transport to medical centres, return to South Africa | Actual expense (part of emergency medical and related expenses) |
| 1.5 | Dental expenses – <i>illness</i> | R2,000 |
| | Dental expenses – <i>injury</i> | Included (part of emergency medical and related expenses) |
| 1.6 | Hospital cash (R200 a day for a maximum of 15 days) | R5,000 |
| 2. | PERSONAL ACCIDENT | |
| 2.1 | Death and <i>permanent total disability</i> – excluding air travel (including terrorism) | R250,000 |
| 2.2 | Death and <i>permanent total disability</i> – insurance for air travel only (including terrorism) | R750,000 |
| 2.4 | Credit card balance | R10,000 |
| 3. | ABSA TRAVEL ASSIST SERVICES | |
| 3.1 | Assistance services | |
| | Cash transfer advice | Assistance only |
| | Consular and embassy referral | Assistance only |
| | Emergency travel and accommodation arrangements | Assistance only |
| | Sending urgent messages | Assistance only |
| | Evacuation assistance | Assistance only |
| | Replacement of lost travel documents | Assistance only |
| | 24 hour worldwide emergency medical assistance | Assistance only |
| | Medical referral | Assistance only |
| | Medical monitoring | Assistance only |
| | Emergency medicine | Assistance only |
| | Bail assistance | Assistance only |

| Virgin Money Automatic Cover Age Limit: 3 months up to and including 74 years Trip Duration: 1 to 90 days | | Virgin Money |
|--|---|---|
| | | International |
| 3.2 | Visit by <i>family member</i> | Included (part of emergency medical and related expenses) |
| 3.3 | Return of stranded children | Included (part of emergency medical and related expenses) |
| 3.4 | Return of stranded <i>travel companion</i> | Included (part of emergency medical and related expenses) |
| 3.6 | Legal assistance when you are abroad | R5,000 |
| 3.9 | Burial, cremation or return of mortal remains | Included (part of emergency medical and related expenses) |
| | Coffin expenses | R10,000 |
| 9. | HIJACK | |
| 9.1 | <i>Hijack of public transport carrier</i> | R7,500 |
| TOTAL LIMIT OF ALL CLAIMS | | R1,000,000 |

| Virgin Money Top Up Cover Age Limit: 3 months up to and including 74 years Trip Duration: 1 to 90 days | | Option 1 | Option 2 |
|---|--|---|---|
| | | International | International |
| 1. | EMERGENCY MEDICAL AND RELATED EXPENSES | | |
| 1.1 | Emergency medical expenses including terrorism | R5,000,000 | R5,000,000 |
| | Excess – in patient | Excess waived | Excess waived |
| | Excess – out patient | R500 | R500 |
| | Emergency medical expenses when taking part in sports, hazardous activities or adventure sports | R100,000 | R100,000 |
| 1.2 | Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> up to 31 days (<i>hospital admission</i> must be longer than 48 hours) | R100,000 | Not applicable |
| 1.3 | Medical evacuation, transport to medical centres, return to South Africa | Actual expense (part of emergency medical and related expenses) | Actual expense (part of emergency medical and related expenses) |
| 1.4 | Optical expenses – <i>illness</i> and <i>injury</i> | Included (part of emergency medical and related expenses) | Included (part of emergency medical and related expenses) |
| 1.5 | Dental expenses – <i>illness</i> | R2,000 | R2,000 |
| | Dental expenses – <i>injury</i> | Included (part of emergency medical and related expenses) | Included (part of emergency medical and related expenses) |
| 1.6 | <i>Hospital</i> cash (R200 a day for a maximum of 15 days) | Not applicable | Not applicable |
| 2. | PERSONAL ACCIDENT | | |
| 2.1 | Death and <i>permanent total disability</i> – excluding air travel (including terrorism) | Not applicable | Not applicable |
| 2.2 | Death and <i>permanent total disability</i> – insurance for air travel only (including terrorism) | Not applicable | Not applicable |
| 2.4 | Credit card balance | Not applicable | Not applicable |
| 3. | ABSA TRAVEL ASSIST SERVICES | | |
| 3.2 | Visit by <i>family</i> member | Not applicable | Not applicable |
| 3.3 | Return of stranded children | Not applicable | Not applicable |
| 3.4 | Return of stranded <i>travel companion</i> | Not applicable | Not applicable |
| 3.6 | Legal assistance when you are abroad | Assistance only | Assistance only |

| Virgin Money Top Up Cover Age Limit: 3 months up to and including 74 years Trip Duration: 1 to 90 days | | Option 1 | Option 2 |
|---|--|---|---|
| | | International | International |
| 3.9 | Burial, cremation or return of mortal remains | Included (part of emergency medical and related expenses) | Included (part of emergency medical and related expenses) |
| | Coffin expenses | R10,000 | R10,000 |
| 4. | THE INSURED JOURNEY IS CANCELLED OR CUT SHORT | | |
| 4.1 | Cancelling an <i>insured journey</i> | R15,000 | R15,000 |
| 4.3 | Cutting an <i>insured journey</i> short | R15,000 | R15,000 |
| | <i>Excess</i> | R500 | R500 |
| 6. | BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY | | |
| 6.1 | Theft or damage of <i>baggage</i> | R7,500 | R7,500 |
| | <i>Baggage</i> single item limit – theft or damage | R1,875 | R1,875 |
| | Accidental loss of <i>baggage</i> | R1,875 | R1,875 |
| | <i>Baggage</i> single item limit – accidental loss | R500 | R500 |
| | Contact lenses, prescription glasses or sunglasses (over and above <i>excess</i>) | R750 | R750 |
| | Computers and similar electronic equipment (over and above <i>excess</i>) | R1,500 | R1,500 |
| | Cell phones (over and above <i>excess</i>) | R750 | R750 |
| | <i>Excess</i> | R500 | R500 |
| 6.2 | Theft of money, cheques and travellers' cheques, <i>bank cards</i> , postal or money orders | R2,000 | R2,000 |
| | Money, cheques and travellers' cheques, <i>bank cards</i> , postal or money orders – single item limit | R500 | R500 |
| | Theft of passport and travel documents | R2,000 | R2,000 |
| | <i>Excess</i> | R500 | R500 |
| 6.4 | <i>Baggage</i> delay (delayed for more than 6 hours) | R3,000 | R3,000 |
| 7. | TRAVEL DELAY AND MISSED CONNECTION | | |
| 7.1 | Travel delay (delayed for more than 4 hours) | R5,000 | R5,000 |
| 7.3 | Missed connection (more than 3 hours) | R5,000 | R5,000 |
| 8. | LEGAL RESPONSIBILITY TO THIRD PARTIES | | |
| 8.1 | Legal responsibility to third parties | R2,000,000 | R2,000,000 |
| | <i>Excess</i> | R1,000 | R1,000 |
| TOTAL LIMIT OF ALL CLAIMS | | R5,000,000 | R5,000,000 |

Premiums

| Virgin Money Top Up Option 1 – including pre-existing medical cover | | |
|---|------------|--------------|
| Age | Plan | 1 to 90 days |
| 3 months to 69 years (inclusive) | Individual | R980 |
| 70 to 74 years (inclusive) | Individual | R980 |

| Virgin Money Top Up Option 2 – excluding pre-existing medical cover | | |
|---|------------|--------------|
| Age | Plan | 1 to 90 days |
| 3 months to 69 years (inclusive) | Individual | R445 |
| 70 to 74 years (inclusive) | Individual | R445 |

B. About the policy

1. The policy is a contract between Bryte Insurance Company Limited and Virgin Money Card

- 1.1 This policy is your travel insurance contract with us. We pay all valid claims if you comply with the terms and conditions of this policy. In this policy:
 - 1.1.1 The words 'you' and 'your' refer to the policyholder and the people named as *insured travellers* on the *travel insurance certificate*;
 - 1.1.2 The words 'we', 'us' and 'our' refer to Bryte Insurance Company Limited, registration number 1965/006764/06;
 - 1.1.3 'Absa Travel Assist' registration number 131418865 refers to the emergency medical company authorised to help with emergency medical and related claims.
- 1.2 You may not transfer your rights in this policy to anyone else. (This is known in law as cession.)
- 1.3 You may not transfer your obligations under this policy to anyone else. (This is known in law as assignment.)

2. The policy is made up of four documents

- 2.1 **Your travel insurance certificate:** This contains information that is particular to you. It includes the *benefit* plan you chose when you applied for insurance, the type of insurance you bought, the *benefits* and limits you are insured for, the premiums you must pay, and the *excesses* that apply. There are age limits that apply to the various *benefit* plans. Please check your *travel insurance certificate* to make sure you are insured for the *benefit* plan that best suits your needs.
- 2.2 **Policy terms and conditions:** These are set out in this document and include your and our rights and duties, the conditions of insurance, how to claim, and the events and items that we do and do not insure.
- 2.3 **Changes to your policy:** These are also called endorsements. Any changes must be in writing and agreed to by us before they form part of your policy.
- 2.4 **Your right to know:** Information about your short-term insurance. This document is attached to the end of your policy. It gives details about us and the people you can contact for claims and disputes.

3. The structure of this policy

This policy is divided into two parts:

- 1. The first part contains general sections, labelled A to G;
- 2. The second part contains specific sections, numbered from 1 to 9. You might not have insurance under every section, and exclusions and limits apply to your insurance. Please check your *travel insurance certificate* to see what you are insured for.

4. Important policy condition – contact us before incurring medical costs

For any medical claims over R5,000 you must get our approval before you incur the costs. If you do not get this approval, your *benefit* might be limited to R5,000.

Contact information for approval is: +1 416 977 9288

5. Benefit plans and age limits

Your *travel insurance certificate* shows the automatic travel insurance *benefits* you qualify for. It will also show the additional *benefits* you chose if you bought *optional top up cover*.

The automatic *benefits* are available to travellers from the age of 3 months up to and including 74 years of age.

The optional top up *benefits* are available to travellers from the age of 3 months up to and including 74 years (you need to purchase this cover).

C. Important contact information and telephone numbers

1. For emergency medical and related claims

Our emergency medical services are available 24 hours a day, 7 days a week. It is important that you contact us as soon as possible when you need assistance. Absa Travel Assist can be contacted at:

Telephone: +1 416 977 9288 (reverse call charges accepted).

Please remember to dial the International Direct Dialing Number of the country that you are in, followed by: +1 416 977 9288

Email: assistance@wtp.ca

2. Non-medical claims and medical claims for out of hospital treatment

For all non-medical claims (for example, claims for *baggage* or cutting the *insured journey* short) and for medical claims for out of *hospital* treatment, you can contact us after you have returned to South Africa at:

Absa Travel
PO Box 61489
Marshalltown
2107

Telephone: 011 370 9205

Email: absatravelclaims@brytesa.com

Our claims department is open Monday to Friday between 08:00 and 16:30 (South African time).

3. For sales and benefit plan enquiries

For sales and *benefit* plan enquiries, please contact:

Virgin Money Travel
PO Box 61489
Marshalltown
2107

Telephone: 0861 887 283

Email: virginmoneytravel@brytesa.com

Our customer services call centre is open Monday to Thursday between 08:00 and 18:00, Fridays between 08:00 and 17:00 and Saturdays between 08:00 and 13:00 (South African time).

