



Travel Insurance

American Express® Credit Cards

Travel insurance

Effective October 2012



My life. My card.

As an American Express® Cardmember under the age of 75, you are entitled to automatic travel insurance for both local and international travel when you purchase the full cost of your travel ticket(s) on your American Express® Card.

— This insurance has been specifically designed for you as an American Express® Cardmember to protect you wherever you travel.

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

Automatic cover

The automatic cover is provided at no cost to you. You will receive cover for emergency medical and related expenses as well as personal-accident cover. The cover also includes various assistance service benefits, such as legal assistance abroad and a 24-hour medical emergency assistance helpline. **To qualify for the automatic cover* simply charge the cost of your public-conveyance ticket to your American Express® Card.** The cover is valid for 30 days.

Optional top up cover

Most of us underestimate the risk of travelling abroad without adequate insurance and we realise that the automatic insurance may not cover every aspect of your insurance needs. That's why American Express® Cards has arranged a choice of three optional top up insurance* plans to complement your automatic cover.

Our optional top up insurance provides cover for additional emergency medical expenses and personal-accident cover. It also provides cover for trip cancellation or curtailment, baggage loss and baggage delay, as well as travel delay and personal-liability cover.

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

Cover for pre-existing medical conditions

Our standard travel policy excludes any claim arising directly or indirectly from any pre-existing medical condition that manifested or existed in the 12-month period prior to the date of coverage.

That is why we have provided optional cover for pre-existing medical conditions, which waives this exclusion and automatically 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.americanexpress.co.za** or call us on **0860 105 107**.

Seniors cover

As our standard insurance top up cover provides cover for our clients only 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 an American Express® Card, you will qualify for the discounted Seniors cover.

Discounts for regular travellers – mandate insurance

We recognise that many of our clients travel regularly. That is why we have also introduced a discounted 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 American Express® Card.** Plus, the premium has been discounted further for you. It is 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 105 107** to discuss the terms and conditions that apply. You can also visit our website at **www.americanexpress.co.za**.

We have also conveniently included an application form in this brochure. 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 105 107**.

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.americanexpress.co.za.

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 us on **0860 105 107**.

* Card members (up to and including 74 years) qualify for automatic cover and our optional top up insurance.

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 Travel Guard).
- 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, a 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 your control ('act of God') during the trip towards the place of embarkation 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 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 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 resulting from 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 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.

Travel Guard*

- 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.

Cover is provided for the activities listed below:

* Cover under medical and related expenses is limited to R500 000

- Badminton, Baseball, Softball, Basketball, Cricket, Handball, Netball, Squash, Tennis, Volleyball, Water Polo, Canoeing (Open Water-within Territorial Waters), Sailing (Leisure-within Territorial Waters), Fishing (from Shore), Fishing (at Sea-recreational and within Territorial Waters), Wind Surfing, Swimming in a Pool, Swimming in Open Waters (within 100m off the Shore), Scuba Diving as a Licensed Diver in Waters Less than 50m Deep, Snorkeling, Scuba Diving as a Unlicensed Diver and Supervised, Snowboarding/Skiing on Blue Slopes, Snowboarding/Skiing on Red Slopes, 4x4 Driving on the Road, Leisure Cycling (for a Distance Less than 200km), Skateboarding, Rollerblading, Ice Skating, Field Athletics, Biathlon, Cross Country, Power Lifting, Fencing, Ballet, Dancing, Gymnastics, Mountaineering up Mount Kilimanjaro with an Accredited Guide and Archery.

