

Business card travel insurance

effective 1 August 2011



MAKE THINGS HAPPEN

NEDBANK

A Member of the  OLD MUTUAL Group



As a Nedbank corporate, business or cheque cardholder under the age of 75, you are entitled to automatic travel insurance for both local and international travel when you purchase your travel ticket(s) on your Nedbank card.

This insurance has been specifically designed for our Nedbank cardholders, to protect you wherever you travel. You also have the option of buying optional topup insurance in addition to the automatic travel insurance.

Standard automatic travel insurance

The automatic travel insurance cover has been designed to protect cardholders against the unforeseen medical expenses that could be incurred while travelling abroad. This cover applies to an unexpected illness or injury while travelling. In addition, the automatic cover provides personal-accident cover (for death or disability). By purchasing the travel ticket(s) on your Nedbank card, you will automatically qualify for the standard cover.

Assistance services such as the 24-hour emergency medical helpline and replacement of lost travel documents are also included in the automatic cover.

Optional topup cover

There are certain insured events that are not covered under the standard automatic insurance, therefore Nedbank has arranged optional topup cover to complement the standard automatic cover.

The inconvenience, not to mention the financial loss, of being uninsured for these events can severely hamper a business trip abroad. The optional topup cover provides additional cover benefits to cater for your travel insurance needs. These benefits include additional emergency medical expenses and personal accident cover. The optional topup cover benefits are listed under the 'What cover do I get on my card?' section.

Which topup options are available?

There is a range of topup cover options available for your travel insurance needs:

Type of cover required	Period of travel	Option 1 R5 000 000	Option 2 R7 000 000	Option 3 R9 000 000
Optional topup cover	1 - 30 days	R448	R490	R539
	31 - 90 days	R607	R662	R725
	91 - 180 days	R1 290	R1 414	R1 559
	Mandate 1 - 90 days	R448	R490	R539
Preexisting medical conditions cover	Period of travel	Option 1 R100 000	Option 2 R150 000	Option 3 R250 000
	1 - 30 days	R896	R1 125	R1 517
	31 - 90 days	R1 207	R1 505	R2 014
	91 - 180 days	R3 104	R3 588	R4 195
Senior travellers (Aged between 75 - 84 years)	Period of travel	Option 1 R5 000 000	n/a	n/a
	1-30 days	R904	n/a	n/a
	31 -90 days	R1 228	n/a	n/a
	Mandate 1 - 90 days	R904	n/a	n/a

Mandate insurance option

The mandate option is a convenient way of ensuring comprehensive travel protection every time you travel.

If you preregister for the mandate option, we will automatically collect a topup premium each time a travel ticket is purchased on the Nedbank card. There is no need to phone us to arrange for cover every time an employee travels.

Once the preregistration is in place, the optional topup is processed automatically. In addition to the added convenience, the mandate option provides 60 days worth of additional cover at the price of a 30-day topup policy.

Please call us on 0860 103 524 to preregister.

What cover do I get on my Nedbank card?

Each card is unique and is therefore designed to provide unique cover. There are slight differences in cover for each card, which are highlighted in the table below:

Benefit provided under automatic cover	Nedbank Classic*	Nedbank Gold**
Emergency medical and related expenses	✓	✓
Legal assistance abroad	✓	✓
Personal accident	✓	✓

Benefit provided under optional topup cover	Nedbank Classic*	Nedbank Gold**
Emergency medical and related expenses	✓	✓
Legal assistance abroad	✓	✓
Personal accident	✓	✓
Cancellation or curtailment	✓	✓
Baggage loss	✓	✓
Baggage delay	✓	✓
Travel delay	✓	✓
Travel, missed connection	✓	✓
Natural disaster	✓	✓
Loss of cash or travel documents	✓	✓
Personal liability	✓	✓
Hijack – public-conveyance	✓	✓

View the schedule of benefits in the brochure for more detailed information.

