

# Card Travel Insurance

effective from 1 July 2010

MAKE THINGS HAPPEN

**NEDBANK**  
PRIVATE BANK

A division of Nedbank Ltd Reg No 1951/000009/06

A Member of the  OLD MUTUAL Group



As a **Nedbank Private Bank Platinum Cardholder**, your lifestyle demands and deserves certain privileges.

That is why Nedbank and Chartis South Africa Limited have negotiated an exclusive travel insurance programme for our **Nedbank Private Bank Platinum Cardholders**, entitling you to automatic or optional top-up travel insurance for both local and international travel should you purchase your travel tickets on your South African-issued Nedbank Platinum Card.

This insurance has been specifically designed for you, as **Nedbank Private Bank Platinum Cardholder** to protect you wherever you travel. You also have a choice of optional top-up insurance in addition to the automatic travel insurance.

#### **AUTOMATIC COVER**

The automatic cover is provided at no cost to you. You will receive cover for emergency medical and related expenses as well as personal accident cover. The cover also includes various assistance service benefits, such as legal assistance abroad and a 24-hour medical emergency assistance helpline.

To qualify for the automatic cover\* simply charge the full cost of your public conveyance ticket to your Nedbank card. The cover is valid for 30 days.

#### **OPTIONAL TOP-UP COVER**

Most of us underestimate the risk of travelling abroad without adequate insurance. The automatic insurance may not cover every aspect of your insurance needs. That's why Nedbank has arranged a choice of three optional top-up insurance options\* to complement your automatic cover.

Our optional top-up insurance provides cover for additional emergency medical expenses and personal accident cover. It also provides cover for trip

cancellation or curtailment, baggage loss and baggage delay as well as travel delay and personal-liability cover.

You can also select three-month or extended cover for a six-month trip under optional top-up cover.

#### **PRE-EXISTING MEDICAL CONDITIONS COVER**

Our standard travel policy excludes any claim arising directly or indirectly from any pre-existing medical condition, that manifested or existed in the 12-month period prior to the date of coverage. That's why we've provided optional pre-existing medical conditions cover, which waives this exclusion and automatically includes both the automatic and optional top-up cover for up to 180 days.

#### **This cover would include:**

- any pre-existing medical condition.

View our schedule of benefits for more information. If you would like more information on the terms and conditions that apply, please visit our website at [www.nedbank.co.za](http://www.nedbank.co.za) or call us on 0860 103 524.

#### **SENIORS COVER**

As our standard insurance top-up cover only provides cover up to the age of 75 years, we've also developed unique travel insurance cover for our clients aged 75 to 85 years. Provided your travel ticket(s) are purchased using a Nedbank card, you will qualify for the discounted seniors cover.

\* Clients under the age of 75 years qualify for automatic cover and our optional top-up insurance.

## **DISCOUNTS FOR REGULAR-TRAVELLERS – MANDATE INSURANCE**

We recognise that many of our clients travel regularly. That's why we have also introduced a new and exciting regular-travellers mandate insurance option. With this option we will, with your permission, automatically bill you for travel insurance every time you purchase a public conveyance ticket on your Nedbank card. Plus, the premium has been discounted further for you. It's a hassle-free way of ensuring comprehensive travel protection every time you travel.

For more information on the cover available please refer to the schedule of benefits in this brochure or call us on 0860 103 524 to discuss the terms and conditions that apply. You can also visit our website at [www.nedbank.co.za](http://www.nedbank.co.za).

We have also included an application form in this brochure for your convenience. Should you wish to activate any of the options above, simply select the required option on the form and fax or email it to us. Or you can call us on 0860 103 524.

### **IMPORTANT**

Please note that this brochure is only a summary and the provision of the insurance services and benefits is always subject to the terms, conditions and exclusions of the master policy, which can be viewed at any of our branches or on our website at [www.nedbank.co.za](http://www.nedbank.co.za).

A copy may also be obtained by written request from Travel Guard Sales and Service at PO Box 623, Fontainebleau, 2032. Alternatively you may fax a request to 0866 776 938 or call us on 0860 103 524.

