

# Card travel insurance

effective 1 August 2011



MAKE THINGS HAPPEN

**NEDBANK**

A Member of the  OLD MUTUAL Group



# As a Nedbank cheque or credit 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 you, as a Nedbank cardholder, to protect you wherever you travel.

You also have the option of buying the optional topup 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 cost of your public-conveyance ticket to your Nedbank card.** The cover is valid for 30 days.

## Optional topup 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 topup insurance options\* to complement your automatic cover.

Our optional topup 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 topup cover.

## Preexisting medical conditions cover

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

This cover would include:

- any preexisting medical condition.

View our schedule of benefits for more information. If you would like more information regarding 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 topup cover provides cover up to the age of 74 years, we've also developed unique travel insurance cover for our clients aged 75 to 84 years. Provided your travel ticket(s) is/are purchased using a Nedbank card, you will qualify for the discounted Seniors cover.

\* This offer is applicable to the following products:

- Nedbank Visa or MasterCard cheque or credit card or American Express® Card products.
- Clients under the age of 75 years qualify for automatic cover and our optional topup 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 debit 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**.

Online Purchase Application for insurance.  
Visit [www.nedbank.co.za](http://www.nedbank.co.za) for more information.

### 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 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**.

# 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 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 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 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,
  - adverse weather conditions, or
  - mechanical and/or electrical breakdown of the conveyance on which you had arranged an insured journey.
- Failure of the public transport services.

## Natural disaster\*\*:

- Unavailability of booked accommodation due to fire, flood, earthquake or storm.

### 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.

### Personal liability\*\*:

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

### Assistance services\*:

- Cash advances.
- Consular referrals.
- Emergency travel and accommodation services.
- A 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.

\* Covered on automatic

\*\* Covered on optional

## 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 thereof.
- 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 preexisting medical condition, unless cover for preexisting 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 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; sky diving; flying and 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 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 a member of a terrorist organisation, a narcotics trafficker, or a purveyor of nuclear, chemical or biological weapons.
- Travelling in, to or through Cuba or Iraq.
- Being a crew member on a ship
- Any search and rescue costs

**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**.

Travel insurance – schedule of benefits  
2011/2012 (table 1 of 4)

Nedbank Classic and Gold Cards  
Effective 1 August 2011

Automatic cover	CLASSIC CARD		GOLD CARD	
	Domestic	International	Domestic	International
<b>Age limit</b>	Up to 74 years	Up to 74 years	Up to 74 years	Up to 74 years
<b>Section 1A: Emergency medical and related expenses and assistance</b>				
Injury	R25 000	R150 000	R70 000	R1 000 000
Illness	N/A	R150 000	N/A	R1 000 000
Excess: Inpatients	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
<b>Section 1B: Travel Guard</b>				
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
<b>Section 1C: Medical evacuation, repatriation or transportation</b>	Actual expense	Actual expense	Actual expense	Actual expense
<b>Section 2: Personal accident</b>				
(i) Public-conveyance	R250 000	R450 000	R600 000	R750 000
(ii) 24-hour cover	R50 000	R50 000	R100 000	R100 000
<b>Section 10: Hijack – public-conveyance (in excess of 12 hrs)</b>				
R750 per day for up to 10 days	N/A	N/A	N/A	N/A



Travel insurance – schedule of benefits  
2011/2012 (table 3 of 4)

