

TRAVEL INSURANCE POLICY WORDING
Underwritten by Regent Insurance Company

HOW TO CLAIM:

1. For emergency assistance please contact Europ Assistance SA immediately: +27 11 991 8419 and quote your Certificate number (refer to your certificate / emergency card)
2. All claims exceeding R2,000 must be approved by Europ Assistance at time of emergency
3. A claim form can be obtained from Europ Assistance, at +27 11 991 8419

HOW TO CONTACT US:

If you would like to obtain further information or advice, please contact our call centre: 0861 900 801. Please retain this document for your future reference.

DATE PREPARED:

September 2008, and remains valid until a further Policy Wording is issued to replace it.

UNDERSTANDING YOUR POLICY:

To properly understand your policy's features, benefits and risks you need to carefully read:

- About each of the available types of cover and benefits in the "Schedule of Benefits", and the relevant sections of the Policy Wording (remember words have special meanings – See "Definitions"). Not all Plans have all the benefits described in the policy wording; the Schedule of Benefits identifies the benefits for each plan.
- General Conditions applying to all sections. If you do not meet them we may be able to refuse to pay a claim.
- When "We will not pay" a claim under each Section applicable to the cover you choose and "General Exclusions applicable to all sections"
- Once you have selected your level of cover and paid the premium shown, we will provide you with a Certificate of Insurance, which will entitle you to claim under the policy up to the amount stated in the Schedule of Benefits.
- **Please read the policy wording carefully and in full.**

PRE-EXISTING MEDICAL CONDITIONS COVER:

Not all the plans automatically provide cover for travellers with a Pre-existing Medical Condition (see Definitions). If you have a Pre-Existing Medical Condition:

- a) and you did not purchase a plan including the cover, you will not be covered for any medical claim related or associated with your condition.
- b) and you did purchase a plan including the cover, but did not meet the conditions, you will not be covered for any medical claim related or associated with your condition.

IF YOU HAVE A COMPLAINT:

Regent Insurance Company has established a written internal complaint resolution system with detailed procedures. Contact telephone for complaints: 0861 268 378

This wording is divided into eight sections:

- Section 1: Medical & Related Expenses**
- Section 2: Personal Accident**
- Section 3: Assistance Services**
- Section 4: Cancellation & Curtailment**
- Section 5: Luggage & Inconvenience Cover**
- Section 6: Personal Liability**
- Section 7: Hijack of public transportation**

CONDITION PRECEDENT

It is noted that a master certificate is issued to You, and that the certificate together with this policy are one document and the following terms, definitions, conditions, exclusions and benefits apply. It is important that You read and understand it.

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**STATUTORY DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND
INTERMEDIARY SERVICES ACT 37 OF 2002**

1. Status of Financial Services Provider in terms of the FAIS Act

Regent is an authorised Financial Service Provider, Company Registration number 1966/007612/06, FAIS License number 25511.

2. Remuneration

Regent is an authorised short term insurance company and earns administration fees and underwriting profits in accordance with the prescripts of the short term insurance act

3. Head Office Contact Particulars

Telephone No: (011) 879 0505
Physical address: 146 Boeing Road East, Elma Park, Edenvale, 1609
Postal address: PO Box 674, Edenvale, 1610
Website: www.regenttravel.co.za

Branch details appear on our website and on your policy document.

4. Legal Status of Regent

Regent is a public company and a licenced short-term insurer. In its dealings with policyholders, Regent acts as principal underwriter of risk. In accordance with standard short term insurance practice, Regent may from time to time, reinsure all or part of that risk. Regent earns reinsurance commission from its reinsurance partners.

5. Claims Procedures

Contact your nearest branch or consult your policy document. All Regent branch details appear on our website.

6. Complaints Procedures

If you have a complaint about this policy:

First try to resolve it with the financial services provider (broker) as stated in the information provided to you with your policy document. If the matter cannot be resolved, you can submit a complaint in writing to:

The Complaints Officer
PO Box 674 Edenvale 1610
Facsimile No: 011-579-3599
Telephone No: 0861 268 378
E-mail: info@regent.co.za

If the matter is not resolved to your satisfaction by Regent you may submit the complaint to the Ombudsman as detailed below.

9. Important Matters

You must accurately, fully and properly disclose all material facts. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf. If you are not happy with the advice received, please write to:

The Compliance Officer, Regent Insurance Company, PO Box 674, Edenvale, 1610,
Facsimile No: (011) 579 3572
Email: compliance.st@regent.co.za

You must not sign any incomplete or blank documents. No person may request or insist that you do so.

10. FAIS Ombud Details for all advice related complaints

The FAIS Ombud
Celtis House
Eastwood Office Park
Lynnwood
Pretoria

PO Box 74571
Lynnwood Ridge
0040

Telephone No: 0860 FAISOM (0860 324 766)
Facsimile No : (012) 348 3447
E-mail: info@faisombud.co.za

11. Short term Ombud details for all unresolved claims-related complaints

2nd Floor JCC House
27 Owl Street
Millpark
2042
PO Box 32334
Braamfontein, 2017

Telephone No: (011) 726 8900
Facsimile No: (011) 726 5501
E-mail: info@osti.co.za

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. Age Limits: Insured Persons (applicable to all Sections)

- a) Area 1, 2 and 3 Cover: 65 years inclusive
- b) Business Complete Cover: 65 years inclusive
- c) Inbound Cover: 65 years inclusive
- d) Schengen Visa Cover: 69 years inclusive
- e) Senior Cover: 66 years – 80 years inclusive
- f) Youth Option 1/2/3 Cover: 16 years – 38 years inclusive

2. Automatic Extension

The period of insurance shall automatically be extended due to the occurrence of an event, giving rise to a legitimate claim under Emergency Medical and Related Expenses occurring after commencement of the Insured Journey.

3. Cancellation

- a) This policy carries a 15 days money back guarantee, applicable from date of purchase – provided Your Journey has not yet commenced, no visa has been obtained using this policy and no claims have been submitted; or
- b) You may cancel this policy giving Us written notice, in which case We will retain a proportion of the premium calculated at pro-rata for the period that the Policy was in force – provided no visa has been obtained using this policy and no claims have been submitted. The policy cannot be cancelled once an Insured Journey has commenced, or after the expiry date of the Insured Journey; or
- c) This Policy may be cancelled by Us giving 15 days written notice, in which case We will refund the pro-rata portion of the premium for the unexpired Policy Period.

4. Claims

- a) Claims must be notified promptly and submitted no later than 90 days after return to Your Country of Residence. Claims must be supported with a signed policy, medical certificates, receipts and accounts (as required), police reports (as required) and supporting documentation and a completed claim form. Costs incurred for any required documentation will be for Your account.
- b) All claims other than Medical Expenses are only payable in the Republic of South Africa on Your return to Your Country of Residence.
- c) We shall have the right to access any of Your prior medical records in order to finalise and/or proceed with the assessment of a claim and/or render medical assistance.
- d) You must follow Our advice or instruction otherwise We may decline to pay the whole, or any part of the claim.
- e) Claims occurring during a 12-month period of this Agreement attributable to the same cause shall be treated as an event arising at the time of the occurrence of the first of such claims.
 - If the claim is for bodily injury and such bodily injury is not immediately apparent the Event shall be deemed to have occurred at the time when the injured person first consulted a medical practitioner for the symptoms of the bodily injury even though the causal connection may be discovered at a later stage.

5. Contribution Clause

Section 1: This policy operates on a first response basis. If any claim under Your Policy is covered by an airline, service provider or insurance company (including automatic credit card insurance), then the amount payable by such other policy, airline, service provider or insurance company will become the Excess amount of this Policy.