## **WHAT IS COVERED?**

### **EMERGENCY MEDICAL AND RELATED EXPENSES**

- Medical expenses (inpatient and outpatient).
- Medical evacuation, repatriation and transport to a medical centre.
- Return after medical treatment.
- Visit by a family member, if you are hospitalised.
- Return of accompanying children and/or travel companion (if insured by Chartis South Africa Limited).
- Burial, cremation or return of mortal remains.
- Coffin expenses.

### **PERSONAL ACCIDENT**

- Death and permanent disability – 24 hours a day and while on a public conveyance (under 75 years of age).

### **LOSS OF UNUSED, NON-REFUNDABLE DEPOSITS DUE TO THE CANCELLATION OF THE JOURNEY RESULTING FROM THE FOLLOWING:**

- Your unexpected death, illness or injury, or that of your spouse, children, business associate, relative, travel companion or the person overseas with whom you intended to stay.
- The non-availability of the person who was intended to take care of your dependent or disabled children, as a result of death, illness or injury.
- Cancellation or diversion of scheduled public transport services as a result of strikes or other industrial action.
- A traumatic event, involving medical advice, experienced by you, your spouse, children, business associate, relative or the person overseas with whom you intended to stay within 30 days of the date of departure and where travel is not advised.
- Loss or theft of travel documents.
- The termination of your employment for economic reasons within 30 days of departure (including retrenchment).

- Considerable damage to real estate owned by you, caused within 30 days of departure.
- Theft or complete immobilisation of your private vehicle at the moment of departure or on the way to the point of departure owing to a traffic accident or fire or as a result of a hijacking.
- Delay at the point of embarkation resulting from immobilisation of your private vehicle for more than one hour owing to a traffic accident or circumstances beyond your control ('Act of God') on the way to or on arrival at the place of embarkation.

**LOSS OF UNUSED, NON-REFUNDABLE DEPOSITS DUE TO THE CURTAILMENT OF THE JOURNEY RESULTING FROM THE FOLLOWING:**

- The death or imminent death of your spouse, child, relative, business associate, travel companion or the person overseas with whom you intended to stay.
- Cancellation or diversion of scheduled public transport services as a result of strikes or other industrial action.
- Loss or theft of travel documents.

**LOSS OF BAGGAGE, PERSONAL EFFECTS, DOCUMENTS, MONEY AND CREDIT CARDS**

- Accidental loss of or theft of or damage to your accompanying baggage and personal effects.
- Non-recoverable cost of replacing travel documents, airline tickets, credit cards and travellers cheques.
- Assistance in the advancement of funds should cash, banknotes, postal or money orders or other negotiable instruments be damaged, lost or stolen.
- Loss arising out of the unauthorised use of travel documents, credit cards or travellers cheques as a result of fraud.

**BAGGAGE DELAY AS A RESULT OF THE FOLLOWING:**

- The carrier delaying, misdirecting or misplacing your baggage.

**TRAVEL DELAY RESULTING FROM:**

- Loss or theft of travel documents.
- An accident involving the conveyance in which you had arranged to travel in, or were travelling in.
- Delay of a scheduled departure of a public conveyance due to:
  - industrial dispute, strike and/or action; and
  - adverse weather conditions; and
  - mechanical and/or electrical breakdown of the conveyance on which the insured person had arranged an insured journey.
- Failure of the public transport services.

**NATURAL DISASTER**

- Booked accommodation being uninhabitable due to fire, flood, earthquake or storm.

**PERSONAL LIABILITY**

- Accidental injury to another person.
- Accidental loss of or damage to another's property.

**TRAVEL GUARD**

- Cash assistance.
- Consular referrals.
- Emergency travel and accommodation services.
- 24-hour medical emergency and assistance telephone line.
- Transmission of urgent messages.
- Your premature return in the event of death, illness or injury of a spouse, child, relative or business associate.
- Legal assistance abroad.