* Includes... Nedbank Business and Nedbank Corporate Classic, Credit and Cheque Cards

** Includes... Nedbank Business and Nedbank Corporate Gold Card; Nedbank Procurement Card and Small-Business Credit Card

What is the maximum claim value that Chartis South Africa Limited (Chartis SA) would pay on a single optional topup premium purchased?

Each card has a maximum accumulation limit for domestic and international travel. This limit is the maximum amount that Chartis SA will pay on any policy purchased.

Maximum claim values single option topup premium		Nedbank Classic*	Nedbank Gold**
Standard automatic cover	Domestic	R250 000	R600 000
	International	R450 000	R1 000 000
Option 1 Optional cover	Domestic	R2 000 000	R2 000 000
	International	R5 150 000	R6 000 000
Option 2 Optional cover	Domestic	R2 000 000	R2 000 000
	International	R7 150 000	R8 000 000
Option 3 Optional cover	Domestic	R2 000 000	R2 000 000
	International	R9 150 000	R10 000 000

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.

Important

Please note that this brochure is only a summary and the provisions of the insurance services and benefits are 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. A copy may also be obtained from the Travel Guard Sales and Service Centre by calling **0860 103 524**. Alternatively, you may fax a request to **086 625 4818**.

For more information on travel insurance please contact us on **0860 103 524**.

Schedule of benefits 2011/2012

effective 1 August 2011

NEDBANK CARD AUTOMATIC COVER	NEDBANK CLASSIC*		NEDBANK GOLD**	
	DOMESTIC	INTERNATIONAL	DOMESTIC	INTERNATIONAL
Age limit	Up to 74 years	Up to 74 years	Up to 74 years	Up to 74 years
Section 1A: Emergency medical and related expenses and assistance				
Injury	R25 000	R150 000	R70 000	R1 000 000
Illness	n/a	R150 000	n/a	R1 000 000
Emergency medical expenses due to terrorism			n/a	n/a
Excess: Inpatient	R2 000	R2 000	R2 000	R2 000
Excess: Outpatient	R500	R500	R500	R500
Burial, cremation or return of mortal remains	Actual expense	Actual expense	Actual expense	Actual expense
Coffin expenses	R10 000	R10 000	R10 000	R10 000
Return of travel companion	Actual expense	Actual expense	Actual expense	Actual expense
Return of children	Actual expense	Actual expense	Actual expense	Actual expense
Visit by a family member	Actual expense	Actual expense	Actual expense	Actual expense
Section 1B: Travel Guard				
Cash assistance	Assistance service	Assistance service	Assistance service	Assistance service
Consular referral	Assistance service	Assistance service	Assistance service	Assistance service
Emergency travel and accommodation arrangements	Assistance service	Assistance service	Assistance service	Assistance service
Legal assistance abroad	Assistance service	Assistance service	Assistance service	Assistance service
24-hour medical emergency and assistance telephone line	Assistance service	Assistance service	Assistance service	Assistance service
Replacement of lost travel documents	Assistance service	Assistance service	Assistance service	Assistance service
Transmission of urgent messages	Assistance service	Assistance service	Assistance service	Assistance service
Section 1C: Medical evacuations, repatriation or transportation	Actual expense	Actual expense	Actual expense	Actual expense
Section 1D: Hospital cash benefit				
Daily benefit for a period not exceeding 20 days	n/a	n/a	n/a	n/a
Section 2: Personal accident				
(i) Public-conveyance	R250 000	R450 000	R600 000	R750 000
(ii) 24-hour cover	R50 000	R50 000	R100 000	R100 000
MAXIMUM ACCUMULATION LIMIT (AUTOMATIC COVER)	R250 000	R450 000	R600 000	R1 000 000

* Includes... Nedbank Business and Nedbank Corporate Classic, Credit and Cheque Cards