4. If you have any complaints

We do everything we can to make sure that you get a high standard of service. If you have any cause for complaint, please refer to the document on page 50 of your policy called: **Your right to know: Information about your short-term insurance**. It gives you details of who to contact and how to lodge your complaint.

D. Guidelines to interpretation and definitions

1. Guidelines to interpretation

Singular and plural

Words in the singular include the plural. Words in the plural include the singular.

Headings

Headings are aids to reading and understanding and are not terms in themselves.

Examples

Examples are aids to understanding the terms and conditions. They are not terms or conditions in themselves. The terms or conditions do not apply only to the situations and facts given in the examples or to similar situations and facts.

Including

The word 'including' must be interpreted as not limiting the number or type of items that follows the word.

Legal responsibility

A legal responsibility is a duty imposed on someone to do something, whether imposed by law or created by agreement.

Reference to laws

When there is reference to a law or to a section of a law, we mean that law or section of that law as amended, repealed or replaced.

2. Definitions

In your policy, the words in the left-hand column of the table below have the meanings given in the right-hand column. These definitions apply to the whole policy. There are also extra definitions for each specific section. Words that are defined in the policy are in italics, except for the words 'you' and 'we'.

| | |
|---------------------------|--|
| Accident | An event that is sudden and unexpected, that is caused by external and visible means at a time and place that can be identified, and that results in <i>injury</i> or death. |
| Automatic cover | <i>Benefits</i> you automatically receive when you buy your <i>public transport carrier</i> ticket with your valid Virgin Money card. |
| Baggage | Luggage, <i>personal belongings</i> , travel tickets, passports, visas, travellers' cheques and travel documents. |
| Bank card | A credit, debit, charge or ATM card issued or administered by a registered financial institution. |
| Benefit | The amount we pay for an event or item we insure. |
| Benefit limit | The most we pay out for the events and items we insure. This amount is shown on the <i>schedule of benefits</i> on your <i>travel insurance certificate</i> . |
| Business | Your work, trade, profession, career or occupation. |
| Business associate | Your <i>business</i> partner, director or employee or consultant. |
| Child | Any biological, adopted, step or surrogate <i>child</i> or a <i>child</i> who you are the legal guardian of who meets all of the following criteria: <ul style="list-style-type: none">• Is up to the age of 18 years or up to the age of 25 years if they are full-time students at an accredited educational institution;• Is financially dependent on you for maintenance and support; |

| | |
|------------------------------|--|
| | <ul style="list-style-type: none"> • Is not in full-time employment; • Is not married; • Is not pregnant or a parent at the time of an <i>insured event</i>. |
| Country of residence | South Africa. |
| Date of loss | <p>The date that a claim or loss comes into existence. The <i>date of loss</i> depends on the nature of the <i>insured event</i>:</p> <ul style="list-style-type: none"> • For <i>illness</i>, the date you became aware of your <i>illness</i> or the date your <i>illness</i> was first diagnosed, whichever happens first; • For <i>injury</i>, the date that the <i>accident</i> happened; • For all other claims, the date that the <i>insured event</i> happened. |
| Excess | The amount you must pay towards your claim. If an excess applies it will be shown on the <i>travel insurance certificate</i> . |
| Family | Your <i>spouse</i> , parents, parents-in-law, grandparents, step-parents, children, grandchildren, brothers, brothers-in-law, sisters, sisters-in-law, daughters-in-law, sons-in-law, fiancés, half-brothers, half-sisters, aunts, uncles, nieces and nephews. |
| Hazardous activity | An activity, excursion or hobby that introduces or increases the possibility of death or <i>injury</i> . |
| Illness | Any unexpected sickness that you contract during the <i>insured journey</i> and that requires a consultation with a <i>medical practitioner</i> . |
| Immediate family | Your <i>spouse or life partner</i> or children. |
| Injury | Bodily <i>injury</i> caused by an <i>accident</i> directly and independently of all other causes. |
| In-patient | An <i>insured traveller</i> who has been admitted to <i>hospital</i> for <i>medical treatment</i> for <i>injury</i> or <i>illness</i> that in a <i>medical practitioner's</i> opinion requires <i>hospital</i> admission. |
| Insured event | An event that we insure you for under this policy as set out in your <i>travel insurance certificate</i> . |
| Insured journey | An <i>international journey</i> which includes your return journey. |
| International journey | Travel from your home or work (whichever you leave later) to your international destination, and return to your home or work (whichever you arrive at earlier). |
| Insured traveller | Any person insured under this policy who qualifies for <i>automatic cover</i> or who is named on the <i>travel insurance certificate</i> and who you have paid a premium for. |
| Medical expenses | All reasonable and expected costs incurred by the <i>insured traveller</i> for <i>injury</i> or <i>illness</i> on an <i>insured journey</i> resulting in <i>medical treatment</i> prescribed or performed by a <i>medical practitioner</i> . |
| Medical practitioner | A person registered with a current, legal license to practice medicine, optometry or dentistry, but excludes you and any members of your <i>immediate family</i> . |
| Medical treatment | A <i>medical practitioner's</i> medical advice, treatment, surgery, diagnosis, consultations and prescribed medication. |
| Optional top up cover | <i>Benefits</i> that can be bought that will supplement the <i>automatic cover benefits</i> . |

| | |
|-------------------------------------|--|
| Other insurance | Any <i>insured event</i> or claim covered, paid or payable for the whole or any part of your <i>insured journey</i> under any other policy you may have such as automatic credit card insurance, medical aid scheme, medical cover, <i>other insurance</i> or statutory insurance. |
| Period of insurance | The <i>period of insurance</i> for <i>automatic cover</i> will start on the start date of your <i>insured journey</i> . The maximum <i>period of insurance</i> is 90 days. The <i>period of insurance</i> for <i>optional top up cover</i> will start on the start date of the policy shown on the <i>travel insurance certificate</i> to the end date shown on the <i>travel insurance certificate</i> . The maximum <i>period of insurance</i> is 90 days. Both the start date and the end date are included in the <i>period of insurance</i> . |
| Permanent total disability | A permanent medical condition that is likely to continue for the remainder of your life, as certified by a <i>medical practitioner</i> , and that prevents you from conducting any <i>business</i> . |
| Personal belongings | Items that are normally worn or carried on you, for example, money, glasses, dentures, purses, wallets and cosmetics, but excluding electronic equipment. |
| Public transport carrier | Any scheduled or chartered land, water or air conveyance that you are travelling in as a fare-paying passenger and that meets both of the following criteria: <ul style="list-style-type: none"> • It is legally licensed to carry fare-paying passengers; • It operates commercially and complies with the laws and regulations that apply in the country it operates. <i>Public transport carrier</i> excludes minibuses, non-standard motor vehicles and non-pressurised single engine piston aircraft. |
| Schedule of benefits | The <i>benefits</i> applicable to the cover you qualify for and/or selected. It shows the most we pay out for claims and the excesses that apply to those <i>benefits</i> . |
| Spouse or life partner | A person who is any of the following: <ul style="list-style-type: none"> • Recognised by South African law as your husband or wife by marriage; • A civil partner by civil union; • Fiancé; • Any person you have lived together with as a couple for more than six consecutive months. This policy insures one <i>spouse or life partner</i> only. |
| Total limit of all claims | This is the maximum amount that we will pay for <i>automatic cover</i> according to the <i>benefits</i> applicable to the card used to buy your <i>public transport carrier</i> ticket plus the <i>optional top up cover</i> that you have bought (where applicable). |
| Travel companion | A person who is also insured under a Virgin Money travel policy who is travelling with you or who has arranged to travel to the same destination on the same date and on the same <i>public transport carrier</i> . |
| Travel insurance certificate | A document that is part of this policy that sets out your details, details of the <i>insured journey</i> , the premiums, and the <i>schedule of benefits</i> . |
| Travel supplier | Any one or more of the following licensed operators in South Africa: <ul style="list-style-type: none"> • A scheduled airline, exiting South Africa including all connecting and onward flights forming part of the <i>insured journey</i>. (This excludes chartered airlines); |

| | |
|----------------|---|
| | <ul style="list-style-type: none">• A cruise line;• A rail or coach operator;• A car rental company;• A hotel booked before you start your <i>insured journey</i>. |
| War | A conflict carried on by force as between nations or military forces or between parties within a nation whether declared or not. |
| Warrant | Guarantee facts or conditions that we can rely on as true. |

E. General terms and conditions

These general terms and conditions apply to the whole policy. There are also extra terms and conditions for each specific section. You must comply with both the general and the specific terms and conditions of your policy.

1. Information you must give us

You must give relevant, true and complete information

- 1.1 You must give us relevant, complete and true information about yourself and *insured travellers* when you buy this policy and when you claim.
- 1.2 Relevant information is any information that:
 - 1.2.1 a reasonable person would consider is important to give to an insurance company;
 - 1.2.2 might impact on your policy or any claims.Examples of relevant information are age, health conditions, taking part in *hazardous activities*. These are examples only and not a full list of what relevant information is. If you are in doubt, rather tell us.
- 1.3 The information can be given to us by phone, email, letter, or in person. We have the right to treat all information contained in your *travel insurance certificate* as being true and complete. If you authorise anyone else to contact us, you must make sure that we get information that is relevant, complete and true.

Tell us about any changes to the information you give us

- 1.4 You must tell us immediately that there are changes to any information we have on record for you and *insured travellers*.

Our rights if you do not comply

- 1.5 If you do not give us relevant, complete and true information, or if you do not immediately let us know of any changes, we have the right to do any one or more of the following:
 - 1.5.1 Change certain terms and conditions of your policy;
 - 1.5.2 Cancel your policy or any section of your policy from any date we choose. We have the right to keep your premiums for the insurance you have had until the date of cancellation;
 - 1.5.3 Treat your policy as if it had never started. In this case, we will refund your premiums;
 - 1.5.4 Not pay your claim;
 - 1.5.5 Recover any amounts we have paid for previous claims on this policy if those claims were based on incomplete or false information that you gave us.

2. You give us your consent to share your information

- 2.1 When you qualify for travel insurance from us, you give us your consent to share information about you. We only do so in line with the Bryte privacy policy which is available on our website www.brytesa.com. We can also email, fax or post it to you on request.

We use your information for the following purposes only:

- 2.1.1 To manage your policy;
- 2.1.2 To improve our services to you and other customers (through research and analysis of your information);
- 2.1.3 To protect our interests;
- 2.1.4 To prevent and detect fraud, money laundering and other crime;
- 2.1.5 To meet our obligations to any regulatory authority.

- 2.2 By applying for insurance with us and at any time during and after the *period of insurance*, you agree that we have the right to share personal information about you with any legitimate sources. You *warrant* that you have received permission from every *insured traveller* that we may share their personal information.
- 2.3 We undertake to only share your personal information with legitimate sources for the purposes of this insurance contract. Examples of legitimate sources are other insurers, financial institutions, medical institutions and crime bureaus.
- 2.4 We have the right to share your personal information at any time if there is a legal requirement to do so.