## WHAT IS NOT COVERED?

**Chartis South Africa Limited will not be liable to pay any benefit under a claim caused by or arising directly or indirectly from:**

- War and terrorism (there is limited terrorism cover under optional cover).
- Nuclear, biological and chemical contamination.
- Engaging in occupational activities underground or requiring the use of explosives.
- Wilful or deliberate exposure to danger (except in an attempt to save human life).
- Intentional self-inflicted injury, suicide or attempt thereat.
- Deliberate violation of criminal law.
- Travelling by air, except as a passenger on a legally licensed aircraft, or where the insured person is acting as part of the aircraft crew.
- Mental disorders.
- Being pregnant or giving birth (except for an unexpected medical complication or emergency occurring during the first 26 weeks of the pregnancy).
- Sexually transmitted diseases and the conditions thereof, howsoever acquired or caused.
- Chronic fatigue syndrome or myalgic encephalomyelitis (ME) (anticardiolipin antibody positivity) or the illness commonly referred to as yuppie flu.
- Non-adherence to medical advice.
- An insured person being under the influence of alcohol, drugs or narcotics.
- Any pre-existing medical condition, unless cover for pre-existing medical conditions was purchased (terms and conditions apply).
- Any cardiac or cardiovascular or vascular or cerebrovascular illness or conditions, or sequelae thereof or complications that, in the opinion of a medical practitioner appointed by the company, can reasonably be related thereto, if the insured person has received medical advice or treatment (including medication) for hypertension 12 months prior to the commencement of the insured journey.

- An insured person travelling against medical advice or to seek medical attention or advice or with a terminal condition that was diagnosed prior to the insured journey or when the insured person is unfit to travel.
- Employment involving manual labour, unless the insured person is off duty.
- Undertaking employment on a permanent or contract basis that is not casual, other than while on a leisure trip.
- Participating in any sport as a professional player or school sports.
- Any hazardous pursuits, sports or activities that introduce or increase the possibility of a loss, including but not limited to motor cycling (where the engine capacity exceeds 200cc or the cycle is under control of an unlicensed driver) sports activities, blackslope and off-piste skiing, horseback riding, hunting, bungee jumping, abseiling, white-water rafting, hiking, mountaineering, scuba diving, potholing, fighting (except in bona fide self-defence), racing (other than on foot), being a crew member on a ship, or sailing outside of territorial waters (unless an endorsement has been issued and an additional premium charged and authorised by the company and paid by the insured person).
- Consequential loss of any kind or financial loss and/or expense not otherwise specifically covered.
- Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of its/his/her obligation to the insured person.
- The insured person's intention to emigrate.
- Being in the service of or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation.
- Any terrorist or member of a terrorist organisation, narcotics trafficker, or a purveyor of nuclear, chemical or biological weapons.
- Travelling in, to or through Cuba or Iraq.

NOTE: Clients who do not purchase their travel tickets with their Nedbank card will not qualify for the automatic cover. For information about purchasing cover, please call us on **0860 103 524**.

# SCHEDULE OF BENEFITS

EFFECTIVE 1 JULY 2010

# PLATINUM CARD

AUTOMATIC COVER	DOMESTIC	INTERNATIONAL
Age limit	Up to 75 years	Up to 75 years
<b>Section 1A – Emergency medical and related expenses and assistance</b>		
Injury	R70 000	R3 000 000
Illness	N/a	R3 000 000
Excess – inpatients	R2 000	R2 000
Excess – outpatients	R500	R500
Burial, cremation or return of mortal remains	Actual expense	Actual expense
Coffin expenses	R10 000	R10 000
Return of travel companion	Actual expense	Actual expense
Return of children	Actual expense	Actual expense
Visit by a family member	Actual expense	Actual expense
<b>Section 1B – Travel Guard</b>		
Cash assistance	Assistance service	Assistance service
Consular referral	Assistance service	Assistance service
Emergency travel and accommodation arrangements	Assistance service	Assistance service
Legal assistance abroad	Assistance service	Assistance service
24-Hour medical emergency and assistance telephone line	Assistance service	Assistance service
Replacement of lost travel documents	Assistance service	Assistance service
Transmission of urgent messages	Assistance service	Assistance service
<b>Section 1C – Medical evacuation or repatriation (transportation)</b>	Actual expense	Actual expense
<b>Section 2 – Personal accident</b>		
(i) public conveyance	R1 000 000	R1 000 000
(ii) 24-hour cover	R500 000	R500 000
<b>Section 10 – Hijack – public conveyance – in excess of 12-hours</b>		
R750 per day for up to 10 days	R7 500	R7 500



