

SAA Voyager Credit Card.

Travel insurance



Effective 1 August 2011

As an SAA Voyager 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 SAA Voyager Credit Card. This insurance has been specifically designed for you, as an SAA Voyager Credit Cardholder, to protect you wherever you travel.

You also have a choice of buying the optional topup insurance in addition to the automatic travel insurance.

Automatic cover

To qualify for the automatic cover* simply charge the cost of your public-conveyance ticket to your SAA Voyager Credit Card. This cover is provided at no cost to you. You will receive cover for emergency medical expenses as well as personal-accident cover. The cover also includes various assistance service benefits. The automatic cover is valid for 30 days.

Optional topup cover

Most of us underestimate the risk of travelling abroad without adequate insurance and we realise that the automatic insurance may not cover all of your insurance needs. That's why SAA has arranged optional topup insurance* to complement your automatic cover.

Our optional topup insurance ensures you are comprehensively covered in the event you have to claim for things such as baggage loss, additional emergency medical expenses and personal accident cover, cancellation of your journey, travel delay or natural disasters, plus much more. To obtain this valuable cover simply call **0860 105 107**.

Preexisting medical conditions cover

Our standard travel policy excludes any claim arising directly or indirectly from any preexisting medical condition that manifested itself 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 the automatic and optional topup cover for up to 180 days.

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.flysaa.com** or call us on **0860 105 107**.

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 SAA Voyager Credit Card.** Plus, you save 15% on the premium. It's a hassle-free way of ensuring comprehensive travel protection every time you travel.

To complete this application. Should you wish to activate this cover, select the mandate insurance option on the form or call us on **0860 105 107**.

Seniors cover

As our standard insurance provides cover only up to the age of 74 years, we've also provided unique travel insurance for our clients aged 75 to 84 years.

For more information on this cover refer to the schedule of benefits or call us on **0860 105 107** to discuss the terms and conditions that apply.

Important

Please note that this 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 Nedbank branch, or on our website at **www.flysaa.com**.

A copy may also be obtained from the Travel Guard Sales and Service Centre by calling **0860 105 107**. Alternatively, you may fax a request to **086 625 4818**.

**For more information
on travel insurance
please contact 0860 105 107.**

* Clients under the age of 75 years qualify for automatic cover and our optional topup insurance.

Travel insurance - schedule of benefits
2011/2012 (table 1 of 5)

SAA Voyager Classic and Gold Credit Cards
Effective 1 August 2011

Automatic cover	CLASSIC CARD		GOLD CARD	
	Domestic	International	Domestic	International
Age limit: Three months to 74 years inclusive	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	R4 000 000
Illness	N/A	R150 000	N/A	R4 000 000
Excess: Inpatient	R2 000	R2 000	R2 000	R2 000
Excess: Outpatient	R500	R500	R500	R500
Burial, cremation or return of mortal remains	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Coffin expenses	R10 000	R10 000	R10 000	R10 000
Return of travel companion	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Return of children	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Visit by a family member	Actual expenses	Actual expenses	Actual expenses	Actual expenses
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 evacuation, repatriation or transportation	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Section 2: Personal accident				
(i) Public conveyance	R250 000	R450 000	R850 000	R1 000 000
(ii) 24-hour cover	R50 000	R50 000	R250 000	R500 000
Section 10: Hijack - public conveyance (in excess of 12 hrs)				
R750 per day for up to 10 days	N/A	N/A	R7 500	R7 500

Travel insurance - schedule of benefits 2011/2012 (table 2 of 5)

SAA Voyager Cover options
Effective 1 August 2011

	CLASSIC CARD		GOLD CARD		PREMIUM 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
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	N/A	N/A	N/A	N/A	N/A	N/A
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						
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
Section 4: Baggage loss (R500 excess)						
Loss/Theft of 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 6A: Travel delay (in excess of 24 hrs)						
Incurred expenses up to an amount of	R2 000	R2 500	R2 000	R2 500	R2 000	R2 500
Section 6B: Travel – missed connection (in excess of 6 hrs)						
Incurred expenses up to an amount of	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 000 000	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 (AUTOMATIC AND OPTIONAL)	N/A	R11 000 000	N/A	R13 000 000	N/A	R15 000 000

Travel insurance - schedule of benefits

2011/2012 (table 3 of 5)