** Includes... Nedbank Business and Nedbank Corporate Gold Card; Nedbank Procurement Card and Small-Business Credit Card



Schedule of benefits 2011/2012

effective 1 August 2011

OPTIONAL COVER [in addition to automatic cover]	NEDBANK CLASSIC* AND NEDBANK GOLD**					
	OPTION 1		OPTION 2		OPTION 3	
	DOMESTIC	INTERNATIONAL	DOMESTIC	INTERNATIONAL	DOMESTIC	INTERNATIONAL
Age limit	Up to 74 years		Up to 74 years		Up to 74 years	
Premium per trip 1 – 30 days	R448		R490		R539	
Premium per trip 31 – 90 days	R607		R662		R725	
Premium per trip 91 – 180 days	R1 290		R1 414		R1 559	
Premium per trip mandate (1 – 90 days)	R448		R490		R539	
Section 1: Emergency medical and related expenses and assistance						
Section 1A: Additional emergency medical and related expenses and assistance – injury or illness	n/a	R5 000 000	n/a	R7 000 000	n/a	R9 000 000
Emergency medical expenses due to terrorism	n/a	R1 000 000	n/a	R2 500 000	n/a	R2 500 000
Excess: Inpatient	Excess waiver	Excess waiver	Excess waiver	Excess waiver	Excess waiver	Excess waiver
Excess: Outpatient	n/a	R500	n/a	R500	n/a	R500
Section 1B: Legal assistance abroad	n/a	R5 000	n/a	R5 000	n/a	R5 000
Section 1D: Hospital cash (confinement)						
Daily benefit for a period not exceeding 20 days	n/a	n/a	n/a	n/a	n/a	R5 000
Section 1E: Alternative employee or resumption of assignment expenses	n/a	n/a	n/a	R25 000	n/a	R25 000
Section 2: Personal accident						
(i) Public-conveyance	R600 000	R600 000	R1 000 000	R1 500 000	R1 000 000	R2 000 000
(ii) 24-hour cover	R300 000	R300 000	R500 000	R750 000	R500 000	R1 000 000
(iii) Terrorism extension	n/a	R250 000	n/a	R750 000	n/a	R750 000
Section 3: Cancellation or curtailment (R500 excess)						
Cancellation of journey	R10 000	R10 000	R15 000	R20 000	R20 000	R20 000
Curtailment of journey	R10 000	R10 000	R15 000	R20 000	R20 000	R20 000
Section 4: Baggage loss (R500 excess)						
Loss, theft, damage to baggage or personal effects	R5 000	R7 500	R10 000	R15 000	R10 000	R20 000
Maximum insured value of any one item	R2 000	R2 000	R2 000	R2 000	R2 000	R2 000
Loss of cash/travel documents	R2 000	R2 000	R2 000	R3 000	R2 000	R3 000
Section 5: Baggage delay (in excess of 24 hrs)						
Incurred expenses up to an amount of	R2 000	R2 500	R2 000	R2 500	R2 000	R3 500
Section 6: Travel delay and missed connection						
Section 6A: Travel delay – incurred expenses up to (in excess of 24 hrs)	R2 000	R2 500	n/a	R2 500	R2 000	R2 500
Incurred expenses up to an amount of						
Section 6B: Travel, missed connection – incurred expenses up to (in excess of 6 hrs)	n/a	n/a	n/a	R2 500	n/a	R2 500
Section 7: Ticket upgrade (in excess of 6 hrs)						
Incurred expenses up to an amount of	n/a	n/a	n/a	R4 000	n/a	R4 000
Section 8: Natural disaster (in excess of 48 hrs)						
Incurred expenses up to an amount of	n/a	R2 500	n/a	R2 500	n/a	R2 500
Section 9: Personal liability	R2 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000
Section 10: Hijack – public-conveyance (in excess of 12 hrs)						
R750 per day for up to 10 days	R7 500	R7 500	R7 500	R7 500	R7 500	R7 500
MAXIMUM ACCUMULATION LIMIT (OPTIONAL COVER)*	R2 000 000	R5 150 000	R2 000 000	R7 150 000	R2 000 000	R9 150 000
MAXIMUM ACCUMULATION LIMIT (OPTIONAL COVER)**	R2 000 000	R6 000 000	R2 000 000	R8 000 000	R2 000 000	R10 000 000