# SCHEDULE OF BENEFITS

EFFECTIVE 1 JULY 2010

# PLATINUM CARD

OPTIONAL PRE-EXISTING MEDICAL COVER (IN ADDITION TO OPTIONAL COVER)		OPTION 1		OPTION 2		OPTION 3	
Age limit		Up to 75 years		Up to 75 years		Up to 75 years	
		Domestic	International	Domestic	International	Domestic	International
Premium per trip 1-30 days		N/A	R862	N/A	R1 082	N/A	R1 459
Premium per trip 31-90 days		N/A	R1 161	N/A	R1 447	N/A	R1 937
Premium per trip 91-180 days		N/A	R2 985	N/A	R3 450	N/A	R4 034
Premium per trip – mandate 1-90 days		N/A	R862	N/A	R1 082	N/A	R1 459
Benefits		N/A	R100 000	N/A	R150 000	N/A	R250 000
Any medical condition for which an insured person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey.							
The member must be hospitalised as an inpatient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.							
SENIORS COVER		DOMESTIC		INTERNATIONAL			
Age limit		75-85 Years		75-85 Years			
Premium per trip 1-30 days		R869		R869			
Premium per trip 31-90 days		R1 181		R1 181			
Premium per trip – mandate 1-90 days		R869		R869			
<b>Section 1 – Emergency medical and related expenses and assistance</b>							
<b>Section 1A – Emergency medical and related expenses – injury or illness</b>		N/a		R7 000 000			
Emergency medical expenses due to terrorism		N/a		R2 500 000			
Excess – inpatient		N/a		N/a			
Excess – outpatient		N/a		R500			
Burial, cremation or return of mortal remains		Actual expense		Actual expense			
Coffin expenses		R10 000		R10 000			
Return of travel companion		Actual expense		Actual expense			
Return of children		Actual expense		Actual expense			
Visit by a family member		Actual expense		Actual expense			
<b>Section 1B – Travel Guard</b>							
Cash assistance		Assistance service		Assistance service			
Consular referral		Assistance service		Assistance service			
Emergency travel and accommodation arrangements		Assistance service		Assistance service			
Legal assistance abroad		Assistance service		R5 000			
24-hour medical emergency and assistance telephone line		Assistance service		Assistance service			
Replacement of lost travel documents		Assistance service		Assistance service			
Transmission of urgent messages		Assistance service		Assistance service			
<b>Section 1C – Medical evacuation or repatriation (transportation)</b>		Actual expense		Actual expense			
<b>Section 1D – Hospital confinement as a result of an accident or illness for a period not exceeding 20 days</b>		N/A		R5 000			
<b>Section 2 – Personal accident</b>		N/A		N/A			
<b>Section 3 – Cancellation or curtailment – R500 excess</b>							
Cancellation of journey		R25 000		R25 000			
Curtailment of journey		R25 000		R25 000			

# SCHEDULE OF BENEFITS

EFFECTIVE 1 JULY 2010

# PLATINUM CARD

SENIORS COVER (continues)	DOMESTIC	INTERNATIONAL
<b>Section 4 – Baggage loss – R500 excess</b>		
Loss, theft, damage to baggage or personal effects	R10 000	R15 000
Maximum insured value of any one item	R2 000	R2 000
Loss of cash/travel documents	R2 000	R3 000
<b>Section 5 – Baggage delay – in excess of 24 hours</b>		
Incurring expenses up to an amount of	R2 000	R2 500
<b>Section 6A – Travel delay – in excess of 24 hours</b>		
Incurring expenses up to an amount of	R2 000	R2 500
<b>Section 6B – Travel missed connection – in excess of 6 hours</b>		
Incurring expenses up to an amount of	N/A	N/A
<b>Section 7 – Ticket upgrade</b>		
Incurring expenses up to an amount of	N/A	R4 000
<b>Section 8 – Natural disaster – in excess of 48 hours</b>		R2 500
Incurring expenses up to an amount of	N/A	
<b>Section 9 – Personal liability</b>		R2 500 000
Bodily injury and material damage	R2 500 000	R100 per day
<b>Section 10 – Hijack – public conveyance – in excess of 12-hours</b>		
R750 per day for up to 10 days	R7 500	R7 500
<b>Section 11 – Cattery and kennels</b>		
R125 per day for up to 30 days	N/A	R2 500
<b>Seniors cover maximum accumulation limit</b>	<b>R5 000 000</b>	<b>R7 000 000</b>

- The optional top-up benefits are in addition to the automatic cover benefits.
- Our seniors cardmembers aged 75 to 85 years do not qualify for automatic cover, and must purchase seniors cover.
- Except for seniors, an extended period of insurance from 90 days to 180 days can be purchased on request.
- Cover for pre-existing medical conditions is not available for persons aged 75 years and over.