3. When insurance starts and ends

For all sections except Section 4.1: The insured journey is cancelled

- 3.1 The *period of insurance* for *automatic cover* starts on the day of your *insured journey*. The maximum *period of insurance* is 90 days if you did not buy *optional top up cover*.
- 3.2 The *period of insurance* for *optional top up benefits* starts on the start date shown on your *travel insurance certificate*. The maximum *period of insurance* is 90 days. Your insurance ends on the earliest of the following dates:
 - 3.2.1 The end date stated on the *travel insurance certificate*;
 - 3.2.2 The date you complete your *insured journey*;
 - 3.2.3 The date your policy is cancelled by you or us.

For Section 4.1: The insured journey is cancelled

- 3.3 Cover under Section 4.1: The *insured journey* is cancelled starts one day after you bought your *optional top up cover*. You may claim for cancellation until such time that you board your *public transport carrier* for departure.

Extending your policy (for all sections)

- 3.4 You can ask us to extend this policy by applying for an extension. You must apply for an extension at least 24 hours before the end date of the policy. We can change any terms and conditions, including premiums, *benefit limits* and exclusions of this policy at the time of the extension. The policy cannot be extended beyond 90 days.

Cancelling your policy (for all sections)

- 3.5 You can cancel this policy only if all of the following conditions are met:
 - 3.5.1 If you purchased one of the optional top up plans, you can cancel 14 days before the start date shown on the *travel insurance certificate*;
 - 3.5.2 You have not brought a claim under the policy. You can contact Virgin Money Travel on 0861 887 283 or email virginmoneytravel@brytesa.com to cancel your policy.
- 3.6 We may cancel this policy by written notice at any time before the start date shown on the *travel insurance certificate*. We will refund you with the premium you paid for the policy.

4. Conditions of cover

4.1 Automatic cover

- 4.1.1 *Automatic cover benefits* are subject to you buying your return *public transport carrier* ticket with your Virgin Money card.
- 4.1.2 Your *immediate family* or *travel companion* travelling with you on the same *insured journey* will share cover. A maximum of 5 children can be covered.
- 4.1.3 You do not qualify for *automatic cover* if you did not use your Virgin Money card to pay for your *public transport carrier* ticket. You may however buy the *optional top up benefits* by paying with your Virgin Money card.
- 4.1.4 You only qualify for *automatic cover benefits* when your *insured journey* begins and ends in South Africa.

4.2 Optional top up cover

- 4.2.1 If you did not buy your *public transport carrier* ticket with your Virgin Money card, you can buy the *optional top up cover* by paying with your Virgin Money card.
- 4.2.2 *Optional top up cover* has to be bought for each traveller including children travelling with you on the same *insured journey*.
- 4.2.3 The premium for the *optional top up cover* is shown on your *travel insurance certificate*. You are not insured until we receive your premium.
- 4.2.4 We may ask for proof of payment of your premium.

5. Paying claims

- 5.1 We pay only for valid claims. We do not pay you more than the *benefit limits*.
- 5.2 We pay the *benefit* to you except where you claim for emergency medical and related expenses while on an *insured journey*. In this case, we pay the *benefit* to the provider of the *medical expenses*. After we have paid the *benefit* for a valid claim, we have no further legal responsibility to you or to anyone else.
- 5.3 We pay the *benefit* to you except when you claim for legal responsibility to a third party while on an *insured journey*. In this case we pay the *benefit* to the person who claims for legal responsibility to a third party. After we have paid the *benefit*, we have no further legal responsibility to you or anyone else.
- 5.4 We only pay the *total limit of all claims* for any one *accident* or series of *accidents* caused by one event for each travel party or *family*.
- 5.5 If we issue two or more travel policies for the same *insured journey* that apply to the same claim, then the most we pay is the highest *benefit limit* shown in one of the policies. We only pay under one policy.
- 5.6 When your children are travelling with you on the *automatic cover* on the same *insured journey* we only pay the *total limit of all claims* for you and your children. This applies to each *insured traveller* named on the *travel insurance certificate*. Where the Short Term Insurance Act (53 of 1998) places limits for insurance for a *child*, we only pay up to these limits.
- 5.7 For *permanent total disability* of a *child*, the most we pay is 20% of the *benefit limit*.
- 5.8 For death of a *child*, the most we pay is the lower amount of either:
 - 5.8.1 20% of the *benefit limit*; or
 - 5.8.2 The amount allowed by law at the *date of loss*.
- 5.9 You are responsible for any taxes on *benefit* payments.
- 5.10 We do not pay any interest on *benefit limits*.

6. If you have other insurance

This clause does not apply to Personal accident (Section 2).

- 6.1 The policy operates on a “first response basis” for emergency medical and related expenses. This means that in a medical emergency we will assist you but any expenses incurred will be recovered from *other insurance* you might have in place. If any claim under this policy is covered by *other insurance*, this policy will be deemed to be in *excess* of your *other insurance* and you will have to claim against your *other insurance* first. For example if an airline is responsible for all or some of your claim, you must claim against the airline first. We pay our proportion of the claim where we share legal responsibility with the airline. The amount we pay is the *benefit limit* less the amount the airline is responsible for.
- 6.2 When you claim on this policy, you must tell us about any *other insurance* you may have that insures you for the *insured event*. You must transfer to us all your rights to claim from those insurers. This transfer is known in law as a subrogation. The cession must allow us to do all things necessary to claim against the other insurers, including bringing legal action against them if they do not pay their proportion of the claim.

- 6.3 If we have already paid the claim in full to you, your rights to claim from other insurers are automatically transferred to us. This means we can claim against those insurers in your name. See paragraph 7 below.
- 6.4 You must co-operate fully with us when we exercise our rights to claim against other insurers. This includes:
- 6.4.1 Not doing anything that negatively affects or limits our rights;
 - 6.4.2 Giving us whatever information and documents we ask you for;
 - 6.4.3 Signing any document that we may give you for us to exercise our rights;
 - 6.4.4 Giving us permission to contact any of the other insurers about the claim and to contact any third parties that you may have a claim against;
 - 6.4.5 We reserve the right to confirm your other short term insurance.

7. Conducting legal and settlement proceedings in your name

We have the right to start or take over and conduct any legal proceedings and settlements in your name. (This is known in law as subrogation.) We have the right to do so before or after we have paid a claim. You must do everything that we reasonably ask for to give effect to this right.

8. Public transport carrier tickets

We have the right to use your *public transport carrier* ticket to limit our expenses.

9. Payments made in South African Rand

- 9.1 All *benefits* except for emergency medical and related expenses are paid in South Africa and in Rand (ZAR), even if the event happened outside South Africa. The exchange rate that we use is calculated on the date that you incur expenses in a foreign currency.
- 9.2 You must pay premiums and the *excesses* in South African Rand (ZAR).

10. The contract is agreed in South Africa

- 10.1 For an *international journey*, the *insured journey* must begin and end in South Africa.
- 10.2 You must be a legal resident in South Africa when you buy the policy except when you buy an inbound policy
- 10.3 The laws of South Africa govern this policy.
- 10.4 South African courts have the exclusive authority to hear matters arising from this policy. (This authority is known in law as jurisdiction.)

F. Events and items we do not insure

These are general events and items we do not insure you for. They apply to the whole policy. Please also check the specific sections (1 –) for specific exclusions under those sections.

1. **Fraud and dishonesty**

We do not pay for claims that are based on fraud or dishonesty. This includes any claims for events that you, or any person colluding with you, bring about deliberately so that you can make a claim. (Colluding means to act together with another person or people to achieve a dishonest or fraudulent outcome.)

2. **Breaking the law**

We do not pay for claims arising from you deliberately breaking the law in the country you are travelling in.

3. **Consequential loss**

We do not pay for consequential loss. Consequential loss is loss or damage that is not directly caused by an *insured event*.

4. **Normal travel expenses**

We do not pay for any expenses that you would normally spend on a journey.

5. **Travelling other than as a fare-paying passenger**

We do not pay you for claims if you are:

- 5.1 Travelling by air as part of an aircraft crew or travelling in a non-scheduled aircraft;
- 5.2 Travelling as a crew member on a ship;
- 5.3 Travelling illegally.

6. **Emigration**

We do not accept claims if the intention of the *insured journey* is to emigrate. We do, however, pay for emergency medical and related expenses for the first 31 days after you have arrived in your new *country of residence*. To receive payment, you must have bought *optional top up cover* that covers you for 31 days after your arrival in your new *country of residence*. We only pay for emergency medical and related expenses that your medical aid would have paid if the *insured event* happened to you in South Africa.

7. **Medical and related expenses for treatment in South Africa**

We do not pay for the medical and related expenses you incur in South Africa before the start date of the *insured journey*.

8. **Medical conditions you had before insurance started**

This section does not apply if you have bought the *optional top up cover* that includes cover for pre-existing medical conditions.

We do not insure any medical conditions you had before your travel insurance started. (These are called pre-existing medical conditions.) A pre-existing medical condition includes any doctor's consultation or medical advice, treatment, including prescription medication, you received from a *medical practitioner* for any chronic or recurring *illness or injury* during the year before the insurance under this policy started.

We do not insure claims arising from or relating to any medical condition where you are travelling for the purpose of or getting *medical treatment* for, even when this is not the only reason for the *insured journey*.

9. **Specific medical conditions**

We do not pay for claims caused by or resulting from any of the following:

- 9.1 Travelling when you have been advised by a *medical practitioner* not to do so;
- 9.2 Travelling when you are unfit to do so;

- 9.3 Pregnancy and giving birth. However, we do insure unexpected medical complications and emergencies that take place in the first 26 weeks of the pregnancy;
- 9.4 Sexually transmitted diseases;
- 9.5 AIDS and HIV and any related *illness* or conditions, however you contracted them;
- 9.6 Mental or nervous disorders or *illness* such as psychiatric disorders, depression, anxiety, stress, personality disorders, mental retardation, autism, substance use disorders, psychosexual disorders, adjustment disorders or other mental disorders or *illness* determined by a qualified member of the South African Society of Psychiatry;
- 9.7 If you are 70 years or older, any cardiac or cardio vascular or vascular or cerebro-vascular *illness* or consequences or complications that can reasonably be related to these conditions;
- 9.8 If you have received medical advice or treatment (including medication) for hypertension in the 12 months before the start of the *insured journey* unless you have bought the *optional top up cover* that includes cover for pre-existing medical conditions.

10. Causing harm to yourself

We do not pay for claims arising from any of the following:

- 10.1 You committing or attempting to commit suicide;
- 10.2 You intentionally inflicting *injury* or harm on yourself;
- 10.3 You exposing yourself deliberately to danger (except in an attempt to save human life).

11. Under the influence of alcohol or drugs

We do not pay for claims arising from any of the following:

- 11.1 If you are under the influence of alcohol with more than the legal limit of alcohol in your blood or breath at the time of the *insured event*. The legal limit that applies is the legal limit of the country in which the *insured event* took place;
- 11.2 If you are under the influence of drugs or narcotics unless these were administered or prescribed by a *medical practitioner* and taken according to the directions of the *medical practitioner*;
- 11.3 Abuse of anything that may influence your judgement or control including alcohol abuse, substance abuse, solvent abuse, or drug abuse.