Section 3, 4, 5, 6 and 7: This policy operates on a secondary basis. You must lodge your claim with the responsible airline or service provider first. The amount payable by such other policy, airline, service provider or insurance company will become the Excess amount of this Policy.

6. Currency

If expenses are incurred in a foreign currency, then the rate of exchange used to calculate the amount payable will be the rate at the due date of settlement. In all cases the monetary limits shown in the policy are deemed to be South African Rand.

7. Endorsements

This Policy may be extended, amended or altered by Us issuing an endorsement, provided:

- a) That the application is made in writing to Us prior to the expiry of the policy and there are neither existing nor initiated claims on the existing Policy.
- b) There has been no change in Your health status, since the start of Your Journey.

- 8. Family Cover**
- a) Children accompanying You on an identical travel itinerary shall share cover with You at no additional cost when the relevant endorsement has been issued by Us. A maximum of 5 Children can be covered when the Benefits are shared. Free cover is subject to You having legal custody of the child, and the child being registered at the same address as You.
 - b) When additional premium is paid per Child, and the relevant policy issued by Us, the Children will be entitled to full Benefits.
- 9. Geographical Areas**
- Areas are defined by continent according to the GSA travel marketing magazine:
- Area 1: International journeys with a destination within Africa, Indian Ocean Islands, Far East and Middle East
- Area 2: All areas as defined in Area 1, including Australasia and Europe (Eastern and Central)
- Area 3: All areas as defined in Area 2, including the Caribbean, North America, South America and Central America
- 10. Legal Action**
- Legal action may only be commenced by You or on Your behalf once 90 days have expired after You have fulfilled Your Claims Conditions. No benefit will be payable if legal proceedings are not commenced within 90 days of any disclaimer of liability by Us.
- 11. Liability**
- We shall not be liable for the negligence, wrongful acts and/or omissions of any legal and/or health care professional or any other person or persons or legal entity who provide direct or indirect service to You.
- 12. Misrepresentation**
- This policy will become void should You misrepresent, or not disclose any relevant information or attempt is made to defraud.
- 13. Marketing**
- The Terms, Conditions, Endorsements, Terminations and Exclusions in the Master Policy will govern all cases, should any discrepancies arise between the Policy and any other literature.
- 14. Maximum amount payable**
1. You shall not be entitled to receive a benefit exceeding 100% of the Limit of Liability as reflected in the Schedule of Benefits.
 2. If You have two or more policies underwritten by Regent Insurance Company, the maximum amount payable shall not exceed the Limit of Liability of whichever policy has the highest Limit of Liability.
- 15. Observance**
- Observance of the policy conditions insofar as they relate to anything to be done by the Insured shall be a condition precedent to any liability of the company to offer any settlement.
- 16. Other Products and Services**
- We will accept no liability from any of the insurance or other financial products, which are sold in conjunction with this Policy and underwritten by any other insurance company.
- 17. Premium Payments**
- You are liable for the premium. The premium is payable in advance, and We reserve the right to ask for proof of payment of premium at any time.
- 18. Public Conveyance Tickets**
- We have the right to utilise Your Public Conveyance ticket to offset Our expenses.
- 19. South Africa**
- a) The laws of South Africa govern this Policy and any dispute or action in connection therewith shall be conducted and determined in South Africa.
 - b) This insurance is only for residents of the Republic of South Africa, Swaziland, Lesotho, Botswana and Namibia, except for Inbound Cover where the insurance is only available to non-SA citizens and residents.
- 20. Subrogation**
- We have the right to commence or take over legal proceedings in Your name to defend or settle any claim, or to sue any party to recover monies payable by them.
- 21. Termination**
- This policy will terminate on the earliest of the following dates:
- a) on the date the Master Policy is cancelled, or
 - b) the date of Your return to Point of Departure, or

- c) the date You reached the maximum age limit for the cover selected, or
- d) on the expiry date (departure date) appearing on the insurance certificate.

22. Territorial Limits

This cover applies to incidents anywhere in the world as defined in the Geographical Areas, except for:

- a) Any country where the country has issued a travel warning advising against all but essential travel,
- b) Not specified in the Area.

23. General

- a) This policy must be issued prior to departure.
- b) Student Cover: You have a two-month grace period upon return to the Area, thereafter the policy lapses. There will be no cover whilst in the Area.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This insurance does not cover any claim arising directly or indirectly from:

1. If your occupation is one of a journalist, crews of ships and of offshore drilling rigs.
2. Undertaking employment on a permanent or contract basis, which is not casual.
3. Naval, military, police or air force service or operations.
4. Financial collapse of airlines, travel agents, tour operators, accommodation providing organizations, or service provider.
5. Any criminal or intentional illegal act committed by You.
6. Any Pre-existing medical condition, unless Pre-existing cover has been purchased.
7. Your willful or deliberate exposure to danger, except in an attempt to save human life.
8. Non-adherence to medical advice.
9. The effects of alcohol or drugs.
10. Telephone or transport costs in connection with any claim, unless cover is specifically listed under the policy.
11. Manual work in connection with a trade or business.
12. Sub aqueous work, underground work, construction and maintenance of cofferdams.
13. Any expenses incurred in connection with cardiac and/or cardio vascular and/or vascular and/or cerebro vascular illness and/or conditions nor for sequelae thereof that in the opinion of a medical practitioner appointed by Us, can reasonably be related to You having received treatment and/or advice for hypertension 12 months prior to the commencement of the Insured Journey.
14. Expenses incurred in connection with cardiac and/or cardio vascular and/or vascular and/or cerebro vascular illness and/or conditions nor for sequelae thereof or complications related thereto for persons 70 years and older.
15. Any loss arising out of any Terrorist Act or activity unless Optional cover has been purchased, and then cover will not be valid for longer than 30 days.
16. War and Civil War:
Any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences, namely:
 - a) War, Invasion, Act of Foreign Enemy, Hostilities or War-like Operations (whether War be declared or not), Civil War, Civil Commotion, Mutiny, Military or Popular Rising, Insurrection, Rebellion, Revolution, Military or Usurped Power.
 - b) You will continue to be entitled to be covered for 7 calendar days from the start of the hostilities in case You are surprised by such events abroad (unexpected / no media warning prior to departure), and insofar as You don't actively participate in them. This extension does not apply to: Chad, Somalia, Ivory Coast, Sudan, Algeria, Iran, Iraq, Afghanistan and North Korea.
17. Engaging in occupational activities requiring the use of explosives.
18. This policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - a) ionising, radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;
 - b) nuclear material, nuclear fission or fusion, nuclear radiation;
 - c) nuclear explosives or any nuclear weapon;
 - d) nuclear waste in whatever form;
 regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.
19. The dispersal or application of pathogenic or poisonous biological or chemical materials.