- The excess for inpatient cover is waived when optional cover is selected.
- Premiums include 10% commission and a R5 policy administration fee, where a sale is concluded via the call centre.
- Premiums include 20% commission and a R5 policy administration fee, where a sale is concluded via a travel agency.

## CONTACT DETAILS

For more information on our travel insurance programme please contact us on 0860 103 524. You can also email us at nedbank.nactravel@travelguard.com or visit our website at www.nedbank.co.za.

## MEDICAL CLAIMS

For emergency medical and related expenses claims please contact the 24-hour alarm centre:

Helpline: +44 1273 227 036

Fax: 011 551 8290

Note: If not approved by Travel Guard, our liability will be limited to R2 000 for any one incident. The services of Travel Guard are provided by Travel Guard.

## NON-MEDICAL CLAIMS

Other claim requests should be submitted on your return to South Africa. All original supporting documentation should be submitted to Chartis Travel Claims, PO Box 31983, Braamfontein, 2017. You may also call us on 0860 103 524.

We are available weekdays from 08:00 to 17:00 and on Saturdays from 08:00 to 13:00, excluding public holidays (all calls are recorded).

## ABOUT NEDBANK GROUP INSURANCE BROKERS

Nedbank Group Insurance Brokers (NGIB) – a division of Nedbank – provides short-term insurance and holds professional and indemnity insurance. Recordings of telephone discussions will be made available to you on request. NGIB's Compliance Department for unresolved complaints can be contacted on 011 667 5333.

## ABOUT THE UNDERWRITER

Nedbank Travel Insurance is underwritten by Chartis South Africa Limited, registration number 1962/003192/06 (Chartis SA). Chartis South Africa Limited (Chartis) is a financial services provider in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act).

The amount of commission paid to NGIB for the sale of Nedbank travel insurance is 10% of the quoted premium where a sale is concluded via the Travel Guard Sales and Service Call Centre.

20% of the quoted premium is paid to the travel agent who made the booking where a sale is concluded via a travel agency.

This premium includes a regulated commission payment to the agent and a fee paid to Travel Guard.

## ABOUT TRAVEL GUARD

Travel Guard is one of the world's leading providers of emergency assistance and, offers a wide range of services through its wholly-owned assistance centres located in Asia, Europe and the Americas.

Our assistance centres operate around the clock and are staffed with multi-lingual/multi-cultural specialists, medical personnel and a vast team of highly trained client service professionals. To complement our emergency medical services we have units dedicated to the support of claims, security, travel, relocation and concierge services.

Travel Guard helps leisure and business travellers the world over solve problems and manage risks. Our global reach, unparalleled service quality and proven operational capabilities give our clients and

policyholders best-in-class client care.

Travel Guard – UK serves a client base resident throughout Europe, the Middle East, parts of Asia and, more recently, South Africa.

#### COMPLAINT AND DISPUTE RESOLUTION

We have developed an internal procedure for dispute resolution so that, if at any time our products or services have not satisfied your expectations, you can contact our compliance officer on 011 551 8000 or at [complaintssa@chartisinsurance.com](mailto:complaintssa@chartisinsurance.com). Our complaint and dispute resolution procedure will ensure that your complaint is reviewed by management. You may access this procedure on our website at [www.chartisinsurance.com](http://www.chartisinsurance.com). If you are still unhappy, you may take your complaint to the Short-term Insurance Ombudsman by calling 011 726 8900 or by sending your complaint to PO Box 32334, Braamfontein, 2017. Alternatively, you may contact the Financial Services Board on 012 428 8000 or at PO Box 35655, Menlo Park, 0102.

Nedbank Ltd Reg No 1951/000009/06, 135 Rivonia Road, Sandown, Sandton, 2196, South Africa. We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services. We are an authorised financial services provider. We are a registered credit provider in terms of the National Credit Act (NCR Reg no NCRCP16).



Cards

# TRAVEL INSURANCE APPLICATION FORM

Yes, I have purchased my travel ticket(s) on my valid South African-issued Nedbank Platinum Visa or American Express Card and I qualify for the additional cover below.