Cover is provided for the activities listed below: however, no cover is available under section 2 (Personal Accident):

- Hockey, Rugby, American Football, Soccer, Speed Boats, Canoeing (Less than 100km/hour), Kayaking (White Waters/Extreme), White Water Rafting (White Waters/Extreme), Supervised Sailing, Scuba Diving (as a Licensed Diver), Scuba Diving, Surf Skiing, Surfing, Wake Boarding, Water Skiing, High Diving, Ice Hockey, Black and Off Piste Skiing, Snowboarding, Off Road 4x4 Driving, Competitive Cycling, BMX Extreme, Go Kart Racing, Mountain Biking, Quad Biking, Iron Man, Pentathlon, Running in a Marathon, Triathlon, Martial Arts (excl Kick Boxing), Wrestling, Elephant Riding, Horseback Safari, Dog Sledding, Horse Riding, Polo, Gorge Swimming, War Games, Bungee Jumping, Hiking/Trekking (on a Clearly Marked Trail with a Registered Guide) and Show Jumping.

* covered under automatic

** covered under optional

What is not covered?

Travel Guard 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 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 pre-existing medical condition [unless cover for pre-existing medical conditions was purchased (terms and conditions apply)].
- Any cardiac or cardiovascular or vascular or cerebrovascular illness or conditions or sequelae thereof or complications that, in the opinion of a medical practitioner appointed by the company, can reasonably be related thereto, if the insured person has received medical advice or treatment (including medication) for hypertension 12 months prior to the commencement of the insured journey.
- An insured person travelling against medical advice or to seek medical attention or advice or with a terminal condition that was diagnosed prior to the insured journey or when the insured person is unfit to travel.
- Employment involving manual labour, unless the insured person is off-duty.
- Undertaking employment on a permanent or contract basis that is not casual, other than while on a leisure trip.
- Participating in any sport as a professional player or

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 member of a terrorist organisation, narcotics trafficker, or 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: Cardmembers who do not purchase their travel tickets with their American Express® Card will not qualify for the automatic cover or the discounted top up cover. For information about purchasing cover, please call us on **0860 105 107**.

American Express® is operated under licence in South Africa by Nedbank Limited Reg No 1951/000009/06, VAT Reg No 4320116074, 135 Rivonia Road, Sandown, Sandton, 2196, South Africa. 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. Nedbank is an authorised financial services provider. Nedbank is a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCPI6).

Travel insurance – schedule of benefits 2012/2013 (table 1 of 3)

American Express® Credit Cards

Effective 1 October 2012

	AMERICAN EXPRESS® BLUE CREDIT CARD		AMERICAN EXPRESS® GOLD CREDIT CARD	
	Domestic	International	Domestic	International
Automatic cover				
Age limit		Up to and including 74 years		
Section 1A: Emergency medical and related expenses and assistance				
Injury	R25 000	R150 000	R25 000	R1 000 000
Illness	N/A	R150 000	N/A	R1 000 000
Excess: Inpatient	R2 000	R2 000	R2 000	R2 000
Excess: Outpatient	R500	R500	R500	R500
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 evacuation, repatriation or transportation	Actual expense	Actual expense	Actual expense	Actual expense
Section 2: Personal accident				
(i) Public-conveyance	R250 000	R450 000	R250 000	R450 000
(ii) 24-hour cover	R50 000	R50 000	R50 000	R50 000
Section 10: Hijack – public-conveyance (in excess of 12 hrs)				
R750 per day for up to 10 days	N/A	N/A	N/A	N/A

	AMERICAN EXPRESS® PLATINUM CREDIT CARD	
	Domestic	International
Automatic cover		
Age limit		Up to and including 74 years
Section 1A: Emergency medical and related expenses and assistance		
Injury	R70 000	R4 000 000
Illness	N/A	R4 000 000
Excess: Inpatient	R2 000	R2 000
Excess: Outpatient	R500	R500
Return of mortal remains	Actual expense	Actual expense
Coffin expenses	R10 000	R10 000
Return of travel companion	Actual expense	Actual expense
Return of children	Actual expense	Actual expense
Visit by a family member	Actual expense	Actual expense
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 expense	Actual expense
Section 2: Personal accident		
(i) Public-conveyance	R850 000	R1 000 000
(ii) 24-hour cover	R250 000	R500 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 2012/2013 (table 2 of 3)

American Express® Blue, Gold and Platinum Credit Cards

Effective 1 October 2012

OPTIONAL COVER (IN ADDITION TO AUTOMATIC COVER)