* Includes... Nedbank Business and Nedbank Corporate Classic, Credit and Cheque Cards

** Includes... Nedbank Business and Nedbank Corporate Gold Card; Nedbank Procurement Card and Small-Business Credit Card

Schedule of benefits 2011/2012

effective 1 August 2011

PREEXISTING COVER (in addition to automatic cover)	NEDBANK CLASSIC* AND NEDBANK GOLD**					
	OPTION 1		OPTION 2		OPTION 3	
	DOMESTIC	INTERNATIONAL	DOMESTIC	INTERNATIONAL	DOMESTIC	INTERNATIONAL
Age limit	Up to 74 years		Up to 74 years		Up to 74 years	
Premium per trip 1 – 30 days	R896		R1 125		R1 517	
Premium per trip 31 – 90 days	R1 207		R1 505		R2 014	
Premium per trip 91 – 180 days	R3 104		R3 588		R4 195	
Premium per trip mandate (1 – 90 days)	R896		R1 125		R1 517	
Any medical condition for which an insured person has received treatment or advice or recommendation. The member must be hospitalised as an in-patient, following medical advice, for more than 48-hours. This benefit does not apply to persons aged 75 and over.	R100 000		R150 000		R250 000	
SENIORS COVER (in addition to automatic cover)	DOMESTIC			INTERNATIONAL		
Age limit	75 - 84 years			75 - 84 years		
Automatic and Optional cover (Phase 1 and 2)						
Premium per trip 1 – 30 days	R904			R904		
Premium per trip 1 – 90 days	R1 228			R1 228		
Premium per trip mandate (1 – 90 days)	R904			R904		
Section 1: Emergency medical and related expenses and assistance						
Section 1A: Emergency medical and related expenses – injury or illness	n/a			R5 000 000		
Emergency medical expenses due to terrorism	n/a			R2 500 000		
Excess: Inpatient	n/a			n/a		
Excess: Outpatient	n/a			R500		
Section 1B: Legal assistance abroad	n/a			R5 000		
Section 2: Personal accident	n/a			n/a		
Section 3: Cancellation or curtailment (R500 excess)						
Cancellation of journey	R10 000			R10 000		
Curtailment of journey	R10 000			R10 000		
Section 4: Baggage loss (R500 excess)						
Loss, theft, damage to baggage or personal effects	R5 000			R7 500		
Maximum insured value of any one item	R2 000			R2 000		
Loss of cash/travel documents	R2 000			R3 000		
Section 5: Baggage delay (in excess of 24 hrs)						
Incurred expenses up to an amount of	R2 000			R2 500		
Section 6A: Travel delay (in excess of 24 hrs)						
Incurred expenses up to an amount of	R2 000			R2 500		
Section 8: Natural disaster (in excess of 48 hrs)						
Incurred expenses up to an amount of	n/a			R2 500		
Section 9: Personal liability	R2 000 000			R2 000 000		
Section 10: Hijack – public-conveyance (in excess of 12 hrs)						
R750 per day for up to 10 days	R7 500			R7 500		
MAXIMUM ACCUMULATION LIMIT (OPTIONAL COVER)**	R2 000 000			R5 000 000		

* Includes... Nedbank Business and Nedbank Corporate Classic, Credit and Cheque Cards

** Includes... Nedbank Business and Nedbank Corporate Gold Card; Nedbank Procurement Card and Small-Business Credit Card

Note to schedules:

- *The optional topup benefits are in addition to the automatic cover benefits.*
- *Our senior clients aged 75 up to and including 84 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.*
- *Preexisting medical conditions cover is not available for persons aged 75 years and over.*
- *The excess for an inpatient claim is waived if the optional cover is selected.*
- *The excess for outpatient cover is reduced to R500 when the optional cover is selected.*
- *Premiums include 10% commission and a R5,00 policy administration fee, if a sale is concluded via the call centre.*
- *Premiums include 20% commission and a R5,00 policy administration fee, if a sale is concluded via a travel agency.*

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, your children, your business associate, a 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 due to 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 intend 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 due to economic reasons within 30 days of departure (including retrenchment).
- Important and 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 towards the point of departure due to a traffic accident, 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 due to a traffic accident or circumstance beyond one's control ('act of God') during the trip towards the place of embarkation or on arrival.