20. Being in the service of any military or police force, or militia or paramilitary organization.
21. Flying or air travel of any kind except:
 - a. On a flight arranged by Regent Travel Assist.
 - b. As a fare paying passenger on a recognised airline operation on regular scheduled air routes or air travel by any charter aircraft (including travel by helicopter) duly licensed as a recognised air carrier (but not as a member of the crew).
22. Suicide or attempted suicide, intentional self inflicted injury, mental disturbance or disorders, insanity, psychiatric, psychological, emotional or nervous conditions.
23. Nervousness, anxiety, depression or stress-related disorders that results in your disinclination to travel.
24. Sexually transmitted diseases.
25. Treatment for, or arising from AIDS and/or HIV infection.
26. Pregnancy or childbirth, other than in consequence of Accidental Bodily Injury occurring before the 26th week of pregnancy.
27. The failure of any agent or broker to explain the Terms, Conditions, Endorsements, Terminations and Exclusions of this policy.
28. Any hazardous pursuits, sports or activities where You have not met the specified Conditions of cover.
29. You are not covered whilst participating in the following hazardous pursuits, sports or activities including but not limited to:
 - a. Participating in any Professional sport, any organized Full-contact sport, collision sport or representing Your country.
 - b. Motor cycling where the engine capacity exceeds 200cc.
 - c. Steeple chasing, polo and hunting.
 - d. Ballooning that takes place during night.
 - e. Ballooning when the balloon has collided with power lines.
 - f. BASE jumping, abseiling, big game hunting, extreme sports, hang gliding, heli-skiing, ice climbing, rock climbing, mountaineering using ropes & equipment, parachuting, parasailing, running of the bulls, skydiving, paragliding, shark cage diving, zorbing.
 - g. Bungee jumping exceeding 150 meters, and/or where no body harness was used in conjunction with an ankle attachment.
 - h. Horse back riding during competitions and jumping,
 - i. Hiking when not accompanied by a recognized guide or on a clearly marked route.
 - j. Hangliding, skydiving and parachuting.
 - k. Kite surfing during storms.
 - l. Potholing and mountaineering using ropes.
 - m. Scuba diving when You are not licensed and You are not accompanied by a qualified buddy diver.
 - n. Ski jumping, snowboard jumping, ice hockey, the use of skeletons or bobsleighs, off-piste skiing,
 - o. Snow skiing and snowboarding on black slopes and yellow slopes.
 - p. Snow skiing and snowboarding whilst being employed as a skiing instructor.
 - q. Snow skiing and snowboarding, whilst undertaking employment where you are required to snow ski or snowboard.
 - r. Sailing in international waters/ passenger on a cruise ship where you are not within reach of land. Regent Travel Assist can only provide emergency services from the nearest port of harbour.
 - s. White water rafting, rated according to the International Scale of Difficulty as Class 4, Class 5 or Class 6.
30. You (being the driver), or the driver of the vehicle/motor cycle not being in possession of a valid/legal license. This applies even if the driver is not required to hold a motorcycle license.
31. Cosmetic surgery to improve Your appearance and/or any procedure to change Your breasts, including treatment related to or arising from the removal of non-diseased, or surplus or fat tissue.
32. Recreational treatment.
33. Medical treatment and examinations which can await Your arrival home.
34. Any person exceeding the Age Limit.
35. Any excess amount as stated in the Schedule of Benefits.
36. Local cover excludes Illness.
37. Workmen's Compensation
38. Cover for the intention of emigrating (travelling on a one-way ticket).

39. Personal Accident benefits under life policies.
40. Insurance covering racing of any kind involving the use of any power-driven vehicle, vessel or craft.
41. Cover provided for the fulfilment of any Ransom demands.
42. Insurances covering persons employed in:
 - Manufacture, storage, filling, breaking down, transport of
 - Fireworks, ammunition, fuses, cartridges, gun-powder, nitro-glycerine or any explosives unless purely incidental to the main operations of the insurers
 - Gases and/or air under pressure in containers other than butane and the like in low pressure containers

SECTION 1 - MEDICAL & RELATED EXPENSES

1A) MEDICAL EXPENSES

WE WILL PAY FOR:

The reasonable costs incurred in a medical emergency up to the limit of liability, for the Active Treatment of an Illness or Injury on an International Journey.

SPECIFIC CONDITIONS

1. A detailed medical report must be submitted to Us for in-patient expenses.
2. Hazardous activities/Adventure Sports:
You are covered for medical expenses up to the limit of liability for Adventure sports, as specified in Your schedule of benefits, whilst participating in the following activities (provided the standard safety gear and helmets are worn):
 - a) Archery (properly supervised)
 - b) Badminton, basket ball, biking, bowls, bushwalking, camel & elephant riding, canyoning, cycling, fishing, golf, kayaking, motorbikes under 200cc, mountain biking, roller skating, rowing, sailing in coastal waters, sea canoeing & sea kayaking, snorkeling, squash, surfing, tennis, volley ball, Non-contact Sports, Semi-contact Sports,
 - c) Ballooning (organized excursion),
 - d) Bungee jumping (not exceeding 150 meters & using a body harness as a back-up to the ankle attachment),
 - e) Canoeing (in calm waters),
 - f) Hiking, when You are accompanied by a recognized guide or on a clearly marked route
 - g) Horse back riding (excludes competitions and jumping, protective head gear to be worn),
 - h) Kite surfing (minimum of 100 meters of safe distance from all obstructions, excluding kite surfing during storms),
 - i) Mountaineering, for recreational purposes including walking and hiking (excluding the use of ropes and equipment),
 - j) Scuba diving (recreational, maximum 30 meters, You must be a licensed diver and accompanied by a qualified buddy diver),
 - k) Recreational snow skiing & snowboarding (green, blue and red slopes only): properly organized and supervised, on a designated run on-piste,
 - l) White water rafting, with experienced guides (International scale of river difficulty: Class 1, and Class 2 and Class 3).

1B) RELATED EXPENSES

WE WILL PAY FOR:

1.1 OPTICAL EXPENSES

Where optical treatment is required as a result of an Illness, We will pay for emergency optical treatment provided by a registered medical practitioner or optician up to R2, 000. Where optical treatment is required as a result of an Injury, these expenses will form part of the Limit of Liability under Medical Expenses.

WE WILL NOT PAY FOR:

- Any pre-existing optical condition.

1.2 PROVISIONAL PAIN-STILLING DENTAL EXPENSES

Where dental treatment is required as a result of an unexpected Illness, We will pay for emergency dental treatment provided by a registered medical practitioner or dentist up to R2, 000. Where dental treatment is required as a result of an injury, these expenses will form part of the Limit of Liability under Medical Expenses.

SPECIFIC CONDITIONS:

- Treatment for Illness must be specified in writing by the treating dentist as necessary for the relief of sudden and acute pain.

1.3 ACCOMPANYING FAMILY MEMBER

If, due to Your hospitalization, repatriation or death Your Travel Companion and/or Children are left stranded We will pay for reasonable extra accommodation and traveling expenses for Your Travel Companion and/or Children back to Your Country of Residence with a qualified escort if necessary, up to the Limit of Liability in the Schedule of Benefits provided they are also insured under this Policy.

1.4 REPATRIATION OF MORTAL REMAINS & COFFIN EXPENSES

In the event of an Insured Person's death, expenses for repatriation of the deceased and for statutory arrangements such as embalming and a zinc coffin shall be reimbursed, up to the Limit of Liability in the Schedule of Benefits. The next-of-kin have the following options:

- a) Cremation of the deceased and repatriation of the urn
- b) Repatriation of the deceased
- c) Reasonable funeral costs at the place of death

1.5 COMPASSIONATE EMERGENCY VISIT BY ANY ONE PERSON

In the event that You are hospitalised outside Your Country of Residence as an inpatient, reasonable additional accommodation and travelling expenses incurred by Your Spouse Or Relative, who on the written advice of the attending medical practitioner, travels to and remains with You until You are fit to resume Your Journey or return to Your Country of Residence. The cost will not exceed the Limit of Liability.

SPECIFIC CONDITIONS:

1. The duration of stay in hospital will be a minimum of 5 days and nights, or that Your condition is life-threatening.
2. Our written agreement is required prior to departure.