12. Two-wheeled motor vehicles

We do not pay for claims arising from you using a two-wheeled motor vehicle if at the time of the *insured event* any one or more of these conditions existed:

- 12.1 The person in control of the two-wheeled motor vehicle did not have a valid license for the vehicle;
- 12.2 You were not wearing a crash helmet;
- 12.3 You were taking part in a race or *hazardous* driving;
- 12.4 You were off-road.

13. Manual labour and professional sport

We do not pay for claims resulting directly or indirectly from the following:

- 13.1 Manual labour: We do not pay for claims resulting directly or indirectly from your employment as a manual labourer. Manual labour includes skilled labourers who use or operate machinery (whether mechanical or non-mechanical).
- 13.2 Professional sports: We do not pay for claims resulting directly or indirectly from you taking part in any sport as a professional sports player. A professional sports player is a person who earns more than 50% of their income from playing sport.

14. Insolvency of travel supplier or airline

Unless you have insurance under Section 12: *Insolvency* insurance, we do not pay for claims arising from the *insolvency* of the *travel supplier* or any other organisation involved in the *insured journey*.

15. Military, war and similar events

We do not pay for claims caused by or resulting from you being in active service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation.

We do not pay for claims caused by or resulting from *war*, invasion, act of foreign enemy, hostilities, rebellion, revolution, insurrection or military or usurped power. However, you are insured for 7 days from the start of the hostilities if you did not expect or could not reasonably have known of these events abroad and do not actively take part in them.

16. Nuclear material

We do not pay for claims resulting directly or indirectly from ionising, radiation, radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel where your exposure could have reasonably been avoided. Combustion includes any self-sustaining process of nuclear fission.

17. Poisonous, biological or chemical materials

We do not pay for claims resulting directly or indirectly from the release, dispersal or application of pathogenic or poisonous biological or chemical materials where your exposure could have reasonably been avoided.

18. Search and rescue costs

We do not pay for claims for search and rescue costs.

19. Bryte sanctions clause

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or *benefit* to any insured or other party to the extent that such cover, payment, service, *benefit* and/or *business* or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

20. Taking part in sports, hazardous activities or adventure sports

20.1 Table 1 and 2 – Sports, hazardous activities or adventure sports we do insure

The sports, *hazardous activities* or adventure sports listed in Table 1 and 2 below are automatically included in your insurance. These activities are only covered for leisure purposes.

20.2 Table 3 – Sports, hazardous activities or adventure sports we do insure but with limited benefits

The sports, *hazardous activities* and adventure sports reflected in Table 3 below do not cover Under Section 2 Personal accident.

20.3 Table 4 – Sports, hazardous activities or adventure sports we do not insure

We do not pay any claims from you taking part in any of the activities listed under Table 4 below.

20.4 Table 5 – Specific conditions for sports, hazardous activities and adventure sports we do insure

There are specific conditions that apply to certain sports, *hazardous activities* and adventure sports.

Specific Conditions

1. We do not pay any claims for sprains, strains or physiotherapy that results from you taking part in any sports, *hazardous activities* or adventure sports.
2. We only pay claims if you are 69 years or younger and follow the safety guidelines for the activity you are taking part in.
3. We do not pay claims as a result of mountaineering that requires the use of ropes, crampons or ice axes.
4. Approval must be obtained for all mountaineering activities not reflected in the tables below.

If you have any questions or you want to take part in a sport or activity not shown in the tables, please contact us on 0861 887 283 or e-mail virginmoneytravel@brytesa.com before participating.

| Sports, hazardous activities and adventure sport activities | Table 1: Activities we do insure under Section 1: Emergency medical and related expenses | Table 2: Activities we do insure under Section 2: Personal accident | Table 3: Activities we do not insure under Section 2: Personal accident | Table 4: Activities we do not insure | Table 5: Specific conditions that apply to certain activities |
|--|---|--|--|---|--|
| Abseiling | ✓ | ✓ | | | Must be accompanied by professional organisers |
| Archery | ✓ | ✓ | | | |
| Badminton | ✓ | ✓ | | | |
| Basketball | ✓ | ✓ | | | |
| Biathlon | ✓ | ✓ | | | |
| Black or off piste skiing and snowboarding | ✓ | | ✓ | | |
| Body building | ✓ | ✓ | | | |
| Bowling | ✓ | ✓ | | | |
| Bungee jumping | ✓ | | ✓ | | Maximum of 3 jumps during any one trip |
| Cage diving | ✓ | | ✓ | | Must be accompanied by official organisers/ guides |
| Camel riding | ✓ | ✓ | | | |
| Canoeing | ✓ | ✓ | | | |
| Canopy walking or treetop walking | ✓ | ✓ | | | |
| Catamaran sailing | ✓ | ✓ | | | |
| Clay pigeon shooting | ✓ | ✓ | | | No personal liability cover |

| Sports, hazardous activities and adventure sport activities | Table 1: Activities we do insure under Section 1: Emergency medical and related expenses | Table 2: Activities we do insure under Section 2: Personal accident | Table 3: Activities we do not insure under Section 2: Personal accident | Table 4: Activities we do not insure | Table 5: Specific conditions that apply to certain activities |
|--|---|--|--|---|--|
| Cliff jumping or diving | | | | ✓ | |
| Competitive basketball | ✓ | ✓ | | | |
| Competitive biathlon | ✓ | ✓ | | | |
| Competitive cricket | ✓ | ✓ | | | |
| Competitive fencing | ✓ | ✓ | | | |
| Competitive field athletics | ✓ | ✓ | | | |
| Competitive handball | ✓ | ✓ | | | |
| Competitive running | ✓ | ✓ | | | |
| Competitive softball | ✓ | ✓ | | | |
| Competitive squash | ✓ | ✓ | | | |
| Competitive swimming | ✓ | ✓ | | | |
| Competitive tennis | ✓ | ✓ | | | |
| Competitive waterpolo | ✓ | ✓ | | | |
| Cricket | ✓ | ✓ | | | Cover provided if part of a non-professional tournament |
| Cross country running | ✓ | ✓ | | | |
| Cycling | ✓ | ✓ | | | |
| Dancing | ✓ | ✓ | | | No cover for professional dancing |
| Darts | ✓ | ✓ | | | |
| Deep sea fishing | ✓ | ✓ | | | |
| Dog sledding | ✓ | ✓ | | | |

| Sports, hazardous activities and adventure sport activities | Table 1: Activities we do insure under Section 1: Emergency medical and related expenses | Table 2: Activities we do insure under Section 2: Personal accident | Table 3: Activities we do not insure under Section 2: Personal accident | Table 4: Activities we do not insure | Table 5: Specific conditions that apply to certain activities |
|--|---|--|--|---|--|
| Elephant riding or trekking | ✓ | | ✓ | | Must be accompanied by official organisers/ guides |
| Fencing | ✓ | ✓ | | | Must wear appropriate safety equipment/gear |
| Field hockey | ✓ | | ✓ | | |
| Fishing from the shore | ✓ | ✓ | | | |
| Free diving | | | | ✓ | |
| Freestyle skiing | | | | ✓ | |
| Go-karting | ✓ | | ✓ | | Indoor with engine capacity of 200cc or less |
| Golf | ✓ | ✓ | | | |
| Gorge swimming or walking | ✓ | | ✓ | | |
| Gorilla trekking | ✓ | | ✓ | | Must be accompanied by official organisers/ guides |
| Gymnastics | ✓ | ✓ | | | Cover provided if part of a non-professional tournament |
| Handball | ✓ | ✓ | | | |
| Hang gliding | | | | ✓ | |
| High diving | ✓ | | ✓ | | |
| Hiking below 4,000 metres | ✓ | ✓ | | | |
| Hockey | ✓ | ✓ | | | Cover provided if part of a non-professional tournament |
| Horse jumping | | | | ✓ | |
| Horse racing | | | | ✓ | |
| Horse riding and horseback safaris but not polo | ✓ | | ✓ | | Must wear a hard hat |

| Sports, hazardous activities and adventure sport activities | Table 1: Activities we do insure under Section 1: Emergency medical and related expenses | Table 2: Activities we do insure under Section 2: Personal accident | Table 3: Activities we do not insure under Section 2: Personal accident | Table 4: Activities we do not insure | Table 5: Specific conditions that apply to certain activities |
|--|---|--|--|---|--|
| Hot air ballooning | ✓ | | ✓ | | |
| Hunting | | | | ✓ | |
| Ice climbing | | | | ✓ | |
| Ice diving | | | | ✓ | |
| Ice hockey | ✓ | | ✓ | | |
| Ice skating | ✓ | ✓ | | | Must be on a recognised ice rink |
| Iron man | ✓ | | ✓ | | |
| Jogging | ✓ | ✓ | | | |
| Kayaking in open water or deep sea within territorial waters | ✓ | ✓ | | | |
| Kayaking - extreme or white water rafting in white water | ✓ | | ✓ | | |
| Kite surfing over land and water | ✓ | ✓ | | | |
| Leisure 4X4 off road excursions | ✓ | ✓ | | | |
| Marathon running | ✓ | | ✓ | | |
| Martial arts | ✓ | | ✓ | | |
| Microlite flying | | | | ✓ | |
| Motor racing | | | | ✓ | |
| Mountain biking – non competitive | ✓ | | ✓ | | Must be on recognised routes. No cover for downhill racing, biking or vertical paths |
| Mountain biking – competitive | | | | ✓ | |
| Mountaineering up Kilimanjaro | ✓ | ✓ | | | |
| Muaythai | | | | ✓ | |
| Netball | ✓ | ✓ | | | |

| Sports, hazardous activities and adventure sport activities | Table 1: Activities we do insure under Section 1: Emergency medical and related expenses | Table 2: Activities we do insure under Section 2: Personal accident | Table 3: Activities we do not insure under Section 2: Personal accident | Table 4: Activities we do not insure | Table 5: Specific conditions that apply to certain activities |
|--|---|--|--|---|--|
| Parachute jumping | | | | ✓ | |
| Paragliding | | | | ✓ | |
| Parasailing over land | | | | ✓ | |
| Parasailing over water | ✓ | | ✓ | | |
| Pentathlon | ✓ | | ✓ | | |
| Polo | ✓ | | ✓ | | |
| Powerboat racing | | | | ✓ | |
| Power lifting | ✓ | ✓ | | | |
| Professional sports of any kind | | | | ✓ | |
| Quad biking | ✓ | | ✓ | | |
| Rock climbing – solo or freestyle or without ropes | | | | ✓ | |
| Roller blading | ✓ | ✓ | | | |
| Rowing | ✓ | ✓ | | | |
| Rugby | ✓ | ✓ | | | Cover provided if part of a non-professional tournament |
| Running with bulls | | | | ✓ | |
| Safari trekking on foot or in a vehicle | ✓ | | ✓ | | Must be organised by a recognised tour operator |
| Sailing for leisure | ✓ | ✓ | | | Within territorial waters |
| Sand dune boarding, surfing or skiing | ✓ | | ✓ | | |
| Scuba diving as a licensed diver in water less than 50 metres deep | ✓ | ✓ | | | |