Loss of unused, non-refundable deposits due to the curtailment of the journey resulting from the following:

- The unexpected 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, 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.

The following sports are covered on optional cover:

- Golf; tennis; fishing from shore; swimming in a pool/ open water (100m from shore); skiing/snowboarding – blue, green, red slopes; 4x4 driving – on-road; cycling less than 200kms; softball; baseball; cricket; handball; netball; squash; dancing; rollerblading; running – excluding marathons and volleyball. These sports activities exclude sprains, strains and physiotherapy, whilst taking part in these activities. Medical and related expenses limited to R500 000. The following additional activities are covered, subject to an endorsement being issued and an additional premium charged and authorised by the company and paid by the insured: motor cycling (where the engine capacity exceeds 200 cc or the cycle is under control of an unlicensed driver); sports activities; black-slope and off-piste skiing; horseback riding; abseiling; whitewater rafting; hiking; mountaineering; scuba diving; potholing; martial arts; racing (other than on foot); or sailing inside territorial waters.

Baggage delay resulting from:

- 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,
 - adverse weather conditions, or
 - 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

- Unavailability of booked accommodation cannot be lived in due to fire, flood, earthquake or storm.

Personal liability

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

Assistance services

- 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 the 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.
- Being a crew member on a ship.
- Any search and rescue costs.
- 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.
- Pregnancy of or childbirth by the insured person (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 preexisting medical condition (unless preexisting cover was purchased: terms and conditions apply).
- An insured person travelling against medical advice or seek medical attention or advice or with a terminal condition that was diagnosed prior to the insured journey or unfit to do so.
- 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 participating in school sports.
- Any hazardous pursuits, sports or activities such as: Hunting, war games, boxing and kick boxing, motor sports, heli skiing, tobogganing, bob sledding and sky diving, flying or air sports.
- 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 their 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 purveyor of nuclear, chemical or biological weapons.
- Travel in, to, or through Cuba or Iraq.

NOTE: Clients who do not purchase their travel ticket(s) with their Nedbank card will not qualify for the automatic cover or the discounted topup cover.

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.

The Sales and Service Centre is open from Monday to Thursday from 08:00 to 18:00, on Fridays from 08:00 to 17:00 and on Saturdays from 08:00 to 13:00 (South African time), excluding public holidays.

Medical claims

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

Helpline: **+44 1273 227036**

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 contact us on:

SA ShareCall tel: **0860 104 146**

Tel: **+27 11 525 3101**

Fax: **+2711 551 8290**

Email: **SATravelclaims@chartisinsurance.com**.

The claims department is open from Monday to Friday between 08:15 and 16:30 (South African time).

Important information

Complaints 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**.

Our complaints and disputes resolution procedure will ensure that your complaint is reviewed by management. You may access this procedure on our website at **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**.

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.

Its assistance centres operate around the clock and are staffed with multilingual/multicultural specialists, medical staff and a vast team of highly trained client service professionals. To complement its emergency medical services, the company has 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. Its global reach, unparalleled service quality and proven operational capabilities give its 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.

About the underwriter

Nedbank Travel Insurance is underwritten by Chartis South Africa Limited, registration no 1962/003192/06 (Chartis SA). Chartis SA is a financial services provider (FSP) in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act). The Chartis SA FSP number is 15805.

The amount of commission paid to Nedbank Group Insurance Brokers (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.

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

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

About Nedbank Group Insurance Brokers

NGIB, a division of Nedbank, is a financial services provider with FSP number 9363 (FSP) in terms of the Financial Advisory and Intermediary Services Act, 2002. NGIB provides short-term insurance and holds professional and indemnity insurance. Recordings of telephonic discussions will be made available to you on request. For unresolved complaints, NGIB's Compliance Department can be contacted on **011 480 1688**.