1.6 HOSPITAL CASH BENEFIT

In the event that You are hospitalised outside Your Country of Residence as an inpatient, we will pay You a daily lump sum for each completed day (24 Hours) in hospital (due to Injury or Illness) up to the Limit of Liability in the Schedule of Benefits.

1C) MEDICAL EXPENSES - DUE TO TERRORISM

WE WILL PAY FOR:

Medical expenses up to the Limit of Liability in the Schedule of Benefits, as a direct result of an accident causing Bodily Injury to You and arising from:

- a) The intentional use of military force to intercept, prevent or mitigate any known or suspected Terrorist Act; or
- b) Arising out of any Terrorist Act or bomb threat thereof.

WE WILL NOT PAY FOR:

- If there has been media warning 48hours before the occurrence that such events were likely to occur.
- Personal Accident benefits.
- The accumulation limit per occurrence: R1,000,000.

1D) PRE-EXISTING MEDICAL CONDITIONS

WE WIL PAY FOR:

If you are hospitalised for more than 48 hours whilst on an Insured Journey due to a medical condition for which you have received treatment, advice, or recommendation for treatment at any time prior to your journey, We will pay up to the Limit of Liability in the Schedule of Benefits for the medical expenses and hospitalisation costs.

WE WILL NOT PAY FOR:

Even if pre-existing cover has been purchased, We cannot pay for any claim relating to or associated with the treatment of:

- a) Asthma
 - i. Where You have been diagnosed with a chronic lung disease;
 - ii. If You have had an attack requiring treatment by a medical practitioner in the last 12 months.

- b) Diabetes, providing:
 - i. You have been diagnosed during the last 12 months;
 - ii. You suffer from a known cardiovascular disease, hypertension or hypercholesterolemia;
 - iii. Your current blood sugar level reading is lower than 4, or higher than 10.
- c) Epilepsy – if You have had a seizure in the last 12 months.
- d) Gastric reflux – where the condition relates to an underlying diagnosis (hernia, gastric ulcer).
- e) Gout.
- f) Hypertension
 - i. Where You suffer from a known cardiovascular disease and/or diabetes.
 - ii. Where Your current bp reading is higher than 165/95.
- g) Hernia
 - i. Where the condition has been diagnosed prior to departure.
 - ii. Planned surgery when there are no complications/not strangulated.
- h) Outpatient expenses.
- i) Peptic ulcer.
- j) Pregnancy
 - i. If all or part of Your Journey occurs when You are past the 26th week of gestation.
 - ii. Where complications exist and/or where the conception was medically assisted.
- k) Expenses incurred where You were hospitalised for less than 48 hours.
- l) If You are not fit to travel, or have been advised not to travel due to the pre-existing condition.
- m) This policy excludes all persons to whom a terminal prognosis has been given with a life expectancy of under 24 months.
- n) Neoplasia (cancer) of any kind..
- o) Any condition for which surgery is planned
- p) You have had, or are currently on a waiting list for an organ transplant.
- q) You require oxygen for the Journey.
- r) Chronic renal failure.
- s) Chronic pain syndromes managed by a Specialist Pain Management Physician or clinic (including back pain).
- t) HIV infection with an AIDS defining Illness.
- u) Mental illness including dementia, depression, anxiety, stress or nervous condition.
- v) Therapeutic or illicit drug or alcohol addiction.
- w) Complications of a condition that required surgery the last 6 months.
- x) Any condition, which has ever required spinal or brain surgery.
- y) Joint surgery over 12 years ago.
- z) Treatment and medicines in connection with stabilization and regulation of a pre-existing, chronic or recurrent illness.

1E) MEDICAL EVACUATION, REPATRIATION OR TRANSPORT TO MEDICAL CENTRE

WE WILL PAY FOR – MEDICAL EVACUATION AND/OR REPATRIATION:

If you suffer an Illness or Injury that requires emergency treatment, which has been approved in writing by our medical director as required immediately (cannot wait till Your scheduled return to Your Point of Departure):

- a) and medical facilities are not available locally, emergency evacuation under constant medical supervision will be arranged by whatever means necessary to the nearest facility capable of providing the required care.
- b) and You have been declared fit to travel by Our medical director, We will pay for the cost of the required service including the accompanying medical staff (if required).

WE WILL PAY FOR – TRANSPORT TO MEDICAL CENTRE

Emergency air, land or water transportation required for Evacuation, Repatriation or transport to a medical centre if you suffer an Illness or Injury.

SPECIFIC CONDITIONS – Section 1

- 1. Regent Travel Assist must be contacted for prior authorisation, and Our written agreement obtained.

2. Repatriation, Evacuation and Transportation will be decided by Regent Travel Assist depending on the medical information, and medical report received.
3. We will use Your return ticket towards Our costs, for Repatriation.
4. Repatriation is back to Your Point of Departure, in Your Country of Residence.
5. All claims exceeding R5,000 must be accompanied by a full medical report:
 - Provide medical evidence in writing from a qualified medical practitioner, stating:
 - i. Practitioner's name, qualification and involvement with the Insured Person.
 - ii. Details of the Insured Person's medical problem/s:
 1. Diagnosis: Physical or psychiatric.
 2. Date of first consultation.
 3. Treatment provided.
 4. Cause of the medical problem/s.
 5. Confirmation on whether the Insured Person can fly (with or without assistance).
 6. Medical reason if the Insured Person is not allowed to fly.

SPECIFIC EXCLUSIONS IN ADDITION TO GENERAL EXCLUSIONS – Section 1

WE WILL NOT PAY FOR:

- a) All claims in excess of R2 000, where no prior written approval has been obtained from Regent Travel Assist. If not approved by Regent Travel Assist, Our liability will be limited to R2 000 for any one incident.
- b) Excess amount as stated in the Schedule of Benefits.
- c) Medical and Related costs incurred in Your Country of Residence.
- d) Medical expenses recoverable by You from any other source.
- e) Incurred when You are traveling against medical advice, or to seek medical attention or being unfit to travel.
- f) We cannot be held liable for any delays or restrictions in connection with transportation caused by weather conditions, mechanical problems, restrictions imposed by public authorities or any other condition beyond Our control.
- g) Routine optical treatments.
- h) Routine dental treatments.
- i) Fillings or crowns of precious metal.
- j) Specialist medical treatment without referral from a medical practitioner.
- k) Physiotherapy or manipulative therapy, unless the treating doctor recommends it in writing. Our limit of liability will be limited to R2,000 for any therapy not related to inpatient treatment.
- l) Contraceptive devices, prosthetic devices and/or artificial aids and dentures.
- m) Incurred due to treatment that is not specified by a medical practitioner as immediately necessary.
- n) Medical expenses – due to Terrorism for periods exceeding 30 days, or where cover is not specified in the Schedule of Benefits.
- o) Should You be capable of being repatriated and elect not to return to the Point of Departure, all expenses incurred thereafter in respect of the occurrence will be for Your own account.
- p) Any Pre-existing medical condition, unless Pre-existing cover has been purchased
- q) Medical and Related Expenses shall only be paid until such time as a medical practitioner appointed by Us decides that You are capable of being repatriated. We have the right to demand that You are Repatriated in order to receive treatment, if Our medical practitioner and the treating physician agree that treatment can be postponed until You have been transferred to Your Country of Permanent Residence.
- r) We may not be able to arrange Evacuation or Repatriation in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area (Example: from an oil rig, or within a war zone).