Age limit

Premium per trip 1 – 30 days
Premium per trip 31 – 90 days
Premium per trip 91 – 180 days
Premium per trip mandate 1 – 90 days

Section 1: Emergency medical and related expenses and assistance

Section 1A: Additional emergency medical and related expenses and assistance – injury or illness

Emergency medical expenses due to terrorism

Excess: Inpatient

Excess: Outpatient

Section 1B: Legal assistance abroad

Section 1D: Hospital cash (confinement) – daily benefit for a period not exceeding 20 days

Section 1E: Alternative employee or resumption of assignment expenses

Section 2: Personal accident

(i) public-conveyance

(ii) 24-hour cover

(iii) terrorism extension

Section 3: Cancellation or curtailment (R500 excess)

Cancellation of journey

Curtailment of journey

Section 4: Baggage loss (R500 excess)

Loss, theft, damage or personal effects

Maximum insured value of any one item

Loss of cash/travel documents

Section 5: Baggage delay (in excess of 24 hrs)

Incurred expenses up to an amount of

Section 6A: Travel delay (in excess of 24 hrs)

Incurred expenses up to an amount of

Section 6B: Travel missed connection (in excess of 6 hrs)

Incurred expenses up to an amount of

Section 7: Ticket upgrade (in excess of 6 hrs)

Incurred expenses up to an amount of

Section 8: Natural disaster (in excess of 48 hrs)

Incurred expenses up to an amount of

Section 9: Personal liability

Section 10: Hijack - public-conveyance (in excess of 12 hrs)

R750 per day for up to 10 days

MAXIMUM ACCUMULATION LIMIT (AUTOMATIC AND OPTIONAL)

TOP UP OPTIONS

OPTION 1

OPTION 2

OPTION 3

Up to and including 74 years

R445

R490

R542

R600

R652

R709

R1 367

R1 499

R1 653

R420

R462

R511

Domestic

International

Domestic

International

Domestic

International

N/A

R5 000 000

N/A

R7 000 000

N/A

R9 000 000

N/A

R1 000 000

N/A

R2 500 000

N/A

R2 500 000

N/A

N/A

N/A

N/A

N/A

N/A

N/A

R500

N/A

R500

N/A

R500

N/A

R5 000

N/A

R5 000

N/A

R5 000

N/A

N/A

N/A

N/A

N/A

R5 000

N/A

N/A

N/A

R25 000

N/A

R25 000

R600 000

R600 000

R1 000 000

R1 500 000

R1 000 000

R2 000 000

R300 000

R300 000

R500 000

R750 000

R500 000

R1 000 000

N/A

R250 000

N/A

R750 000

N/A

R750 000

R10 000

R10 000

R15 000

R20 000

R20 000

R20 000

R10 000

R10 000

R15 000

R20 000

R20 000

R20 000

R5 000

R7 500

R10 000

R15 000

R10 000

R20 000

R2 000

R2 000

R2 000

R2 000

R2 000

R2 000

R2 000

R2 000

R2 000

R3 000

R2 000

R3 000

R2 000

R2 500

R2 000

R2 500

R2 000

R3 500

R2 000

R2 500

R2 000

R2 500

R2 000

R2 500

N/A

N/A

N/A

N/A

N/A

R2 500

N/A

N/A

N/A

R4 000

N/A

R4 000

N/A

R2 500

N/A

R2 500

N/A

R2 500

R2 000 000

R2 000 000

R2 000 000

R2 000 000

R2 000 000

R2 000 000

R7 500

R7 500

R7 500

R7 500

R7 500

R7 500

R11 000 000

R13 000 000

R15 000 000

Travel insurance – schedule of benefits 2012/2013 (table 3 of 3)

American Express® Blue, Gold and Platinum Credit Cards

Effective 1 October 2012

OPTIONAL PRE-EXISTING COVER (IN ADDITION TO OPTIONAL COVER)

Age limit
Premium per trip 1 – 30 days
Premium per trip 31 – 90 days
Premium per trip 91 – 180 days
Premium per trip mandate 1 – 90 days

Benefits

Any medical condition for which an insured person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey.