Nedbank Gold Cards  
Effective 1 August 2011

	GOLD CARD					
OPTIONAL COVER (IN ADDITION TO AUTOMATIC COVER)	TOPUP OPTIONS					
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	
	OPTION 1		OPTION 2		OPTION 3	
	Domestic	International	Domestic	International	Domestic	International
<b>Section 1: Emergency medical and related expenses and assistance</b>						
<b>Section 1A: Additional emergency medical and related expenses and assistance – injury or illness</b>	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	N/A	N/A	N/A	N/A	N/A	N/A
Excess: Outpatient	N/A	R500	N/A	R500	N/A	R500
<b>Section 1B: Legal assistance abroad</b>	N/A	R5 000	N/A	R5 000	N/A	R5 000
<b>Section 1D: Hospital cash (confinement) - daily benefit for a period not exceeding 20 days</b>	N/A	N/A	N/A	N/A	N/A	R5 000
<b>Section 1E: Alternative employee or resumption of assignment expenses</b>	N/A	N/A	N/A	N/A	N/A	R25 000
<b>Section 2: Personal accident</b>						
(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
<b>Section 3: Cancellation or curtailment</b>						
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
Excess	R500	R500	R500	R500	R500	R500
<b>Section 4: Baggage loss</b>	R5 000	R7 500	R10 000	R15 000	R10 000	R20 000
Maximum insured value of any one item	R2 000	R2 000	R 2 000	R 2 000	R 2 000	R 2 000
Excess	R500	R500	R500	R500	R500	R500
<b>Section 4B: Loss of cash/travel documents</b>	R2 000	R2 000	R2 000	R3 000	R2 000	R3 000
Excess	R500	R500	R500	R500	R500	R500
<b>Section 5: Baggage delay (in excess of 24 hrs)</b>						
Incurred expenses up to an amount of	R2 000	R2 500	R2 000	R2 500	R2 000	R3 500
<b>Section 6A: Travel delay (in excess of 24 hrs)</b>						
Incurred expenses up to an amount of	R2 000	R2 500	R2 000	R2 500	R2 000	R2 500
<b>Section 6B: Travel, missed connection (in excess of 6 hrs)</b>						
Incurred expenses up to an amount of	N/A	N/A	N/A	R2 500	N/A	R2 500
<b>Section 7: Ticket upgrade (in excess of 6 hrs)</b>						
Incurred expenses up to an amount of	N/A	N/A	N/A	R4 000	N/A	R4 000
<b>Section 8: Natural disaster (in excess of 48 hrs)</b>						
Incurred expenses up to an amount of	N/A	R2 500	N/A	R2 500	N/A	R2 500
<b>Section 9: Personal liability</b>	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000
<b>Section 10: Hijack – public-conveyance (in excess of 12 hrs)</b>						
R750 per day for up to 10 days	R7 500	R7 500	R7 500	R7 500	R7 500	R7 500
<b>MAXIMUM ACCUMULATION LIMIT (AUTOMATIC AND OPTIONAL)</b>	<b>R 2 250 000</b>	<b>R11 000 000</b>	<b>R2 250 000</b>	<b>R13 000 000</b>	<b>R2 250 000</b>	<b>R15 000 000</b>

# Travel insurance – schedule of benefits

## 2011/2012 (table 4 of 4)

Nedbank Classic and Gold Cards  
Effective 1 August 2011

OPTIONAL PREEXISTING COVER (IN ADDITION TO OPTIONAL COVER)	OPTION 1		OPTION 2		OPTION 3	
	Up to 74 years		Up to 74 years		Up to 74 years	
Age limit	Domestic	International	Domestic	International	Domestic	International
Premium per trip 1 – 30 days	N/A	R896	N/A	R1 125	N/A	R1 517
Premium per trip 31 – 90 days	N/A	R1 207	N/A	R1 505	N/A	R2 014
Premium per trip 91 – 180 days	N/A	R3 104	N/A	R3 588	N/A	R4 195
Premium per trip mandate 1 – 90 days	N/A	R896	N/A	R1 125	N/A	R1 517
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.						
<b>SENIORS COVER</b>						
	Domestic		International			
Age limit	75-84 years		75-84 years			
Premium per trip 1 – 30 days	R904		R904			
Premium per trip 31 – 90 days	R1 228		R1 228			
Premium per trip mandate 1 – 90 days	R904		R904			
<b>Section 1: Emergency medical and related expenses and assistance</b>						
<b>Section 1A: Emergency medical and related expenses – injury or illness</b>						
Emergency medical expenses due to terrorism	N/A		R5 000 000			
Excess: Inpatient	N/A		R1 000 000			
Excess: Outpatient	N/A		R500			
Burial, cremation or return of mortal remains	Actual expenses		Actual expenses			
Coffin expenses	R10 000		R10 000			
24-hour medical emergency and assistance telephone line	Actual expenses		Assistance Service			
Replacement of lost travel documents	Assistance Service		Assistance Service			
<b>Section 1B: Legal assistance abroad</b>						
<b>Section 1C: Medical evacuation, repatriation or transportation</b>						
<b>Section 1D: Hospital cash (confinement) – daily benefit for a period not exceeding 20 days</b>						
The assistance services under automatic cover also extend to seniors cover	N/A		N/A			
<b>Section 2: Personal accident</b>						
<b>Section 3: Cancellation or curtailment (R500 excess)</b>						
Cancellation of journey	R10 000		R10 000			
Curtailment of journey	R10 000		R10 000			
Excess	R500		R500			
<b>Section 4: Baggage loss</b>						
Maximum Insured value of any one item	R2 000		R2 000			
Excess	R500		R500			
<b>Section 4B: Loss of cash/travel documents</b>						
Excess	R2 000		R3 000			
<b>Section 5: Baggage delay (in excess of 24 hrs)</b>						
Incurring expenses up to an amount of	R2 000		R2 500			
<b>Section 6A: Travel delay (in excess of 24 hrs)</b>						
Incurring expenses up to an amount of	R2 000		R2 500			
<b>Section 6B: Travel, missed connection (in excess of 6 hrs)</b>						
Incurring expenses up to an amount of	N/A		N/A			
<b>Section 7: Ticket upgrade (in excess of 6 hrs)</b>						
Incurring expenses up to an amount of	N/A		N/A			
<b>Section 8: Natural disaster (in excess of 48 hrs)</b>						
Incurring expenses up to an amount of	N/A		R2 500			
<b>Section 9: Personal liability</b>						
<b>Section 10: Hijack – public-conveyance (in excess of 12 hrs)</b>						
R750 per day for up to 10 days	R7 500		R7 500			
<b>SENIORS COVER MAXIMUM ACCUMULATION LIMIT</b>						
	N/A		R5 000 000			