SECTION 2 – PERSONAL ACCIDENT

2.1 DEATH shall mean:

Death as a result of an accident, or a direct result of Exposure to the elements of nature resulting from a mishap to the Public Conveyance in which You are travelling. If You disappear, and after 12 consecutive calendar months it is reasonable for Us to believe that You may have died due to an Injury, We will pay the benefit subject to receipt of a signed undertaking by Your beneficiary that such compensation shall be refunded to Us if You are subsequently found to be alive.

2.2 PERMANENT TOTAL DISABLEMENT shall mean:

Permanent Total Disablement, as a result of an Injury, or a direct result of Exposure to the elements of nature resulting from a mishap to the Public Conveyance in which You are travelling, preventing You from following Your usual occupation or any other occupation for which You are fitted by knowledge and training, and will in all probability continue for life.

WE WILL PAY FOR:

If whilst on an Insured Journey You suffer an Accident caused by outward violent and visible means causing bodily Injury and such Injury results within 12 calendar months in Death or Permanent Total Disablement, We will pay up to the Limit of Liability to Your or Your Beneficiary in accordance with the Schedule of Benefits and the Schedule below for Permanent Total Disablement.

INSURED EVENT	SUM INSURED, Expressed as a percentage of Limit of Liability
a) Death	100%
b) Total, permanent and irrecoverable loss of hearing in both ears	100%
c) Total, permanent and irrecoverable loss of hearing in one ear	50%
d) Total, permanent and irrecoverable loss of sight in both eyes	100%
e) Total, permanent and irrecoverable loss of sight in one eye	50%
f) Total, permanent and irrecoverable loss of both hands, or feet	100%
g) Total, permanent and irrecoverable loss of one hand and one foot	100%
h) Total, permanent and irrecoverable loss of one hand or one foot	50%
i) Permanent and total loss of speech	100%
j) Permanent and incurable paralysis	100%
k) Permanent and Total Loss of four fingers and thumb of either hand	70%
l) Permanent and Total Loss of four fingers or thumb of either hand	40%
m) Permanent Total Disablement as a result of an Accident, or a direct result of exposure to the elements of nature following an Accident	100%
n) Permanent disabilities not otherwise provided for under Insured Events a to m	15%

SPECIFIC CONDITIONS – Section 2

1. The diagnosis and determination of Permanent Total Disablement or any Permanent Disability must be made and documented by a Medical Practitioner appointed by Us, and must be continuous and permanent for at least 24 consecutive months from the onset of the disablement, however:
 - a. For Permanent and Total Loss of Speech, the loss of ability to speak must be continuous for at least 12 consecutive months and all psychiatric related causes are excluded.
 - b. For Permanent and Incurable Paralysis, the loss of use must be continuous and permanent for at least 12 consecutive months
2. Permanent total loss of use of a limb shall be treated as a loss of limb.
3. In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each insured, not exceeding the Accumulation limit.
4. In the event of Death of a Dependant Child, the benefit payable will be subject to the amount legislated by law at the time of Death.
5. Dependant Children are excluded from any benefit for occupational disability under Permanent Total Disablement.
6. Compensation shall be payable to You or Your legal representatives. No one other than You shall have rights in terms of the Policy against Us.
7. Notice of death must be given immediately and We will have the right to have a post mortem examination of the body.
8. A detailed incident and/or Police report must be submitted to Us.
9. Any existing ailments, infirmity or other abnormal physical conditions that are aggravated by an Accident, the Benefit amount will be determined by the degree of deterioration of the existing ailment after the Accident. The degree of ailment, infirmity or other abnormal physical condition before the Accident will be determined by medical evidence.

SPECIFIC EXCLUSIONS IN ADDITION TO GENERAL EXCLUSIONS – Section 2

WE WILL NOT PAY FOR:

1. Personal Accident benefits will cease on the Insured Person's 66th birthday.
2. Any Insured Event arising directly or indirectly from any type of Illness and/or bacterial infection, except that this exclusion shall not apply to medically acquired infections or blood poisoning which may result from an accidental cut or wound.
3. Permanent Total Disablement except on submission of satisfactory proof to Us that the disablement will in all probability continue for the rest of Your life.
4. Whilst participating in Adventure Sports, and/or hazardous activities.

SECTION 3 – ASSISTANCE SERVICES

ASSISTANCE SERVICES shall mean:

You are entitled to the worldwide services of Regent Travel Assist. The following additional services can be arranged, and cover shall not exceed the Limit of Liability in the Schedule of Benefits:

3A) CASH ADVANCES

WE WILL ASSIST WITH:

Regent Travel Assist will advise You on the procedure for the advancement of additional funds which must be repaid in full plus an additional 10% administration fee.

3B) EMERGENCY TRAVEL AND ACCOMMODATION ARRANGEMENTS

WE WILL ASSIST WITH:

Regent Travel Assist will provide You with all reasonable, possible and practical assistance in arranging for emergency alternative accommodation and onward or return transportation if necessary.

WE WILL NOT PAY FOR:

Any fees incurred for the emergency travel and accommodation arrangements must be refunded to Regent Insurance within 90 days after return to Country of Residence.

3C) TRANSMISSION OF URGENT MESSAGES

WE WILL ASSIST WITH:

Regent Travel Assist will transmit messages on Your behalf or to You in the event of Travel Delay, Illness or Injury.

3D) ALTERNATIVE EMPLOYEE OR RESUMPTION OF ASSIGNMENT EXPENSES

WE WILL PAY FOR – ALTERNATIVE EMPLOYEE:

The reasonable travel costs in Economy Class for a replacement employee to complete the business assignment for which You were originally sent, following Your unexpected Death, Injury or Illness.

WE WILL PAY FOR – RESUMPTION OF ASSIGNMENT:

Your return, following repatriation to Your Country of Residence due to Illness or injury within 90 days of such repatriation, to complete Your original business commitments and objectives.

The cost shall not exceed the Limit of Liability for either Alternative Employee or Resumption of assignment.

3E) LEGAL ASSISTANCE ABROAD & BAIL

WE WILL ASSIST WITH:

Locating a source of legal counsel and if necessary an advance of funds for bail up to the Limit of Liability. We will also provide an advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on legal matters. A panel of practicing attorneys is also available who will provide You with a automatic initial 30-minute consultation, should this be considered necessary.

WE WILL NOT PAY FOR:

1. Any fees advanced by Us must be refunded to Regent Insurance within 90 days from the date of the advance to You.
2. Claims caused by any member of Your family/household.

3F) 24 HOUR NURSE LINE

WE WILL ASSIST WITH

Access to a professional assistance service that will deal with any health query. This service is offered in nine official South African languages.

3G) CONSULAR REFERRAL

WE WILL ASSIST WITH

We will provide an Insured Person with the relevant details of diplomatic representatives wherever possible.

3H) HOUSEHOLD ASSIST

WE WILL ASSIST WITH

A 24-hour help line which gives You access to a nationwide network of approved emergency services in South Africa such as locksmiths, plumbers, beekeepers, glaziers, electricians, etc. The help line can arrange for the repair and/or maintenance of domestic appliances.

WE WILL NOT PAY FOR

1. Service providers will only carry out the repairs during normal business hours.
2. The cost of the repairs shall not exceed the Limit of Liability in the Schedule of Benefits, and must be refunded within 60 days of Your return to South Africa.