I/We feel that this cover meets our needs and I/we wish to take advantage of the exclusive benefits of the Nedbank Travel Insurance cover for local and/or international travel. I/We acknowledge that the cover involved is described in the brochure and is clearly understood by me/us.

## HOLDER DETAILS

PLEASE PRINT CLEARLY

First name																Initials				
Surname																Title				
Identity number																				
Postal address																				
Telephone (W)											(H)						Code			
Fax											Cell									
Email address																				
Nedbank card number																Expiry	M	M	Y	Y
Card type	<input type="checkbox"/> Nedbank Platinum Visa <input type="checkbox"/> Nedbank Platinum American Express Card																			

By selecting your cover below, you will authorise Chartis South Africa Limited to bill you automatically for the selected insurance cover.

STANDARD TOP-UP OPTIONS COVER (CARDHOLDERS AGED UP TO 74 YEARS)	OPTION 1 – R5 000 000	OPTION 2 – R7 000 000	OPTION 3 – R9 000 000
Trip no longer than 30 days	R431 p/p for <input type="text"/> ticket(s)	R471 p/p for <input type="text"/> ticket(s)	R518 p/p for <input type="text"/> ticket(s)
Trip no longer than 90 days	R584 p/p for <input type="text"/> ticket(s)	R637 p/p for <input type="text"/> ticket(s)	R697 p/p for <input type="text"/> ticket(s)
Trip no longer than 180 days	R1 240 p/p for <input type="text"/> ticket(s)	R1 360 p/p for <input type="text"/> ticket(s)	R1 499 p/p for <input type="text"/> ticket(s)
Mandate insurance trip no longer than 90 days	R431 p/p for <input type="text"/> ticket(s)	R471 p/p for <input type="text"/> ticket(s)	R518 p/p for <input type="text"/> ticket(s)
PRE-EXISTING MEDICAL CONDITION COVER (INTERNATIONAL JOURNEYS)	OPTION 1 – R100 000	OPTION 2 – R150 000	OPTION 3 – R250 000
Trip no longer than 30 days	R862 p/p for <input type="text"/> ticket(s)	R1 082 p/p for <input type="text"/> ticket(s)	R1 459 p/p for <input type="text"/> ticket(s)
Trip no longer than 90 days	R1 161 p/p for <input type="text"/> ticket(s)	R1 447 p/p for <input type="text"/> ticket(s)	R1 937 p/p for <input type="text"/> ticket(s)
Trip no longer than 180 days	R2 985 p/p for <input type="text"/> ticket(s)	R3 450 p/p for <input type="text"/> ticket(s)	R4 034 p/p for <input type="text"/> ticket(s)
Mandate insurance trip no longer than 90 days	R862 p/p for <input type="text"/> ticket(s)	R1 082 p/p for <input type="text"/> ticket(s)	R1 459 p/p for <input type="text"/> ticket(s)
SENIORS COVER (CARDHOLDERS AGED 75–85 YEARS) Trip no longer than 30 days	OPTION 1 – R5 000 000		
Trip no longer than 30 days	R869 p/p for <input type="text"/> ticket(s)		
Trip no longer than 90 days	R1 181 p/p for <input type="text"/> ticket(s)		
Trip no longer than 180 days	N/A to Seniors Clients		
Mandate insurance trip no longer than 90 days	R869 p/p for <input type="text"/> ticket(s)		

Yes, please bill me for the cover I have selected above. If I have selected the mandate insurance, please bill me every time I purchase a public conveyance ticket using my Nedbank card (includes 10% commission and a R5 policy administration fee).

## PLEASE SIGN BELOW

Signature

Date

This brochure has been developed for marketing purposes only and the provision of the insurance and services is always subject to the terms, conditions, exclusions and traveller's obligations as more specifically detailed in the master policy, which is reviewed and updated on an annual basis. The master policy is available from Travel Guard Sales and Service on 0860 103 524 or can be viewed at [www.nedbank.co.za](http://www.nedbank.co.za).

**Remember to return this application immediately after completion to activate your insurance option.**

Fax to Travel Guard Sales and Services on 0866 776 938 or mail to Travel Guard, PO Box 623, Fontainebleau, 2032.