| Sports, hazardous activities and adventure sport activities | Table 1: Activities we do insure under Section 1: Emergency medical and related expenses | Table 2: Activities we do insure under Section 2: Personal accident | Table 3: Activities we do not insure under Section 2: Personal accident | Table 4: Activities we do not insure | Table 5: Specific conditions that apply to certain activities |
|--|---|--|--|---|---|
| Scuba diving as an unlicensed diver but supervised and in water less than 18 metres deep | ✓ | ✓ | | | |
| Show jumping | ✓ | | ✓ | | |
| Skate boarding | ✓ | ✓ | | | |
| Sky surfing | | | | ✓ | |
| Skiing and snowboarding on red and blue slopes | ✓ | ✓ | | | |
| Sky diving | | | | ✓ | |
| Snooker | ✓ | ✓ | | | |
| Snorkeling | ✓ | ✓ | | | |
| Snowmobiling | ✓ | | ✓ | | <p>Must wear appropriate gear such as windproof outer layers, gloves, boots, helmet and goggles. The following conditions apply:</p> <ul style="list-style-type: none"> • No riding near thin ice or open water; • No night riding • No riding in fog or bad mist; no riding on snow banks or drifting |
| Soccer | ✓ | ✓ | | | |
| Softball | ✓ | ✓ | | | |
| Squash | ✓ | ✓ | | | |
| Street luge | | | | ✓ | |

| Sports, hazardous activities and adventure sport activities | Table 1: Activities we do insure under Section 1: Emergency medical and related expenses | Table 2: Activities we do insure under Section 2: Personal accident | Table 3: Activities we do not insure under Section 2: Personal accident | Table 4: Activities we do not insure | Table 5: Specific conditions that apply to certain activities |
|--|---|--|--|---|--|
| Surfing | ✓ | | ✓ | | |
| Swimming | ✓ | ✓ | | | |
| Swimming with dolphins | ✓ | ✓ | | | |
| Table tennis | ✓ | ✓ | | | |
| Tennis | ✓ | ✓ | | | |
| Tenpin bowling | ✓ | ✓ | | | |
| Trekking up to 4,000 metres without need for ropes, pulley or climbing equipment | ✓ | ✓ | | | |
| Triathlon | ✓ | | ✓ | | |
| Ultimate frisbee | ✓ | ✓ | | | |
| Volleyball | ✓ | ✓ | | | |
| Wake boarding | ✓ | | ✓ | | No personal liability cover |
| War games | ✓ | ✓ | | | Must wear eye protection |
| Water polo | ✓ | ✓ | | | |
| Water skiing | ✓ | | ✓ | | |
| Windsurfing | ✓ | ✓ | | | |
| Wrestling | ✓ | | ✓ | | |
| Yachting | ✓ | ✓ | | | |
| Yoga | ✓ | ✓ | | | |
| Zip lining | ✓ | ✓ | | | Must be supervised and adequate safety equipment used |

G. How to claim

Before you claim, check these terms and conditions, the specific exclusions under each section, your *travel insurance certificate*, including the *schedule of benefits*, and any written changes to your policy to find out if you are insured. If you have a valid claim and you follow the proper process for claiming below, we will pay your claim. **The most we pay for any insured event is the benefit limit shown on the schedule of benefits.**

1. Tell us about your claim

1.1 You must give us notice in writing:

1.1.1 Within 90 days of an *accident* that might give rise to a claim under Section 2: Personal accident of this policy.

1.1.2 Within 30 days of any other *insured event*.

1.2 We only pay a *benefit* for death if we receive a death certificate within 90 days of the *insured event*. We have the right to have a coroner or relevant *medical practitioner* examine the body. (This is known as a post-mortem examination or an autopsy.)

2. Fill in a claim form and give us proof

You can call Virgin Money Travel Claims on 011 370 9205 to get a claim form faxed, posted or emailed to you.

You must, at your own cost, give us all proof that we ask for about the *insured event*. Please see the table on page 29 for the documents we need.

3. Undergo medical examinations

If we ask you to, you must go for medical examinations relating to your *injury* or *illness*. We pay for the medical examinations we ask you to attend. We own any medical report that results from the examination. It will be treated as our confidential information but you may ask for a copy at any time.

After an *accident*, you must visit a *medical practitioner* and undergo any treatment the *medical practitioner* considers necessary. You must undergo the *medical treatment* within a reasonable time. If you do not undergo the suggested treatment within a reasonable time, we have the right to refuse to pay for any treatments.

4. Report crimes to the police

You must report all criminal events to the police in the country where the *insured event* occurred. You must give us a copy of the police report when we ask for it.

5. Do not admit legal responsibility to third parties

5.1 After an *insured event*:

5.1.1 Do not tell any third party that you were at fault;

5.1.2 Do not offer to settle or pay a third party's claim against you without our written consent;

5.1.3 Do not make any promises of payment or *indemnity* to anyone else relating to the *insured event*.

5.2 If you do any of these, we have the right to reject your claim and any third party's claim. This is because, by doing any of these, you might open yourself up to claims against you. This could include claims or charges being brought against you by a third party or the police. By admitting legal responsibility, you could negatively affect our negotiations with third parties. You might not be responsible, even when you think you are, or you might have less legal responsibility than you believe.

6. Table showing proof we need for claims

| A. Benefit section | B. Proof we need |
|---|---|
| For all claims | <ol style="list-style-type: none"> 1. A completed claim form that you have signed; 2. Copies of your <i>travel insurance certificate</i> (where applicable); 3. Copies of your <i>public transport carrier</i> ticket (air ticket, train ticket, bus ticket, cruise ticket, etc); 4. Copy of a cancelled cheque or a letter from your bank confirming your bank details; 5. Copies of all receipts and invoices you received from your travel agent or tour operator; 6. Copy of your Virgin Money card bank statement reflecting the purchase of your <i>public transport carrier</i> ticket; 7. Proof of your <i>other insurance</i>. |
| Section 1: Emergency medical and related expenses | <ol style="list-style-type: none"> 1. Comprehensive medical report from treating doctor (diagnosis); 2. Report from your local medical officer stating what treatment was received 12 months before the start date of the policy; 3. Proof of costs incurred for <i>medical expenses</i>; 4. Detailed description of the event that led you to seek <i>medical treatment</i>; 5. Proof of cost of telephone calls; 6. Details of your medical aid (if any). |
| Section 2: Personal accident | <ol style="list-style-type: none"> 1. Medical reports; 2. Death certificate showing the cause of death; 3. Inquest and post-mortem reports when they become available; 4. Police report if death is due to an <i>accident</i>. The police station and reference number if death being criminally investigated; 5. Blood alcohol results if the <i>insured traveller</i> was the driver in a motor vehicle <i>accident</i>. |
| Section 3: Absa Travel Assist services | <ol style="list-style-type: none"> 1. Copies of receipts for expenses incurred; 2. In the case of death, a copy of the death certificate indicating the cause of death and all medical reports. |
| Section 4: Cancelling or cutting short the <i>insured journey</i> | <ol style="list-style-type: none"> 1. Relevant medical certificates or death certificates in the case of death; 2. Proof of deposits that you cannot recover; 3. Proof of accidental damage to your immovable property. |
| Section 6: <i>Baggage, money, bank cards, travellers' cheques, travel documents and baggage delay</i> | <ol style="list-style-type: none"> 1. Copy of the airline report or property irregularity report (this is the written acknowledgment of legal responsibility by airlines); 2. Copy of the police or relevant authority report if the loss or theft or damage is not related to the <i>public transport carrier</i>; 3. Any written settlement offer from the <i>public transport carrier</i>; 4. A detailed description of missing <i>personal belongings</i>; 5. For jewellery claims, original or certified copies of evaluation certificates issued before the start date (or some other form of proof we agree to); 6. Receipts for essential expenses you incur; |

| A. Benefit section | B. Proof we need |
|--|---|
| | <ol style="list-style-type: none"> 7. Receipts for new items and quotes for replacement items; 8. A copy of the stamped pages of the passport showing your departure and arrival dates; 9. Proof of ownership of electronic items including laptops, notebooks, iPads, cameras, cell phones or similar equipment; 10. Proof from your cell phone service provider that your phone has been blacklisted. |
| Section 7: Travel delay and missed connection | <ol style="list-style-type: none"> 1. Letter from the <i>public transport carrier</i> giving the reason and length of delay; 2. Any written settlement offer or compensation from the <i>public transport carrier</i>; 3. Receipts for essential expenses. |
| Section 8: Legal responsibility to third parties | <ol style="list-style-type: none"> 1. Copies of any legal documents you receive, for example a lawyer's letter, a letter of demand, a summons; 2. A written description of the <i>insured event</i>; 3. Any written settlement offer you may get. |
| Section 9: <i>Hijack</i> | <ol style="list-style-type: none"> 1. Copy of police or relevant authority report. |

7. If we do not accept your claim

- 7.1 If we reject your claim, we will inform you in writing. You have the right to object to our decision. Your objection must be in writing and we must receive it within 90 days of the date of the rejection letter.
- 7.2 You may write to our Compliance Officer or the Short-Term Insurance Ombudsman if you are not satisfied with the outcome of your claim.
- 7.2 If the matter is not resolved and you choose to start legal proceedings against us, you must do so within six months from the end of the 90-day period for the objection.
- 7.3 All time limits will be on hold while a rejected claim is being considered by your legal representative or by the Ombudsman.

Specific benefits of the policy

Please note that the sections listed below only apply if they are listed in your *schedule of benefits* for the relevant *benefit* plan you qualify for or bought.

Section 1

Emergency medical and related expenses

Definitions

| | |
|---|---|
| Emergency medical expenses | All reasonable expected costs that we alone decide are medically necessary for <i>illness</i> or <i>injury</i> on an <i>insured journey</i> . |
| Hospital | <p>Any legally constituted establishment that operates according to the laws of the country in which it is situated. It must meet all of the following criteria to be recognised as a <i>hospital</i>:</p> <ol style="list-style-type: none"> 1. It operates primarily for receiving, caring for and treating sick and injured people as <i>in-patients</i>; 2. It admits <i>in-patients</i> only under the supervision of a <i>medical practitioner</i>; 3. It maintains organised facilities for the medical diagnosis and treatment of sick and injured people and, where appropriate, provides on-site facilities for major surgery; 4. It provides full-time nursing services by or under the supervision of a staff of nurses; 5. It is not a day clinic, health hydro or nature clinic; 6. It is not a mental institution, an institution maintained primarily for the treatment of psychiatric diseases, or the psychiatric department of a <i>hospital</i>; 7. It is not a place for the treatment of chemical dependency or an establishment or a special unit of a <i>hospital</i> used primarily as a place for treatment of drug addicts or alcoholics; 8. It is not a hospice, a frail care centre, a rest home or nursing, convalescent-assisted living or extended care facility. |
| Reasonable and expected medical expenses | <p>The standard costs that are medically required for treatment, including the costs of supplies and medical services. We do not pay for costs that are more than either of the following:</p> <ol style="list-style-type: none"> 1. The usual level of costs for similar treatment, supplies and medical services in the locality where the costs are incurred; 2. The costs for treatment that would have been charged if you did not have insurance. |

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

1.1 Emergency medical and related expenses

We pay for *emergency medical expenses* you incur because of *illness* or *injury* while travelling on an *insured journey*.

We also pay for reasonable additional accommodation if your trip is extended beyond your scheduled return date due to medical reasons.