3I) TRAUMA LINE

WE WILL ASSIST WITH

The necessary assistance, be it the police, or the nearest local emergency assistance services, in the case of:

- Assault
- Hijacking
- Child Abuse
- Medical emergency
- Most other violent and non-violent forms of trauma

SECTION 4

4A) CANCELLATION

WE WILL PAY FOR:

- a) The value of unused arrangements, less any refunds due to You up to the Limit of Liability in the Schedule of Benefits if You have to cancel any pre-paid transport or accommodation arrangements, due to:
 1. Your, Your Dependant Children, a Relative, Business Associate, Travelling Companion's, the person in charge of Your Children's unexpected Death, Illness or Injury.
 2. Theft or complete immobilisation of Your Private Motor Vehicle at the moment of departure or during Your trip towards the point of departure due to a traffic accident, fire or as a result of hijacking.
 3. Termination of Your employment by your employer for economic reasons within 30 days of departure.
 4. You are covered if a terrorist incident occurs in a city listed on your pre-paid trip itinerary within 14 days prior to your scheduled departure date. The same city must not have experienced a terrorist incident within 90 days prior to the terrorist incident that is the cause of Your claim.

SPECIFIC CONDITIONS

- a) You must contact Regent Assist prior to making any travel arrangements, should You need to return to the Point of Departure.
- b) Theft of documents must be reported to the local police within 24 hours of the incident, and a written acknowledgement of the report obtained.
- c) Written proof of refunds due is required.

4B) COMPASSIONATE EMERGENCY REPATRIATION

WE WILL PAY FOR:

- a) The reasonable additional travel expenses (economy and three star accommodation) incurred by You, and/or Your fellow-travelling Children who are covered by this Policy to return to Your Country of Residence, due to
 - 1) Your, Your Dependant Children, a Relative, Business Associate, Travelling Companion's, the person in charge of Your Children's unexpected Death, Illness or Injury that requires hospitalisation.
 - 2) A terrorist incident that occurred in a city listed on your pre-paid trip itinerary whilst You are in the city. The same city must not have experienced a terrorist incident within 90 days prior to the terrorist incident that is the cause of Your claim.

SPECIFIC CONDITIONS

- 1) You must obtain a medical report from the treating medical practitioner prior to incurring any expense.
- 2) You must contact Regent Assist prior to making any alternative travel arrangements.

4C) MISSED CONNECTION – TICKET UPGRADE

WE WILL PAY FOR:

The extra cost of transportation, by the most direct route to rejoin a tour or to continue with Your original itinerary, if Your Insured Journey is interrupted by a missed connection at the transfer point during an International Journey up to the Limit of Liability in the Schedule of Benefits due to the late arrival of Your incoming confirmed connecting scheduled conveyance.

WE WILL NOT PAY FOR:

1. Missed connections, if the minimum connecting time as defined by IATA, and not being less than 4 hours, were not allowed.
2. Carrier caused delay where the cost of the expense is recoverable from the carrier.
3. Where the delay is due to industrial dispute, strike or action if there have been media warning on or before the date the particular Journey was booked and/or purchased that such events were likely to occur.
4. Your failure to check in according to the minimum time required.

SPECIFIC CONDITIONS

Written proof of delay, and subsequent missed connection must be obtained from the service provider/s.

4D) NATURAL DISASTER COVER

WE WILL PAY FOR:

The value of unused arrangements, less any refunds due to You and reasonable (economy and three star accommodation) additional travel or accommodation expenses up to the Limit of Liability in the Schedule of Benefits that result directly from:

a) Fire, flood, earthquake, storm or tsunami; if:

1. The booked accommodation cannot be lived in.

SPECIFIC CONDITIONS:

- a) We must receive original receipts of proof of payments by You.
- b) We must receive a written statement from an appropriate public authority confirming the reason and nature of the disaster.

WE WILL NOT PAY FOR:

- a) Any expense that You can recover from any tour operator, airline, hotel or other service provider.
- b) Any expense if there have been media warning on or before the date the particular Journey was booked and/or purchased that such events were likely to occur.

SPECIFIC EXCLUSIONS IN ADDITION TO GENERAL EXCLUSIONS – SECTION 4

WE WILL NOT PAY FOR:

1. The excess amount as stated in the Schedule of Benefits.
2. Any expense if there have been media warning on or before the date the Policy was purchased that such events were likely to occur.
3. Withdrawal from Service of the Service Provider (Aircraft, Sea Vessel, Train, Hotel).
4. Your disinclination to proceed (You, or Your travel companion no longer wanting to travel, or deciding to change your plans) or financial circumstances or government prohibition.
5. Accommodation or travel expenses that result from You being delayed due to an illness or injury, unless Your treating doctor confirms in writing that you are unfit to travel. Unfit to travel does not include mere discomfort when travelling.
6. The inability of any tour operator or wholesaler to complete arrangements for a group due to a deficiency in the number of persons required to commence, or complete any part of the tour.
7. The cancellation of the journey upon request of the Insured's spouse, parent or employer.
8. Default of any transport or accommodation provider, travel agency, tour operator, airline or any person acting as an agent of the insured.
9. Non-admittance into any country by the authorities.
10. You not being in possession of the required and/or valid and/or correct travel documents, visas, etc.
11. Carrier caused delay where the cost of the expense is recoverable from the carrier.
12. Any costs recoverable from the service provider.

13. Cancellation and Curtailment costs associated with treatment You, Your Dependant Children, Your Business Associate or Travelling companion are receiving, or any recurring, chronic or continuing illness or condition having been treated during the 6 months prior to departure.
14. Financial Collapse of Airlines, Travel Agents, Tour Operators, Accommodation Providing Organizations or other default of the Service Provider.
15. No proof (receipt) of any additional fees and/or the non-refundable amount.

SECTION 5 – INCONVENIENCE COVER

5A) LOSS OF BAGGAGE, TRADE SAMPLES AND PERSONAL EFFECTS

WE WILL PAY FOR:

The accidental loss of checked-in baggage and theft or damage to Your accompanying baggage, Personal Effects, portable business equipment (including computers and cellular phones) and business property (including Trade samples), that occurred during the Insured Journey up to the Limit of Liability in the Schedule of Benefits.

SPECIFIC CONDITIONS

1. All theft or damage must be reported to the local police or appropriate authority within 24 hours of the event, and a written acknowledgement of the report obtained.
2. All loss or damage attributable to theft, vandalism or damage by carriers must be reported to the airline immediately and You may never leave an airport with a damaged/lost suitcase that has not been reported and a written report obtained.
3. A camera, its lenses and fittings and the camera case shall be deemed to be a single item.
4. Golf clubs and golf equipment shall be deemed to be a single item.
5. A cellular phone and any fittings and/or accessories (all deemed to be a single item), shall be limited to R1, 000 per Insured Person for the repair and/or replacement cost.
6. A laptop, palmtop, notebook or similar personal computer and any fittings and/or accessories including software/hardware/carry cases shall be deemed to be a single item.
7. Original or certified copies of valuation certificates for jewellery must be issued prior to commencement of the Insured Journey.
8. Contact lenses, prescription spectacles and/or sunglasses are limited to a maximum of R1,000 per pair over and above any applicable excess.
9. The Insured Person shall in respect of property, personal effects, Insured Journey documents, money and credit cards, which may become the subject of a claim under this Policy:
 - a) Exercise all reasonable care for the safety, security and supervision thereof at all times and must not leave property unattended in a Public Place or in any unlocked vehicle, room or building.
 - b) Not abandon any damaged property.
10. Jewellery must be carried on Your person or lodged in a safety deposit at the time of loss.