SAA Voyager Classic and Gold Credit Cards
Effective 1 August 2011

OPTIONAL PREEXISTING COVER (IN ADDITION TO OPTIONAL COVER) Age limit	OPTION 1 Up to 74 years		OPTION 2 Up to 74 years		OPTION 3 Up to 74 years	
	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.						
AUTOMATIC COVER – SENIORS COVER		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		
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		R1 000 000		
Excess: Inpatient		N/A		N/A		
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		Assistance service		Assistance service		
Replacement of lost travel documents		Assistance service		Assistance service		
Section 1B: Legal assistance abroad		Assistance service		R5 000		
Section 1C: Medical evacuation, repatriation or transportation		Actual expenses		Actual expenses		
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)						
Maximum insured value of any one item		R5 000		R7 500		
Loss of cash/travel documents		R2 000		R2 000		
Section 5: Baggage delay (in excess of 24 hrs)						
Incurred expenses up to an amount of		R2 000		R2 000		
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		
SENIORS COVER MAXIMUM ACCUMULATION LIMIT		N/A		R5 000 000		

NOTES:

- The optional benefits are in addition to the automatic-cover benefits.
- Our senior clients aged 75 years and over do not qualify for automatic cover, and must purchase seniors cover.
- Except for seniors, an extended period of insurance from 91 days to 180 days can be purchased on request.
- Preexisting medical conditions cover is not available for persons aged 75 years and older.
- 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% or 20% commission and a R5 policy administration fee.

Travel insurance - schedule of benefits
2011/2012 (table 4 of 5)

SAA Voyager Premium Credit Cards
Effective 1 August 2011

PREMIUM CARD

Automatic cover	Domestic	International
Age limit: Three months to 74 years inclusive	Up to 74 years	Up to 74 years
Section 1A: Emergency medical and related expenses and assistance		
Injury	R70 000	R6 000 000
Illness	N/A	R6 000 000
Excess: Inpatient	R2 000	R2 000
Excess: Outpatient	R500	R500
Burial, cremation or return of mortal remains	Actual expenses	Actual expenses
Coffin expenses	R10 000	R10 000
Return of travel companion	Actual expenses	Actual expenses
Return of children	Actual expenses	Actual expenses
Visit by a family member	Actual expenses	Actual expenses
Section 1B: Travel Guard		
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
Section 1C: Medical evacuation, repatriation or transportation	Actual expenses	Actual expenses
Section 2: Personal accident		
(i) Public conveyance	R850 000	R1 000 000
(ii) 24-hour cover	R250 000	R500 000
(iii) Terrorism extension	N/A	R750 000
Section 4: Baggage loss (R500 excess)		
Loss/Theft of damage to baggage or personal effects	R10 000	R15 000
Maximum insured value of any one item	R2 000	R2 000
Section 5: Baggage delay (in excess of 24 hrs)		
Incurring expenses up to an amount of	R2 000	R2 500
Section 6B: Travel - missed connection (in excess of 6 hrs)		
Incurring expenses up to an amount of	N/A	R2 500
Section 7: Ticket upgrade (in excess of 6 hrs)		
Incurring expenses up to an amount of	N/A	R4 000
Section 10: Hijack - public conveyance (in excess of 12 hrs)		
R750 per day for up to 10 days	R7 500	R7 500

Travel insurance - schedule of benefits

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SAA Voyager Premium Credit Cards
Effective 1 August 2011