1.2 Emergency medical and related expenses for a medical condition that existed before your insured journey

If you need *emergency medical treatment* due to a sudden and unexpected acute onset of a medical condition that existed before your *insured journey*, we pay the *reasonable and expected medical expenses* you incurred while in *hospital*.

Conditions

1. This section only applies if you have purchased the optional top up plan as is shown on the *schedule of benefits*.
2. You must be in *hospital* as an *in-patient* for longer than 48 hours.
3. Your *hospital* admission must not merely be for any form of nursing, convalescence, rehabilitation, rest or extended care.

1.3 Medical evacuation, transport to medical centres, return to South Africa

We pay emergency transport that you need if you suffer an *illness* or *injury*. We will do one or more of the following:

1. Transfer you to another location to get necessary *medical treatment*;
2. Return you to South Africa;
3. Pay for the cost of the emergency transport service, including the necessary accompanying medical staff.

Conditions

- 1.3.1 We only pay if you have received our consent before you use the emergency transport.
- 1.3.2 We may decide where and how to move you depending on the medical advice you receive.
- 1.3.3 We may use your return ticket towards this emergency transport.

1.4 Optical expenses

We pay emergency optical treatment given by a *medical practitioner*. Where you need optical treatment because of *illness* or *injury* while on an *insured journey*, these expenses will form part of the *benefit limit* stated in the *schedule of benefits*.

Emergency optical expenses are all reasonable and expected medical costs that a *medical practitioner* considers necessary to treat a sudden optical *illness* or *injury* you suffer on an *insured journey*.

1.5 Dental expenses

We pay for emergency dental treatment given by a *medical practitioner* to restore dental function or ease pain. Where you need dentistry to restore dental function or ease pain because of *illness* or *injury* while on an *insured journey*, these expenses will form part of the *benefit limit* stated in the *schedule of benefits*.

Emergency dental expenses are all reasonable and expected medical costs that a *medical practitioner* considers necessary to treat a sudden dental *illness* or *injury* you suffer on an *insured journey*.

Exclusions for this benefit

We do not pay for fillings or crowns made of precious metal.

1.6 Hospital cash

We pay for your *hospital* stay as an *in-patient* if the *medical practitioner* decides it is necessary to diagnose and treat an *injury* or *illness* you suffered from while on an *insured journey*. We pay the *benefit limit* for each full day that you are in *hospital*. For this *benefit*, a day is a period of 24 hours starting from the time you are admitted and continuing until you are discharged. We only pay for full days so if you remain in *hospital* for a portion of a day, that time is not counted. For example, if you are in *hospital* as *in-patient* for 58 hours, we will pay only for two 24-hour periods (48 hours). We do not pay for the remaining 10 hours you are in *hospital*.

Specific conditions for Section 1

1. You must obtain written consent from us before you incur expenses over R5,000. If you do not get this written consent, we do not pay more than R5,000.
2. We pay medical and related expenses until you are advised by a *medical practitioner* that we appoint, that you can return to South Africa. If the *medical practitioner* decides that you can return but you choose not to, you must pay all further medical and related expenses that you incur from that date. We have the right to use your original travel tickets. Any refund you would get from unused tickets belongs to us.
3. If you cannot return to South Africa on the end date stated on your *travel insurance certificate* because of an *insured event* under this Section 1 and your policy ends, we automatically extend it. We will extend the *period of insurance* until you are medically fit to return to South Africa or up to one year after the *insured event* occurred. A *medical practitioner* we appoint will decide when you are medically fit to return.

Specific exclusions for Section 1

We do not pay for any *medical expenses* you incur for any:

1. Medication or treatment you started before the start date of the *insured journey* unless you bought the *optional top up benefits* that covers pre-existing medical conditions; or
2. Diagnostic treatment not considered by a *medical practitioner* as immediately necessary; or
3. Specialist *medical treatment* without a referral from a *medical practitioner*; or
4. Any procedures relating to dental hygiene or oral hygiene; or
5. Contraceptive devices, prosthetic devices, medical appliances or artificial aids; or
6. Preventative treatment, including any vaccinations or immunisations; or
7. Physiotherapy or chiropractic treatment of more than R1,000, unless you are admitted to a *hospital* as an *in-patient*; or
8. Travel that you undertake against the advice of a *medical practitioner*; or
9. Treatment that you and your *medical practitioner* are aware may arise during the *insured journey*; or
10. Cosmetic surgery; or
11. A terminal prognosis with a life expectancy of less than 24 months diagnosed before you started the *insured journey*; or
12. Cardiac or cardio vascular or vascular or cerebro-vascular *illness* or consequences or complications that, in the opinion of a *medical practitioner*, can reasonably be related to persons aged 70 years or older.

Section 2

Personal accident

Definitions

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 13.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

2.1 Death and permanent total disability – excluding air travel

This *benefit* does not apply to the time that you are travelling in an aircraft. For air travel *benefit* see below 2.2 Death and *permanent total disability*: insurance for air travel only.

If you suffer an *injury* that results in death or permanent disability, we pay you a percentage of the *benefit limit* set out in the table at the end of this section.

If you disappear and after 12 months it is reasonable to believe that you may have died from an *injury*, we pay the death *benefit* to your beneficiary. Your beneficiary must give us a signed undertaking that the *benefit* will be refunded to us if you did not die or if you did not die from an *insured event*. A beneficiary is the person you choose to receive the *benefit* from us if you die.

2.2 Death and permanent total disability – insurance for air travel only

If you suffer an *injury* that results in death or permanent disability, we pay you a percentage of the *benefit limit* set out in the table at the end of this section.

This *benefit* applies if you suffer an *injury* on an *insured journey* while you are in, boarding or getting off the *public transport carrier*.

2.4 Credit card balance

We will pay your beneficiary or legal representative if you die as a result of an *injury* during your *insured journey* and you have a debit balance on your Virgin Money card.

Specific conditions for Section 2

1. If we accept a claim for *permanent total disability*, we pay the *benefit limit*. After we make a payment, your insurance under this Section 2: Personal accident comes to end.
2. We only pay for *permanent total disability* if we receive proof from your *medical practitioner* that the disability will most likely continue for the rest of your life.
3. We do not pay more than 100% of the *benefit limit* when more than one *injury* arises from the same *accident*.
4. We pay the *benefit limit* for either:
 - 4.1 Death and *permanent total disability*: excluding air travel; or
 - 4.2 Death and *permanent total disability*: insurance for air travel only.
5. A *medical practitioner* must diagnose that the *permanent total disability* is permanent and confirm this in a report to us.
6. If you have an existing *illness*, weakness or other physical or mental disability and it is made worse by an *accident*, we will calculate the *benefit* by the degree the condition is made worse. We base our calculations on medical evidence.
7. If you have a medical condition that existed before this policy started and that medical condition is

made worse by an *accident*, we calculate the *benefit* by the degree the medical condition is made worse. We base our calculations on medical evidence.

8. If the consequences of an *accident* are worse because of a medical condition that existed before this policy started, we calculate the *benefit* by considering the consequences the *accident* would have had if the medical condition did not exist. This does not apply if the medical condition came about because of an earlier *accident* you had for which a *benefit* has been or will be paid under this policy.
9. If you die of natural causes before your disability is confirmed by a *medical practitioner*, we pay what we would have had to pay for the total permanent disability according to specific condition 4.1 above. We do not pay the *benefit* that applies to death.
10. If a *child* dies we pay the lower amount of either:
 - 10.1 20% of the *benefit limit*; or
 - 10.2 The amount that is stated by law at the *date of loss*.
11. For *permanent total disability* of a *child*, the most we pay is 20% of the *benefit limit*. However, we do not pay any *benefit* for occupational disability of a *child*.

Specific exclusions for Section 2

We do not pay any *benefit* under this Section 2: Personal accident for any *insured event* caused by any type of *illness* or bacterial infection. We do pay, however, if you get the *illness* or bacterial infection from blood poisoning or *medical treatment* resulting from an accidental cut or wound.

Table of benefits for death and permanent disability

| Insured event | Percentage of benefit limit that we pay |
|--|---|
| Category 1 – Death | 100% |
| As a result of an <i>accident</i> | 100% |
| As a direct result of exposure to the elements of nature as a direct result of an <i>accident</i> | 100% |
| Disappearance where presumed dead | 100% |
| Category 2 – <i>Permanent total disability</i> | 100% |
| As a result of an <i>accident</i> | 100% |
| As a direct result of exposure to the elements as a direct result of an <i>accident</i> | 100% |
| Category 3 – <i>Permanent total disability</i> | |
| Total, permanent and irrecoverable loss of hearing in both ears | 100% |
| Total, permanent and irrecoverable loss of hearing in one ear | 50% |
| Total, permanent and irrecoverable loss of sight in both eyes | 100% |
| Total, permanent and irrecoverable loss of sight in one eye | 50% |
| Total, permanent loss of both hands or feet | 100% |
| Total, permanent loss of one hand or one foot | 50% |
| Total, permanent loss of speech | 100% |
| Total, permanent loss of four fingers and thumb of either hand | 50% |
| Total permanent disabilities not otherwise provided for under the <i>insured events</i> under permanent disability | 15% |

Section 3

Absa Travel Assist services

Definitions

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 13.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

3.1 Assistance services

We offer you our 24-hour worldwide assistance services.

We arrange access to the following services:

1. Cash transfer advice. If you need money to pay for travel or accommodation because of theft, loss, *illness* or *injury*, we will advise you on the process you must follow to get money.
2. Consular and embassy referral. Where possible, we will give you the details of the representative of the relevant consulate or embassy. For example, if you have lost your passport or travel documents.
3. Emergency travel and accommodation arrangements. Where possible, we will help you to arrange emergency alternative transportation and accommodation.
4. Sending urgent messages. We will help you to send urgent personal messages on your behalf or get messages to you if you experience travel delay or suffer from *illness* or *injury*.
5. Evacuation assistance. If there is a catastrophe or terrorist threat or attack, we will attempt to arrange emergency evacuations. This includes access to private and commercial aircrafts and extensive air transport systems. This is an assistance service. You must pay for the costs of the evacuations if they do not form part of an emergency medical claim.
6. Replacement of lost travel documents. Where possible, we will assist you in arranging emergency alternative travel documents.
7. 24 hour worldwide emergency medical assistance. We ensure that, where necessary, *hospitals* are contracted, medical fees guaranteed and medical advisors are consulted.
8. Medical referral. We will arrange medical attention and hospitalisation if necessary.
9. Medical monitoring. We will provide continued medical monitoring of your condition.
10. Emergency medicine. If special medicines are not available, we will assist you with obtaining these medicines.
11. Bail assistance. We will assist you with the payment of bail money from funds provided by your representative.

3.2 Visit by a family member

If you suffer *illness* or *injury* that result in you being admitted to *hospital* for more than 5 consecutive days, we pay up to the *benefit limit*, for the reasonable expenses of your *family* to travel to you and back with you to South Africa. This includes the necessary expenses for extra accommodation and travel, telephone costs, meals and beverages. We pay only if the *medical practitioner* attending to you advises that your *family* should be there with you.

3.3 Return of stranded children

Where possible, we change the existing tickets of your children if they are left stranded in any one or more of these circumstances:

1. Your death on an *insured journey*;
2. Your return to South Africa by emergency medical transport;
3. Your admission to *hospital* as an *in-patient*.