WE WILL NOT PAY FOR:

1. The first 10% of each and every claim, Minimum R500.
2. More than the specified amount in the Schedule of Benefits, for any single item.
3. Loss or damage to baggage not accompanying You on the same flight.
4. Forgotten, lost or mislaid items.
5. Items left behind in any hotel/motel room after you have checked out, or items left behind in any aircraft, ship or train.
6. Leaving Your luggage and personal effects unsupervised in a Public Place.
7. Leaving Your luggage and personal effects with a person that is not travelling with You.
8. Leaving Your luggage and personal effects at such a distance from You that You are unable to prevent it being taken.
9. Any claim that has not been reported to the police or transport carrier within 24 hours of the event, and a written police or irregularity report obtained.
10. Sporting equipment whilst in use.
11. Mechanical or electrical breakdown or derangement.
12. Damage to or replacement of any electrical data or software.
13. Loss or damage to fragile or brittle articles (other than cameras, binoculars and spectacles) unless caused by fire or accident to the transport in which they were carried.
14. Wear and tear, mildew, rust or corrosion, the action of insects, moth or vermin or whilst clothing or Personal Effects are being cleaned, dry-cleaned, dyed, altered or repaired.
15. Perishable items.
16. Delay, detention, destruction or confiscation by Custom Officials or other authorities.

17. Losses recoverable from any other source, such as airlines, or other insurance including automatic credit card insurance.
18. Loss or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion.
19. Any goods intended for sale or trade.
20. Personal Computers, cellular phones or any electrical equipment:
 - a) Where such equipment was left unattended other than when securely locked inside a building.
 - b) Not accompanying You as cabin baggage on a carrier.

5B) LOSS OF CASH AND/OR TRAVEL DOCUMENTS

WE WILL PAY FOR:

- a) Theft of personal cash meaning bank and currency notes and postal or money orders during the Insured Journey.
- b) Replacement of non-refundable accommodation vouchers and the reissuing cost of travel documents due to theft or damage up to the Limit of Liability in the Schedule of Benefits.
- c) Theft of Your travel documents (travel tickets, passports and visas), but limited to expenses incurred within the country where the loss occurred in having the documents replaced.

WE WILL NOT PAY FOR:

1. The first R250 of each and every claim.
2. Any loss of credit cards, traveller's cheques or documents must be reported to the issuing authority within 24 hours, and the appropriate cancellation measures taken.
3. Cash and documents must be carried on Your person or lodged in a safety deposit at the time of loss.

5C) BAGGAGE DELAY

WE WILL PAY FOR:

In the event that Your accompanied baggage has been delayed, misdirected or temporarily misplaced during the Insured Journey for a minimum time period according to the Schedule of Benefits, We will pay up to the Limit of Liability to You for the purchase of essential items of clothing and Personal Effects. Written proof of delay must be obtained from the transport provider/carrier, and original receipts of the items purchased.

WE WILL NOT PAY FOR:

1. Your failure to check in your baggage according to the scheduled times.
2. Strike, riot, hijack or civil commotion.
3. Delay, detention, destruction or confiscation by Custom officials or other authorities.
4. Delayed baggage at Country of Residence.

5D) SNOW SPORTS EXTENSION

5.1 Ski Equipment

WE WILL PAY FOR:

Up to the Limit of Liability for the value or repair of Your own Ski Equipment, or hired Ski Equipment, if they are lost, stolen or damaged during Your trip, up to the Limit of Liability in the Schedule of Benefits.

WE WILL NOT PAY FOR:

- a. The excess amount as stated on the Schedule of Benefits.
- b. For loss, destruction, damage or theft from confiscation or detention by customs or other authorities.
- c. Theft from an unattended vehicle.
- d. Anything mentioned in General Exclusions.

5.2 Ski Pack

WE WILL PAY FOR:

Up to R1,000 per week up to a maximum of the Limit of Liability for the unused portion of Your Ski Pack costs paid for or contracted to be paid for before Your trip commenced, where You do not Curtail the trip, but are certified by a medical practitioner in the resort as being unable to ski and unable to use the Ski Pack facilities because of serious injury or illness occurring during the trip and where there is confirmation in writing that no refund is available for the unused items.

WE WILL NOT PAY FOR:

1. For any claims Regent Travel Assist does not confirm that as medically necessary and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that You are unable to ski.
2. For any exclusions under Section 1, Medical Exclusions.

5.3 Avalanche Closure

WE WILL PAY FOR:

Up to R4,000 for reasonable travel and accommodation expenses necessarily incurred to reach Your booked destination if, as a direct result of an avalanche, Your transfer from or to Your pre-booked resort is delayed.

5.4 Piste Closure

WE WILL PAY FOR:

Due to a lack of snow in Your resort it closes, which prevents You from skiing, You are covered for:

- a) A benefit of R500 per day towards the costs You have to pay to travel to another resort, up to the Limit of Liability.
- b) For a benefit of R500 per day for each full day You are unable to ski up to the Limit of Liability, if Your resort stays closed and there is not other resort available, not exceeding the pre-booked period of Your trip.

SPECIFIC CONDITIONS:

1. Cover is available under this section between 1 December and 30 April.
2. Written confirmation of the closure from the resort is required.

SECTION 6 – TRAVEL DELAY

WE WILL PAY FOR:

We will reimburse You for essential expenses incurred up to the Limit of Liability, if the departure of the scheduled public transport in which You have arranged to travel is delayed for a minimum time period according to the Schedule of Benefits. This delay can be caused by:

1. Industrial strike action,
2. Adverse weather conditions, or
3. Mechanical/electrical breakdown.

SPECIFIC CONDITIONS

Written proof of the delay must be obtained from the transport provider/carrier, and original receipts of items purchased.

WE WILL NOT PAY FOR:

1. Where You fail to check in according to the minimum check-in time as required by the carrier, unless such failure was due to strike or industrial action.
2. Where the delay is due to a strike or industrial action which existed, or for which advance notice had been given at the time the tickets and/or insurance were purchased.

SECTION 7 – PERSONAL LIABILITY

WE WILL PAY FOR:

All damages, compensation and legal expenses, up to the Limit of Liability for which You become legally liable as a result of Your causing injury, including death of another person, or loss of or damage to property.

SPECIFIC CONDITIONS:

1. You shall make no admission, offer, promise or payment, without Our written consent.
2. We are entitled to take over the defence and settlement of the claim in Your name for Our benefit. We shall have full discretion in the conduct of any proceedings and settlement of the claim.
3. We may at any time pay You the amount for which a claim can be settled up to the Limit of Liability, less any damages already paid. We will then be under no further liability, and shall thereupon not be responsible for any loss in consequence of any action or omission in connection with the prosecution of such claims or proceedings.
4. We will provide no indemnity for legal liability arising from Injury or loss as a result of any wilful or malicious act by You.

WE WILL NOT PAY FOR:

1. The first R1, 000 of each and every claim.
2. Liability for damage to property you own, you have borrowed, hired or have under your control.
3. Any liability where indemnity is provided under any other insurance.
4. Liability arising from the conduct by You of any profession, trade or business.

5. Liability arising from the use or ownership by You of any mechanically propelled vehicle, aircraft, waterborne craft or animals.
6. Loss, destruction, damage or misfortune occasioned by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), terrorist activity, civil war, rebellion, revolution, insurrection or military or usurped power, save where applicable to the extent only of taking such action for the protection of Yourself, a relative or Your companion.
7. Judgements which are not in the first instance either delivered or obtained from a court within South Africa or the country in which the event occurred.
8. Liability for death, bodily injury or illness of any member of Your family or an employee of Yours.
9. Liability that arises under a contract or agreement entered into by You, but not excluding liability that would have attached in the absence of such an agreement.
10. Liability for damage to property that belongs to any member of Your family, an employee of Yours, or an acquaintance.