The member must be hospitalised as an inpatient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.

SENIORS COVER

Age limit
Premium per trip 1 – 30 days
Premium per trip 31 – 90 days
Premium per trip mandate 1 – 90 days

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
Excess: Inpatient
Excess: Outpatient
Return of mortal remains
Coffin expenses
Return of travel companion
Return of children
Visit by a family member

Section 1B: Travel Guard

Cash assistance
Consular referral
Emergency travel and accommodation arrangements
Legal assistance abroad
24-hour medical emergency and assistance telephone line
Replacement of lost travel documents

Section 1C: Medical evacuation, repatriation or transportation

Section 2: Personal accident

Section 3: Cancellation or curtailment (R500 excess)

Cancellation of journey
Curtailment of journey

Section 4: Baggage loss (R500 excess)

Loss, theft, damage or personal effects
Maximum insured value of any one item
Loss of cash/travel documents

Section 5: Baggage delay (in excess of 24 hrs)

Incurred expenses up to an amount of

Section 6A: Travel delay (in excess of 24 hrs)

Incurred expenses up to an amount of

Section 8: Natural disaster (in excess of 48 hrs)

Incurred expenses up to an amount of

Section 9: Personal liability

Section 10: Hijack – public-conveyance (in excess of 12 hrs)

R750 per day for up to 10 days

SENIORS COVER MAXIMUM ACCUMULATION LIMIT

OPTION 1		OPTION 2		OPTION 3	
Up to and including 74 years					
Domestic	International	Domestic	International	Domestic	International
N/A	R950	N/A	R1 193	N/A	R1 608
N/A	R1 279	N/A	R1 595	N/A	R2 135
N/A	R3 290	N/A	R3 803	N/A	R4 447
N/A	R896	N/A	R1 125	N/A	R1 517
N/A	R100 000	N/A	R150 000	N/A	R250 000
Treatment at any time prior to commencement of a journey.					
Treatment does not apply to persons aged 75 and over.					
Domestic			International		
75 – 84 years			75 – 84 years		
R833			R833		
R1 148			R1 148		
R786			R786		
N/A			R5 000 000		
N/A			R1 000 000		
N/A			N/A		
N/A			R500		
Actual expense			Actual expense		
R10 000			R10 000		
Actual expense			Actual expense		
Actual expense			Actual expense		
Actual expense			Actual expense		
Assistance service			Assistance service		
Assistance service			Assistance service		
Assistance service			Assistance service		
Assistance service			R5 000		
Assistance service			Assistance service		
Assistance service			Assistance service		
Actual expense			Actual expense		
N/A			N/A		
R10 000			R10 000		
R10 000			R10 000		
R5 000			R7 500		
R2 000			R2 000		
R2 000			R2 000		
R2 000			R2 500		
R2 000			R2 500		
N/A			R2 500		
R2 000 000			R2 000 000		
R7 500			R7 500		
R5 000 000					

NOTES:

- The optional top up benefits are in addition to the automatic cover benefits.
- Cardmembers 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 91 days to 180 days can be purchased on request.
- Cover for pre-existing medical conditions is not available for persons aged 75 years and over.
- The excess of inpatient cover is waived if the optional cover is selected.

- Premiums include 10% commission and a R5 policy administration fee, where a sale is concluded via the call centre.
- Mandate premiums include 20 % commission and a R5 policy administration fee, if 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 information

For more information on our travel insurance programme, please contact us on **0860 105 107**.

You can also email us at **saclientservices@za.aegisglobal.com** or visit our website at **www.americanexpress.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 327 336**
Fax: **+27 11 551 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: Travel Guard 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@travelguard.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 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 our clients and policyholders best-in-class client care.