Nedbank Limited Reg No 1951/000009/06, VAT Reg No 4320116074, 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).

TRAVEL INSURANCE APPLICATION FORM



Yes, I have purchased my travel ticket(s) on my valid South African-issued Nedbank MasterCard or Visa debit, cheque or credit card and I qualify for the additional cover below. I feel that this cover meets my needs and I wish to take advantage of the exclusive benefits of the Nedbank travel insurance cover for local and/or international travel. I acknowledge that the cover involved is described in the brochure and is clearly understood by me.

PLEASE PRINT CLEARLY

CARDMEMBER'S DETAILS					
First name				Initials	
Surname				Title	
ID number					
Postal address					
				Code	
Telephone (w)			(h)		
Fax			Cell		
Email address					
Nedbank card number					
Expiry	MMYY	You will be contacted by one of our agents to confirm your CVV number (Three digits at the back of the card).			
Card type	<input type="checkbox"/> Nedbank Corporate Gold Card	<input type="checkbox"/> Nedbank Business Gold Card			
	<input type="checkbox"/> Nedbank Corporate Classic Card	<input type="checkbox"/> Nedbank Business Classic Card			
	<input type="checkbox"/> Nedbank Business Cheque Card	<input type="checkbox"/> Procurement Card			

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

STANDARD TOPUP OPTIONS (Clients 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	R448 p/p for <input type="checkbox"/>	R490 p/p for <input type="checkbox"/>	R539 p/p for <input type="checkbox"/>
Trip no longer than 90 days	R607 p/p for <input type="checkbox"/>	R662 p/p for <input type="checkbox"/>	R725 p/p for <input type="checkbox"/>
Trip no longer than 180 days	R1 290 p/p for <input type="checkbox"/>	R1 414 p/p for <input type="checkbox"/>	R1 559 p/p for <input type="checkbox"/>
Mandate insurance: trip no longer than 90 days	R448 p/p for <input type="checkbox"/>	R490 p/p for <input type="checkbox"/>	R539 p/p for <input type="checkbox"/>
PREEXISTING MEDICAL CONDITIONS COVER (for international journeys)	OPTION 1 – R100 000	OPTION 2 – R150 000	OPTION 3 – R250 000
Trip no longer than 30 days	R896 p/p for <input type="checkbox"/>	R1 125 p/p for <input type="checkbox"/>	R1 517 p/p for <input type="checkbox"/>
Trip no longer than 90 days	R1 207 p/p for <input type="checkbox"/>	R1 505 p/p for <input type="checkbox"/>	R2 014 p/p for <input type="checkbox"/>
Trip no longer than 180 days	R3 104 p/p for <input type="checkbox"/>	R3 588 p/p for <input type="checkbox"/>	R4 195 p/p for <input type="checkbox"/>
Mandate insurance: trip no longer than 90 days	R896 p/p for <input type="checkbox"/>	R1 125 p/p for <input type="checkbox"/>	R1 517 p/p for <input type="checkbox"/>
SENIORS COVER (Clients aged from 75 to 84 years)	OPTION 1 – R5 000 000	Yes, please debit 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).	
Trip no longer than 30 days	R904 p/p for <input type="checkbox"/>		
Trip no longer than 90 days	R1 228 p/p for <input type="checkbox"/>		
Trip no longer than 180 days	n/a to senior clients		
Mandate insurance: trip no longer than 90 days	R904 p/p for <input type="checkbox"/>		

TRAVELLERS DETAILS				
Full name	Passport number	Date of birth	Departure	Return date

PLEASE SIGN BELOW

Signature of cardholder (where applicable) _____ Date **DDMMYYYY**

Full names of authorised business signatory _____

Signature _____ Date **DDMMYYYY**

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 Centre on **0860 103 524** or can be viewed at **www.nedbank.co.za**.

Remember to return this application form immediately after completion to activate your insurance option. Fax the form to Travel Guard Sales and Service Centre on 086 625 4818.