### NOTES:

- The optional topup benefits are in addition to the automatic cover benefits.
- Cardholders aged 75 to 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.
- Cover for preexisting medical conditions is not available for persons aged 75 years and over.
- The excess of R2 000 applicable to any emergency assistance and expenses 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 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](mailto:nedbank.nactravel@travelguard.com) or visit our website at [www.nedbank.co.za](http://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 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 contact us on:

SA ShareCall tel: **0860 104 146**

Tel: **+27 11 525 3101**

Fax: **+2711 551 8290**

Email: [SATravelclaims@chartisinsurance.com](mailto:SATravelclaims@chartisinsurance.com).

The claims department is open from Monday to Friday between 08:15 and 16:30 (South African time), excluding public holidays (all calls are recorded).

## Important information

### 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.

### 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 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). Chartis's 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 if a sale is concluded via the Travel Guard Sales and Service 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 cheque or credit card or American Express® Credit Cards 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.

## CARDHOLDER'S DETAILS

PLEASE PRINT CLEARLY

First name																Initials					
Surname																Title					
Identity number																					
Postal address																					
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 Classic MasterCard or Visa Card or American Express® Card <input type="checkbox"/> Nedbank Gold MasterCard or Visa Card or American Express® Card																				

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

STANDARD TOPUP OPTIONS (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	R448 p/p for <input type="text"/> ticket(s)	R490 p/p for <input type="text"/> ticket(s)	R539 p/p for <input type="text"/> ticket(s)
Trip no longer than 90 days	R607 p/p for <input type="text"/> ticket(s)	R662 p/p for <input type="text"/> ticket(s)	R725 p/p for <input type="text"/> ticket(s)
Trip no longer than 180 days	R1 290 p/p for <input type="text"/> ticket(s)	R1 414 p/p for <input type="text"/> ticket(s)	R1 559 p/p for <input type="text"/> ticket(s)
Mandate insurance: trip no longer than 90 days	R448 p/p for <input type="text"/> ticket(s)	R490 p/p for <input type="text"/> ticket(s)	R539 p/p for <input type="text"/> ticket(s)
PREEXISTING MEDICAL CONDITION COVER (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="text"/> ticket(s)	R1 125 p/p for <input type="text"/> ticket(s)	R1 517 p/p for <input type="text"/> ticket(s)
Trip no longer than 90 days	R1 207 p/p for <input type="text"/> ticket(s)	R1 505 p/p for <input type="text"/> ticket(s)	R2 014 p/p for <input type="text"/> ticket(s)
Trip no longer than 180 days	R3 104 p/p for <input type="text"/> ticket(s)	R3 588 p/p for <input type="text"/> ticket(s)	R4 195 p/p for <input type="text"/> ticket(s)
Mandate insurance: trip no longer than 90 days	R896 p/p for <input type="text"/> ticket(s)	R1 125 p/p for <input type="text"/> ticket(s)	R1 517 p/p for <input type="text"/> ticket(s)
SENIORS COVER (CARDHOLDERS AGED FROM 75 TO 84 YEARS) Trip no longer than 30 days	OPTION 1 - R5 000 000		
Trip no longer than 30 days	R904 p/p for <input type="text"/> ticket(s)		
Trip no longer than 90 days	R1 228 p/p for <input type="text"/> ticket(s)		
Trip no longer than 180 days	N/A to Senior cardholders		
Mandate insurance: trip no longer than 90 days	R904 p/p for <input type="text"/> ticket(s)		

## TRAVELLERS DETAILS

Full name	Passport number	Date of birth	Departure	Return date

Yes, please debit me for the cover I have selected above. If I have selected the mandate insurance, please debit me every time I purchase a public-conveyance ticket using my Nedbank card (includes 10% commission and a R5,00 policy administration fee).

## PLEASE SIGN BELOW

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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](http://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.