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

About the underwriter

American Express® Card Travel Insurance is underwritten by AIG South Africa Limited, Reg No. 1962/003192/06 (AIG SA). AIG SA (AIG) is a financial services provider (FSP) in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act). The AIG FSP number is 15805.

The amount of commission paid to Nedbank Group Insurance Brokers (NGIB) for the sale of American Express® Card Travel Insurance is 10% of the quoted premium and 20% on mandate travel insurance where 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.

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 **+27 11 551 8000** or at **complaintssa@aig.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.aig.com**. If you are still not satisfied, you may take your complaint to the Short-term Insurance Ombudsman by calling **+27 11 726 8900** or by sending your complaint to P O Box 32334, Braamfontein, 2017. Alternatively, you may contact the Financial Services Board on **+27 12 428 8000** or at P O Box 35655, Menlo Park, 0102.

About Nedbank Group Insurance Brokers

NGIB, a division of Nedbank, is a financial services provider 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 **+27 11 480 1688**.

About American Express®

American Express• Cards is operated under licence in South Africa by Nedbank Limited Reg No 1951/000009/06, VAT Reg No 4320116074, 135 Rivonia Road, Sandown, Sandton, 2196, South Africa. 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. Nedbank is an authorised financial services provider. Nedbank is a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCP16).


Application form for mandate and optional top up travel insurance.


☒ Yes, I have purchased my travel ticket(s) on my American Express® 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 American Express® 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.


CARDMEMBER'S DETAILS PLEASE PRINT CLEARLY

First name																Initials		
Surname																Title		
ID number																		
Postal address																Code		
Telephone (w)											(h)							
Fax											Cell							
Email address																		
American Express® Card number																		
Expiry																		

You will be contacted by one of our agents to confirm your CVV number (three digits at the back of the card).

☐  **American Express®
Platinum Credit Card**

☐  **American Express®
Gold Credit Card**

☐  **American Express®
Blue Credit Card**

By selecting cover below, you will authorise Nedbank to automatically debit you for the selected insurance cover.

STANDARD TOP UP OPTIONS (CARDMEMBERS 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	R445 p/p for <input type="text"/> ticket(s)	R490 p/p for <input type="text"/> ticket(s)	R542 p/p for <input type="text"/> ticket(s)
Trip no longer than 90 days	R600 p/p for <input type="text"/> ticket(s)	R652 p/p for <input type="text"/> ticket(s)	R709 p/p for <input type="text"/> ticket(s)
Trip no longer than 180 days	R1 367 p/p for <input type="text"/> ticket(s)	R1 499 p/p for <input type="text"/> ticket(s)	R1 653 p/p for <input type="text"/> ticket(s)
Mandate insurance: trip no longer than 90 days	R420 p/p for <input type="text"/> ticket(s)	R462p/p for <input type="text"/> ticket(s)	R511 p/p for <input type="text"/> ticket(s)
PRE-EXISTING MEDICAL CONDITION COVER (INTERNATIONAL JOURNEYS)	OPTION 1 – R100 000	OPTION 2 – R150 000	OPTION 3 – R250 000
Trip no longer than 30 days	R950 p/p for <input type="text"/> ticket(s)	R1 193 p/p for <input type="text"/> ticket(s)	R1 608 p/p for <input type="text"/> ticket(s)
Trip no longer than 90 days	R1 279 p/p for <input type="text"/> ticket(s)	R1 595 p/p for <input type="text"/> ticket(s)	R2 135 p/p for <input type="text"/> ticket(s)
Trip no longer than 180 days	R3 290p/p for <input type="text"/> ticket(s)	R3 803 p/p for <input type="text"/> ticket(s)	R4 447 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 (CARDMEMBERS AGED FROM 75 TO 84 YEARS)	OPTION 1 – R5 000 000		
Trip no longer than 30 days	R833 p/p for <input type="text"/> ticket(s)		
Trip no longer than 90 days	R1 148 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			

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 American Express® Card (includes 20% commission and a R5 policy administration fee).

PLEASE SIGN BELOW

Signature: _____	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 105 107 or can be
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"/>	
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.	