If it is not possible to change your children's tickets, we arrange and pay for their transport back to South Africa. We also pay for a qualified escort if necessary.

Conditions

Your children must be named as *insured travellers* on this policy.

3.4 Return of stranded travel companion

Where possible, we change the existing tickets of your *travel companion* if they are left stranded in any one or more of these circumstances:

1. Your death on an *insured journey*;
2. Your return to South Africa by emergency medical transport;
3. Your admission to *hospital* as an *in-patient*.

If it is not possible to change their tickets, we arrange and pay for their transport back to South Africa.

Conditions

Your *travel companion* must also have insurance under a Virgin Money travel policy.

3.6 Legal assistance when you are abroad

3.6.1 If you are imprisoned or threatened with imprisonment while on an *insured journey*, we help you find a lawyer. We pay for the legal expenses you pay to the lawyer.

3.6.2 The lawyer you choose must be qualified to practice in the court of the country where the *insured event* happened. You must receive our consent in writing before you appoint that lawyer.

3.6.3 If an award or compensation is made to you or your lawyer, you must repay all amounts to us that we paid to you or your lawyer for that case.

We do not pay for any:

1. Expenses you incur without our written consent before you incur them; or
2. Expenses you incur in bringing a claim against us; or
3. Expenses you incur in bringing a claim against a travel agent, tour operator or *public transport carrier*; or
4. Expenses you incur as a result of actions between *insured travellers*; or
5. Expenses you incur in bringing actions to obtain satisfaction of a judgement or a legally binding decision; or
6. Expenses you incur for claims that were caused by a member of your household or *business associate* or employee; or
7. Criminal act you intentionally commit.

Conditions

3.6.4 You must have been arrested, imprisoned or threatened with imprisonment while on the *insured journey*.

3.6.5 You must tell us as soon as possible of any incident that may give rise to a claim for legal expenses but in any event not later than 48 hours after the incident.

3.9 Burial, cremation or return of your mortal remains

If you die on an *insured journey*, we pay for the reasonable cost for your burial or cremation in the country where the *insured event* occurred. Alternatively we pay to return your body, *baggage* and *personal belongings* to South Africa.

If you die on an *insured journey*, we pay for the coffin expenses when your body is returned to South Africa or your place of residence.

Specific conditions for Section 3

You must get our confirmation before you incur any expenses under Section 3: Absa Travel Assist services. For confirmation contact us on +1 416 977 9288.

Section 4

The insured journey is cancelled or cut short

Definitions

| | |
|-----------------------|---|
| Non-refundable | The costs, including deposits and charges you paid for airline tickets, car rentals, hotel accommodation, cruise lines, rail and coach operators that you cannot recover from any other source, for example, <i>other insurance</i> policies, government agencies, travel agencies, credit card companies, financial bonds and <i>travel supplier</i> guarantees. |
| Retrenchment | The legal termination of an employees services where the specific job no longer exists as a consequence of a variety of possible factors. |

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

4.1 Cancelling an insured journey

We refund you if the *insured journey* needs to be cancelled due to an *insured event* listed below. We pay you for the *non-refundable*, unused portion of your travel costs or accommodation costs. We will also refund you the cost of visas you have paid for. The *insured events* are:

1. Your death or the death of your *spouse*, *business associate*, children, the person who you had intended to stay with abroad, a *family member* or *travel companion*;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, children, the person who you had intended to stay with abroad, a *family member* or *travel companion* if a *medical practitioner* considers it necessary;
3. A traumatic event that occurs within 30 days before the start date of the policy that any of the following people suffers from:
 - 3.1 You, your *spouse*, your children, a *family member* or *travel companion*;
 - 3.2 Your *business associate*;
 - 3.3 The person who you had intended to stay with abroad.

The traumatic event requires the medical advice of a *medical practitioner*.

4. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary.
5. Cancelling or diverting a scheduled *public transport carrier* service, including strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
6. Considerable accidental damage to immovable property you own caused within 30 days of the intended start date. The cause of the damage must be unexpected or unintentional, and it must require you to cancel the journey to safeguard your interests;
7. Loss or theft of travel documents, for example, travel tickets, passports and visas;
8. A government regulation or World Health Organisation recommendation not to travel because of an epidemic or *natural disaster* that takes place within 4 days before the start date of the *insured journey*.

9. If you, your *spouse* or *travel companion* is retrenched. This does not apply if you, your *spouse* or *travel companion* is self employed.
10. Unused kennel and cattery fees up to R2,000 that you have paid or have to pay and cannot recover.

Exclusions

In the event of *retrenchment*, we do not pay if:

1. You are the owner or co-owner of the company implementing the *retrenchment* programme;
2. You are a director of the company and it is found that the directors were instrumental in the demise of the company;
3. Voluntary *retrenchment*;
4. Where the government nationalises or takes over the *business*;
5. Prior knowledge that *retrenchment* would happen;
6. You bought the policy while the company you were working for was restructuring.

4.3 Cutting an insured journey short

We refund you if the *insured journey* needs to be cut short due to an *insured event* listed below. We pay you for the *non-refundable*, unused portion of your travel costs or accommodation costs (including flight penalties). The *insured events* are:

1. Your death or the death of your *spouse*, *business associate*, children, the person who you had intended to stay with abroad, a *family member* or *travel companion*;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, children, the person who you had intended to stay with abroad, a *family member* or *travel companion* if a *medical practitioner* considers it necessary;
3. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary;
4. Considerable accidental damage to immovable property you own during the *insured journey*. The cause of the damage must be unexpected or unintentional, and it must require you to cut short the *insured journey* to safeguard your interests;
5. Cancelling or diverting a scheduled *public transport carrier* service, including strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
6. Loss or theft of travel documents, for example, travel tickets, passports and visas.
7. A government regulation or World Health Organisation recommendation not to travel because of an epidemic or natural disaster that arises within 4 days before the start date of the *insured journey* which prohibits you from travelling.

Exclusion

We do not pay if:

1. You refuse to follow the recommendation of a *medical practitioner* to return to South Africa;
2. Continue the *insured journey* while your physical condition is unfit for travel according to a *medical practitioner*.

Specific exclusions for Section 4

We do not pay for any expenses for cancelling or cutting short or postponing an *insured journey* because of any of the following:

1. Poor financial circumstances, including *insolvency*;
2. You not being in possession of the required or valid or correct travel documents or visas;

3. Any *business* or employment commitment or financial or contractual obligation you or any other person has that affects the journey;
4. Any change of plans or reluctance you or any other person has to travel on an *insured journey*;
5. The inability of a tour operator or wholesaler to complete arrangements for a tour because of a failure to reach the required number of people for a tour;
6. You being denied entry into a country for any reason;
7. You not checking in on time unless this is because of poor weather conditions in South Africa;
8. Poor weather conditions including cyclones, tornadoes, floods, typhoons, blizzards or other *natural disasters* at the destination;
9. Pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the beginning of the *insured journey*.

However, we do pay if:

- 9.1 The pregnancy was confirmed after the date your travel tickets or confirmation of bookings was issued;
 - 9.2 Cancelling or cutting short or postponing the journey is confirmed as medically necessary.
10. Any circumstances you are aware of at the time of buying your travel insurance policy that can result in you cancelling your *insured journey*.

We do not pay in either of the following circumstances:

1. You receive compensation in terms of any loyalty schemes;
2. You are compensated by any existing insurance scheme, government programme, *public transport carrier*, travel agent or any other provider of transportation or accommodation.

Section 6

Baggage, money, bank cards, travellers' cheques, travel documents and baggage delay

Definitions

There are no extra definitions for this section. Please refer to the definitions on page 10 to 13.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

- 6.1 We pay you the accidental loss, theft or damage to the items listed below that you have with you on the *insured journey*. These items are:
1. *Baggage*;
 2. Contact lenses, prescription glasses or sunglasses;
 3. Computers and similar electronic equipment;
 4. Cell phones;
 5. *Business* property, including trade samples, *business* papers, specifications, manuscripts and stationery. We pay for the cost of reproducing the documents but not for the research and development costs.
- 6.2 We pay for theft of the items listed below that you took with you on the *insured journey*. These items are:
1. Money;
 2. Cheques and travellers' cheques;
 3. Travel documents including passports;
 4. *Bank cards*;
 5. Postal or money orders.
- 6.3 We refund you the reasonable expenses you incur to replace essential items if your *baggage* is delayed by a *public transport carrier* for more than 6 hours. We only refund you for essential items you have to buy within 4 days of your arrival at your intended destination.

Specific conditions for Section 6

1. You must take care of and keep safe the items listed under the "What we insure" section. You must not leave the items unattended in a public place or in any unlocked vehicle, room or building.
2. You must take all reasonable steps to attempt to recover items listed under the "What we insure" section if they are accidentally lost, damaged or stolen.
3. You must report any accidental loss, damage or theft of items to the local police or appropriate authority as soon as possible after you discover the loss or damage. You must get a written acknowledgement of the report.
4. You must report accidental loss, damage, theft or fraud of *bank cards*, travellers' cheques and travel documents including your passport within 24 hours of the *insured event* to the relevant issuing authority. You must take the appropriate steps to cancel the *bank cards*, cheques or documents. You will have to prove that any delay in reporting the loss or theft did not affect us negatively.
5. You must report the delay of *baggage* that happens at the destination airport to the airline or airport authority immediately. You must get a written acknowledgement of the report.

6. We pay up to the *benefit limit* for each single item accidentally lost, stolen or damaged on an *insured journey*. We treat the following items as a single item for each category:
 - 6.1 A camera and its lenses and accessories;
 - 6.2 A video camera and its lenses and accessories;
 - 6.3 Sports equipment sets;
 - 6.4 A cell phone and its fittings and accessories;
 - 6.5 A laptop, palmtop, notebook or similar electronic equipment, and its fittings and accessories (including discs, storage mechanisms and carry cases).
7. If you claim for the accidental loss, damage or theft of one or more items the most we pay is the total limit for *baggage* shown on the *schedule of benefits*. This applies even if the sum of all your claims is more than that amount.
8. The most we pay for the repair or replacement cost of cell phones and their fittings and accessories is the *benefit limit* for each *insured traveller*.
9. The most we pay for the repair and replacement costs of laptops, palmtops, notebooks, iPads, cameras, cell phones or similar electronic equipment, and their fittings and accessories (including discs, storage mechanisms and carry cases) is the *benefit limit* for each *insured traveller*.
10. You must provide us proof of ownership of laptops, palmtops, notebooks, iPads, cameras, cell phones or similar electronic equipment in the event of a claim.
11. You must provide us proof from your cell phone service provider that your cell phone has been blacklisted.
12. For jewellery claims, we must receive the original or certified copies of valuation certificates (or some other form of proof that we agree to) that were issued before the start date of the *insured journey*. This condition applies to all jewellery including gifts and inherited items.
13. The most we pay for contact lenses, prescription glasses or sunglasses is the *benefit limit* for each pair.
14. Any electronic equipment (including cameras, cell phones, satellite phones, laptops, navigation systems, tablets, personal computers, iPads and readers) must be carried as hand luggage.