SECTION 8 – HIJACK OF PUBLIC CONVEYANCE

WE WILL PAY FOR:

If the public conveyance in which You are travelling is hijacked and Your Insured Journey is interrupted as a direct result for at least 24 hours, We will pay You R500 for each complete day for which You are detained under duress by the hijack, up to the Limit of Liability.

WE WILL NOT PAY FOR:

Any events arising from:

- a) Engaging in any political activity.
- b) You not being in possession of the proper visa, work permit or associated documents.
- c) Any criminal activity.

DEFINITIONS

For the purpose of this policy the following definitions apply:

Accident: A sudden, unforeseen and unexpected event and which results in Injury. An accident will always exclude Illness, but shall include exposure resulting from a mishap to a Public Conveyance in which You are travelling.

Accompanied Baggage: Checked Baggage or unchecked baggage accompanying the client onto the aircraft.

Accumulation Limit: The maximum liability We will be responsible for under this policy in respect of any one Accident or series of Accidents arising from one source or cause during an Insured Journey.

Aids "Acquired Immune Deficiency Syndrome" shall have the meaning assigned to it by the World Health Organisation and shall include H.I.V. (Human Immune Deficiency Virus).

Area: South Africa, Botswana, Namibia, Lesotho and Swaziland.

Business Associate: A partner, director or employee of Yourself, under the age of 65 years and resident in the Area.

Cancellation: Foregoing a Journey due to the Insured Person's inability to start a Journey.

Children/Child: Your natural or adopted children (son or daughter) not in full-time employment, of Yourself under the age of 21 years (under the age of 25 years if they are in full-time education), unmarried, not pregnant, without children and primarily dependent on Your maintenance and support, who are travelling with You.

Country of Residence: The country You are a citizen or permanent resident of.

Curtailment: Shortening and/or alteration of a Journey after commencement.

Effective Date of Coverage:

- a) For Cancellation, the date on which the policy was issued.
- b) For all other sections of cover, from the date of departure of the Policy, which is purchased prior to the date of departure.

Excess / Deductible: The first amount, or period, of each and every loss payable by You as shown in the Schedule of Benefits. We will reduce the amount we pay You for a claim for any one incident by the excess amount.

Hazardous Pursuits: Any activity which introduces or increases the possibility of a loss arising from a peril or which may influence the extent of a loss.

Injury: A bodily injury or physical trauma resulting from an Accident and which results in You being certified by a medical practitioner at the time as being unfit to travel or continue with Your original trip.

Illness: Any fortuitous sickness, illness or disease originating, contracted, commencing or manifesting itself during an Insured Journey and which results in You being certified by a medical practitioner at the time as being unfit to travel or continue with Your original trip.

Insured Journey: When travelling in a direct and uninterrupted manner on a Local or International Journey.

International Journey: Commencing when You pass through passport control from the Area and ends when you enter through passport control on arrival back in the Area, and includes Local connecting flights where such connections were made in an uninterrupted direct manner with a maximum connecting time of 12 hours. An International Journey excludes the country You are a citizen and/or resident of.

Kidnap: Any event of seizing, detaining or carrying You away by force.

Local Journey: A journey of more than 100 kilometres away from Your usual place of residence or business within the territorial limits of South Africa.

Manual Worker: Unskilled, semi-skilled, and/or skilled labour involving working with the hands and/or operation of mechanical and/or non-mechanical machinery and/or equipment.

Mechanically propelled vehicle: means any self-propelled vehicle and includes –

- a) A trailer, and
- b) A vehicle having pedals and an engine or an electric motor as an integral part thereof or attached thereto and which is designed or adapted to be propelled by means of such pedals, engine or motor, or both such pedals and engine or motor, but does not include –
 - i. any vehicle propelled by electrical power derived from storage batteries and which is controlled by a pedestrian; or
 - ii. any vehicle with a mass not exceeding 230 kilograms and specially designed and constructed, and not merely adapted, for the use of any person suffering from some physical defect or disability and used solely by such person;

Outpatient treatment: Treatment given at a hospital, consulting room, doctor's office or outpatient clinic where You do not go in for day-case or in-patient (stay in a hospital bed) treatment.

Private Motor Vehicle: Any licensed passenger vehicle other than taxis, buses and any vehicle in excess of 2 tons.

Point of Departure: The airport from which You commence an Insured Journey.

Policy: This document embodying the contract of insurance and shall include any subsequent endorsements and amendments.

Pre-existing Condition: Any condition for which within 6 consecutive months prior to the Date of Departure You/Your Relatives/Business Associate/Dependant Children or the person who is the cause of the claim:

- A) Have consulted a medical practitioner or specialist, or
- B) Take prescribed medicine, or
- C) Received treatment, surgery or advice, or
- D) The manifestation of symptoms would have caused a reasonable person to seek advice, or
- E) Are on the waiting list for medical treatment, or
- F) Received a terminal prognosis, or
- G) An ongoing medical condition of which You are aware

Professional Sport: Any sport for which You receive or earn in excess of 50% of Your income as a result of Your participation.

Public Conveyance: A Scheduled air, land (excluding taxis, motorcycles and hired motor vehicles), or water conveyance – all licensed to carry passengers for hire and in (or on) which You are travelling as a fare paying passenger.

Public Place: Any place the public has access to, including but not limited to planes, taxis, buses, trains, shops, airports, railway stations, streets, museums, hotel foyers, beaches and restaurants.

Relative: Your spouse, parent, parent-in-law, grandparent, step-parent, child, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister under the age of 70 years and resident in the Area.

Regent Travel Assist: Europ Assistance, the claims co-ordination company authorised by Us to assist in the management and control of claims incurred or likely to be incurred under this Policy.

Sport: Full-contact: Includes significant physical contact between athletes involved, with the aim of causing a knockout, or rendering the opponent unable to continue the match. Examples: Boxing, Judo and full-contact karate.

Sport: Semi-contact: A combat sport involving striking and which contains physical contact between combatants simulating full-power techniques. Techniques are restricted to limited power, and rendering the opponent unconscious is forbidden. Example: Kung-fu

Sport: Collision: Athletes purposely hit or collide with each other or inanimate objects, including the ground, with great force. Example: Football, rugby.

Extreme sport: Any sport featuring speed, height, danger, a high level of physical exertion, highly specialised gear, or spectacular stunts including both competitive and non-competitive activities. Examples: Heli-skiing, BASE jumping.

Spouse: Your spouse or common-law spouse (the person who has been residing with You for a period of not less than one year and who has publicly represented You as Your husband or wife), under the age of 65 years and resident in the Area. Only one spouse shall be eligible for cover under this Policy.

Terrorist Act: Any act which is verified as an act of terrorism by the government of the country where the act occurs, and includes any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Acts for personal gain shall not be considered Terrorist Acts.

Traumatic Event: A violent criminal act or attempt where such violence is intended or made to overpower or subdue.

Travel Companion: The person that is sharing travel and accommodation arrangements with You, under the age of 70 years and resident in the Area.

War and Civil War: Any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following consequences, namely:

- a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, civil commotion, mutiny, military or popular rising, insurrection, rebellion, revolution, military or usurped power.
- b) Any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any government de jure or de facto or to the influencing of it by terrorism or violence.
- c) Martial law or state of siege or any events or causes, which determine the proclamation, or maintenance of martial law or state of siege.
- d) Plundering, looting and pillaging in connection with riot and civil commotion.
- e) Confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.
- f) The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clauses (a), (b), (c) and (d).

We/Our/Us/Insurer/The Company: Regent Insurance Company Ltd.

You/Your/Insured/Insured Person: The person nominated as the Policyholder under this Policy, and whose name appears on the certificate and with respect to whom premium has been paid or has agreed to be paid.