OPTIONAL PREEXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER) Age limit	OPTION 1 Up to 74 years		OPTION 2 Up to 74 years		OPTION 3 Up to 74 years	
	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.						
COVER – SENIORS COVER						
	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		
Section 1: Emergency medical and related expenses and assistance						
Section 1A: Emergency medical and related expenses – injury or illness						
Emergency medical expenses due to terrorism	N/A			R7 000 000		
Excess: Inpatient	N/A			R2 500 000		
Excess: Outpatient	N/A			N/A		
Burial, cremation or return of mortal remains	Actual expenses			R500		
Coffin expenses	R10 000			Actual expenses		
24-hour medical emergency and assistance telephone line	Assistance service			R10 000		
Replacement of lost travel documents	Assistance service			Assistance service		
Section 1B: Legal assistance abroad	Assistance service			Assistance service		
Section 1C: Medical evacuation, repatriation or transportation	Assistance service			R5 000		
Section 1D: Hospital cash (confinement) – daily benefit for a period not exceeding 20 days	Actual expenses			Actual expenses		
The assistance services under automatic cover also extend to seniors cover	N/A			R5 000		
Section 3: Cancellation or curtailment (R500 excess)						
Cancellation of journey	R25 000			R25 000		
Curtailment of journey	R25 000			R25 000		
Section 4: Baggage loss (R500 excess)						
Maximum insured value of any one item	R10 000			R15 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 6B: Travel - missed connection (in excess of 6 hrs)						
Incurred expenses up to an amount of	N/A			N/A		
Section 7: Ticket upgrade (in excess of 6 hrs)						
Incurred expenses up to an amount of	N/A			R4 000		
Section 8: Natural disaster (in excess of 48 hrs)						
Incurred expenses up to an amount of	N/A			R2 500		
Section 9: Personal liability						
Section 10: Hijack - public conveyance (in excess of 12 hrs)	R2 500 000			R2 500 000		
R750 per day for up to 10 days	R7 500			R7 500		
Section 11: Cattery and kennels						
R125 per day for up to 30 days	N/A			R2 500		
SENIORS COVER MAXIMUM ACCUMULATION LIMIT						
	N/A			R7 000 000		

NOTES:

- The optional benefits are in addition to the automatic-cover benefits.
- Our senior clients aged 75 years and over do not qualify for automatic cover and must purchase seniors cover.
- Except for seniors, an extended period of insurance from 91 days to 180 days can be purchased on request.
- Preexisting medical conditions cover is not available for persons aged 75 years and older.
- 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% or 20% commission and a R5 policy administration fee.

Contact information

Medical claims

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

Helpline: **+44 1273 327 336**

Fax: **011 551 8290**.

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.

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: **+27 11 551 8290**

Email: **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

About SAA Voyager Credit Cards

These cards are supported by Nedbank. Nedbank subscribes to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, supports resolution through the Ombudsman for Banking Services.

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**.

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**. 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**. 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

SAA Voyager Credit Card 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 (FSP) in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act). Chartis's FSP number is 15805.

The amount of commission paid for the sale of SAA Voyager Credit Card 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 a 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.

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 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, your children, your business associate, a 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, 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 the following:

- 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 due to fire, flood, earthquake or storm.

Personal liability

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

The following sports are covered on optional cover:

- Golf; tennis; fishing from shore; swimming in a pool/open water (100 m from shore); skiing/snowboarding – blue, green, red slopes; 4 x4 driving – on road; cycling less than 200 kms; softball; baseball; cricket; handball; netball; squash; dancing; rollerblading; running – excluding marathons and volleyball. Cover excludes sprains and strains sustained while doing these activities and physiotherapy to treat these injuries. 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: Motorcycling (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.

Assistance services

- Cash advances.
- 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 the following:

- 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.
- Pregnancy that is more than 26 weeks.
- 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 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.
- The 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 duty with or undergoing training with any military or police force, or militia or paramilitary organisation.
- The insured person being a 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 on their SAA Voyager Credit Card will not qualify for the automatic cover.

For more information about purchasing cover please call us on **0860 105 107**.

Travel Insurance Application Form

Yes, I have purchased my travel ticket(s) on my valid South African-issued SAA Voyager Classic, Gold or Premium 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 SAA Voyager 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			
SAA Voyager Credit Card number			
Expiry	MMYY	You will be contacted by one of our agents to confirm your CCV number (three digits at the back of the card).	
Card type	 SAA VOYAGER CLASSIC CARD <input type="checkbox"/>	 SAA VOYAGER GOLD CARD <input type="checkbox"/>	 SAA VOYAGER PREMIUM CARD <input type="checkbox"/>

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

STANDARD OPTIONS (CARDHOLDERS AGED UP TO 74 YEARS)	OPTION 1 – R11 000 000	OPTION 2 – R13 000 000	OPTION 3 – R15 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 210 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 CONDITIONS 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 COVERS (CARDHOLDERS AGED FROM 75 TO 84 YEARS)	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 cardmembers		
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 SAA Voyager Credit Card (includes 10% commission and a R5 policy administration fee).

PLEASE SIGN BELOW

Signature

Date

This information 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.flysa.com.

 NEDBANK



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**.



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