Specific exclusions for Section 6

We do not pay for:

1. Loss, destruction or damage arising from confiscation or detention by customs or other officials or government authorities;
2. Any loss, damage or theft that you cannot prove. We may ask you to show us your travel tickets, tags, relevant receipts and proof of ownership;
3. Any loss, theft or damage not reported to the relevant police authority;
4. Any loss, theft or damage to checked-in *baggage* not reported to the relevant *public transport carrier*;
5. Any loss if you cannot show receipts for buying emergency items or essentials if your *baggage* is delayed;
6. Any loss you cannot prove by written confirmation from the *public transport carrier* on the number of hours and the reason for the delay;
7. Theft carried out directly or indirectly by *family*, *business associates* or *travel companions*;
8. Damage or loss arising from electrical or mechanical breakdown of any item;
9. Damage to or replacement of any electronic data or software;
10. Scratching or breakage of fragile or brittle items;
11. Damage or loss not arising from an *insured event*;
12. Damage or loss caused by alterations;

13. Damage or loss to *baggage* if it is not on the same *public transport carrier* as you are. Damage or loss to *personal belongings*, *business* property, travel documents or money shipped under any freight agreement, or items sent by postal or courier services or given to someone else other than a *travel companion*;
14. Loss of or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion;
15. Contractual duties you might have in relation to a cell phone, computer or similar electronic equipment;
16. Damage to or loss of any goods intended for sale or trade;
17. Damage to or loss of sports equipment while in use.

Section 7

Travel delay and missed connection

Definitions

There are no extra definitions for this section. Please refer to the definitions on page 10 to 13.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

7.1 Travel delay

We refund you for the reasonable essential expenses you incur for hotel accommodation, restaurant meals and refreshments if the *public transport carrier* does not provide these after unforeseen travel delays because of:

1. Accidental loss or theft of travel documents (travel tickets, passports and visas);
2. Breakdown or an *accident* involving the private vehicle you use to get to the point from where your *public transport carrier* would depart;
3. Delay of the scheduled departure of your *public transport carrier* due to any of the following:
 - 3.1 Industrial dispute, strike or action;
 - 3.2 Poor weather conditions in the country from, to or through which you are travelling;
 - 3.3 Technical breakdown;
 - 3.4 Failure of *public transport carrier* services.

The travel delay must be more than 4 hours. This is known as the period of delay. When you have more than one delay, each delay must be more than 4 hours.

Exclusions

We do not pay for expenses you incur for travel delay in any of the following circumstances:

1. Where a similar alternative *public transport carrier* has been made available to you within the period of delay;
2. Where you do not check-in according to the itinerary;
3. Where the delay is due to industrial dispute, strike or action which existed or for which notice had been given before the start date of the *insured journey*;
4. Where the delay is due to the withdrawal from service of any *public transport carrier* on the orders of any government or regulatory body in any country in which notice had been given before the start date;
5. Where the delay is caused by the *public transport carrier* and the cost of expenses can be recovered from the *public transport carrier*;
6. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check-in.

7.3 Missed connection

We pay for the extra cost of economy transport by the most direct route to continue with your original itinerary if you miss your connecting scheduled transport because of the delay of your scheduled incoming transport.

Condition

We only pay these costs if there are 3 hours or more allowed between your original scheduled arrival time and the scheduled departure time of your connecting transport in your original itinerary.

Exclusions

We do not pay in any of the following circumstances:

1. If the *public transport carrier* is at fault or makes alternative arrangements at their cost;
2. If you arrive later than the time required for check-in with the *public transport carrier*;
3. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check-in;
4. If there is alternative onward transportation to your destination available for you to use within 6 hours of your arrival;
5. Where you miss the connection because of industrial dispute, strike or action which existed or for which notice had been given before the start date of the *insured journey*.

Section 8

Legal responsibility to third parties

Definitions

| | |
|------------------|--|
| Indemnity | An amount paid or promised for payment as compensation for a loss suffered by a third party. |
|------------------|--|

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

- 8.1 We pay amounts that you become legally responsible to pay for because your actions have resulted in:
1. The death of a third party;
 2. *Injury* of a third party;
 3. Loss of or damage to the property of a third party.

Specific conditions for Section 8

1. You must not admit fault or legal responsibility to the third party or any other person without our consent in writing beforehand.
2. You must not make any offer, promise, payment or *indemnity* without our consent in writing beforehand.
3. You must give us written notice with full details of the event that may give rise to a claim within 30 days of the end date of an *insured journey*.
4. You must send us copies of every letter, legal demand, summons and other legal documents immediately after you receive them.
5. We may take over the defense and settlement of a claim in your name for our *benefit*. We alone may decide the best way to conduct proceedings and settlements of claims.
6. If you have already paid an amount to the third party with our consent, we will refund you the amount you have paid. We pay the third party the balance of the claim, if any.

Specific exclusions for Section 8

We do not pay for your legal responsibility to a third party that arises from death, *injury* or loss as a result of your intentional acts. We do not pay for amounts that you become legally responsible to pay if that legal responsibility arises directly or indirectly from any of the following:

1. *Injury* to you or to any *family* member who ordinarily lives with you or a *travel companion*;
2. *Injury* to you or to your employees arising from your or their employment;
3. *Injury* or loss or damage to property arising out of your profession, *business* or trade, or from professional advice you have given;
4. Loss or damage to property owned or controlled by you or a *family* member or a *travel companion* who ordinarily lives with you;
5. Your ownership, possession or use of any caravan, mechanically propelled vehicle (other than golf carts and motorised wheelchairs), aircraft or other aerial device, hovercraft (other than hand-propelled or sailing craft in territorial waters);
6. Your ownership or possession of any animals;

7. Any contract unless your legal responsibility would have arisen if there were no contract;
8. Judgements that are not in the first instance either delivered by a court of competent jurisdiction in South Africa or in the country the event happened in;
9. Any claim for fines, penalties, punitive, aggravated or vindictive damages;
10. Your intentional or unlawful or criminal acts;
11. A legal responsibility insured by *other insurance*.

Section 9

Hijack

Definitions

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| Hijack | Using force or the threat of force to take the unlawful control of the <i>public transport carrier</i> that you are travelling in or on. |
|---------------|--|

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

- 9.1 *Hijack of a public transport carrier.* We pay if the *public transport carrier* you are travelling in is *hijacked* and you are held hostage.

Specific conditions for Section 9

You must send us a detailed, sworn statement of loss as soon as possible after the *insured event*.

You must co-operate with us in all matters relating to this insurance.

Specific exclusions for Section 9

We do not pay for loss caused directly or indirectly from:

1. Any demand for ransom money;
2. Actual loss of or damage to property of any description, including intellectual property, as a result of an *insured event*;
3. An *insured event* that takes place in the following countries or regions:
 - 3.1 Angola, Brazil, Colombia, Mexico, Nigeria, Philippines, Somalia and Venezuela;
 - 3.2 Any country where the British Foreign and Commonwealth Office or South African Department of Foreign Affairs has issued a travel warning;
 - 3.3 Any country in which the United Nations armed forces are present and active.
4. Your failure to evacuate from the country you are travelling in within 10 days after an advisory against travel to that country has been issued.

Your right to know:

Information about your short-term insurance

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This document forms part of your insurance policy with us and it contains information that you have the right to know.

1. Your insurer

Name, physical address, postal address and telephone number:

| | |
|---|---|
| Name: | Bryte Insurance Company Limited |
| Physical Address: | 15 Marshall Street, Ferreirasdorp, Johannesburg, 2001 |
| Postal Address: | PO Box 61489, Marshalltown, 2107 |
| Telephone Number: | 011 370 9111 |
| Email: | corporate.communications@brytesa.com |
| Registration Number: | 1965/006764/06 |
| VAT Number: | 4530103581 |
| Services: | Advice and Intermediaries |
| Categories: | Personal Lines and Commercial Line |
| Financial Services Provider License Number: | 17703 |
| Website: | www.brytesa.com |

2. Written mandate to agents to act on behalf of insurer

We confirm that we have given authority to the agent (including any travel agents) to represent us and to accept business and issue policies on our behalf.

3. Details of your financial services provider compliance officer:

| | |
|---------------------|---|
| Compliance Officer: | The Compliance Officer |
| Physical Address: | 15 Marshall Street, Ferreirasdorp, Johannesburg, 2001 |
| Postal Address: | PO Box 61489, Marshalltown, 2107 |
| Telephone Numer: | 011 370 9111 |

4. Details of how to claim

If you have a claim, please do the following:

- 4.1 Tell us by contacting our claims department at the above address or by telephone on 011 370 9205.
- 4.2 We will give you a claim form by hand, email, fax or postal address according to your instruction.
- 4.3 Complete the claim form and return it to us at the above address or email it to absatravelclaims@brytesa.com.

| | |
|--|--|
| 4.4 | We will then attend to your claim and let you know the outcome. |
| 4.5 | If you have any problems, please contact our claims department and someone will help you. You can contact our claims department on 011 370 9205. |
| 5. | Complaints |
| | If you have a query about this policy or you are in any way unhappy with the service that you have received, please contact your Financial Services Provider as detailed in paragraph 1. |
| 6. | Details of the Short-Term Insurance Ombudsman |
| | If you are not satisfied with how we have dealt with your claim or complaint, you may contact: |
| Name: | The Ombudsman for Short-Term Insurance |
| Physical Address: | Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown, Johannesburg |
| Postal Address: | PO Box 32334, Braamfontein, 2017 |
| Telephone Number: | 086 066 2837 / 011 726 8900 |
| Fax Number: | 011 726 5501 |
| Email: | info@osti.co.za |
| Website: | www.osti.co.za |
| 7. | Details of the FAIS Ombud |
| | If you have a FAIS complaint, you may contact: |
| Name: | The FAIS Ombud |
| Physical Address: | Eastwood Office Park, Boabab House, Ground Floor, Lynnwood Ridge, 0081 |
| Postal Address: | PO Box 74571, Lynnwood Ridge, 0040 |
| Telephone Number: | 012 470 9080 |
| Fax Number: | 012 348 3447 |
| Email: | info@faisombud.co.za |
| Website: | www.faisombud.co.za |
| (This document is called a Disclosure Notice in terms of Financial Advisory Intermediary Services Act No. 37. 2002 "FAIS") | |

Claims and customer service contact

| Contact centre | Description | Email address | Contact details |
|---|---|-------------------------------|---|
| Absa Travel Assist 24/7 | For emergency medical and related assistance | assistance@wtp.ca | Telephone: +1 416 977 9288 (reverse call/call collect) |
| Absa Travel Claims Call Centre | For all medical outpatient and non- medical related claims | absatravelclaims@brytesa.com | Telephone: 011 370 9205 |
| Virgin Money Travel Customer Care Centre | For customer service and advice | virginmoneytravel@brytesa.com | Telephone: 0861 887 283 |



Contact

Registered Address

15 Marshall Street, Ferreirasdorp,
Johannesburg, 2001, South Africa

T +27 (0) 11 370 9111
www.brytesa.com

Postal Address
PO Box 61489, Marshalltown, 2107

Bryte Insurance Company Limited

A Fairfax Company

Registration No. 1965/006764/06 | Authorised Financial Services Provider No. 17703