



The SAA Voyager credit card Travel Insurance

Effective October 2012



MAKE
THINGS
HAPPEN



NEDBANK

As an SAA Voyager Credit Cardholder and 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 top up insurance in addition to the automatic travel insurance.

Automatic cover

To qualify for the automatic cover* simply charge the full 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 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 all of your insurance needs. That is why SAA has arranged optional top up insurance* to complement your automatic cover.

Our optional top up 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**.

Pre-existing medical conditions cover

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

That is why we have provided optional pre-existing 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 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 SAA Voyager Credit Card.** Plus, you save 15% on the premium. It is 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 have 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 (up to and including 74 years) qualify for automatic cover and our optional top up insurance.

Travel insurance - schedule of benefits
2012/2013 (table 1 of 5)

SAA Voyager Classic, Gold and Premium Credit Cards
Effective 1 October 2012

Automatic cover	CLASSIC CARD		GOLD CARD	
	Domestic	International	Domestic	International
Age limit: Three months up to and including 74 years	Up to and including 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
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
2012/2013 (table 2 of 5)

SAA Voyager Premium Cards
Effective 1 October 2012

PREMIUM CARD		
Automatic cover	Domestic	International
Age limit: Three months up to and including 74 years	Up to and including 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
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)		
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	R2 500
Section 7: Ticket upgrade (in excess of 6 hrs)		
Incurred 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
2012/2013 (table 3 of 5)

SAA Voyager Classic, Gold and Premium Credit Cards
Effective 1 October 2012

	CLASSIC CARD		GOLD CARD		PREMIUM CARD	
OPTIONAL COVER (IN ADDITION TO AUTOMATIC COVER)	TOP UP OPTIONS					
Age limit	Up to and including 74 years					
Premium per trip 1 – 30 days	R475		R519		R571	
Premium per trip 31 – 90 days	R643		R702		R769	
Premium per trip 91 – 180 days	R1 367		R1 499		R1 653	
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 (R500 excess)						
Cancellation of journey	R10 000	R10 000	R15 000	R20 000	R20 000	R20 000
Curtailment of journey	R10 000	R10 000	R15 000	R20 000	R20 000	R20 000
Section 4: Baggage loss (R500 excess)						
Loss/Theft 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)	R11 000 000		R13 000 000		R15 000 000	

Travel insurance - schedule of benefits 2012/2013 (table 4 of 5)

SAA Voyager Classic, Gold and Premium Credit Cards
Effective 1 October 2012

OPTIONAL PRE-EXISTING MEDICAL CONDITION COVER	OPTION 1		OPTION 2		OPTION 2	
Age limit	Up to and including 74 years					
	Domestic	International	Domestic	International	Domestic	International
Premium per trip 1 -- 30 days	N/A	R950	N/A	R1 193	N/A	R1 608
Premium per trip 31 – 90 days	N/A	R1 279	N/A	R1 595	N/A	R2 135
Premium per trip 91 – 180 days	N/A	R3 290	N/A	R3 803	N/A	R4 447
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.						
SENIORS COVER	Domestic		International			
Age limit	75 – 84 years		75 – 84 years			
Premium per trip 1 – 30 days	R958		R958			
Premium per trip 31 – 90 days	R1 302		R1 302			
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			
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		Assistance service			
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)						
Loss, theft, damage to baggage or personal effects	R5 000		R7 500			
Maximum insured value of any one item	R2 000		R2 000			
Loss of cash/travel documents	R2 000		R2 000			
Section 5: Baggage delay (in excess of 24 hrs)						
Incurred expenses up to an amount of	R2 000		R2 500			
Section 6A: Travel delay (in excess of 24 hrs)						
Incurred expenses up to an amount of	R2 000		R2 500			
Section 8: Natural disaster (in excess of 48 hrs)						
Incurred expenses up to an amount of	N/A		R2 500			
Section 9: Personal liability	R2 000 000		R2 000 000			
Section 10: Hijack - public conveyance (in excess of 12 hrs)						
R750 per day for up to 10 days	R7 500		R7 500			
SENIORS COVER MAXIMUM ACCUMULATION LIMIT			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.
- Pre-existing 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.
- Mandate premiums include 20% commission and a R5 policy administration fee, if a sale is concluded via the call centre.
- Premiums include 10% or 20% commission and a R5 policy administration fee.

Travel insurance - schedule of benefits
2012/2013 (table 5 of 5)

SAA Voyager Premium Credit Cards
Effective 1 October 2012

OPTIONAL PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)						
Age limit	OPTION 1		OPTION 2		OPTION 2	
	Up to and including 74 years					
	Domestic	International	Domestic	International	Domestic	International
Premium per trip 1 – 30 days	N/A	R950	N/A	R1 193	N/A	R1 608
Premium per trip 31 – 90 days	N/A	R1 279	N/A	R1 595	N/A	R2 135
Premium per trip 91 – 180 days	N/A	R3 290	N/A	R3 803	N/A	R4 447
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						
Age limit	Domestic			International		
	75 – 84 years					
Premium per trip 1 – 30 days	R921			R921		
Premium per trip 31 – 90 days	R1 252			R1 252		
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			R7 000 000		
Emergency medical expenses due to terrorism	N/A			R2 500 000		
Excess: Inpatient	N/A			N/A		
Excess: Outpatient	N/A			R500		
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 1D: Hospital cash (confinement) – daily benefit for a period not exceeding 20 days	N/A			R5 000		
The assistance services under automatic cover also extend to seniors cover						
Section 3: Cancellation or curtailment (R500 excess)						
Cancellation of journey	R25 000			R25 000		
Curtailement of journey	R25 000			R25 000		
Section 4: Baggage loss (R500 excess)						
Loss, theft, damage to baggage or personal effects	R10 000			R15 000		
Maximum insured value of any one item	R2 000			R2 000		
Loss of cash/travel documents	R2 000			R3 000		
Section 5: Baggage delay (in excess of 24 hrs)						
Incurrred expenses up to an amount of	R2 000			R2 500		
Section 6A: Travel delay (in excess of 24 hrs)						
Incurrred expenses up to an amount of	R2 000			R2 500		
Section 6B: Travel - missed connection (in excess of 6 hrs)						
Incurrred expenses up to an amount of	N/A			N/A		
Section 7: Ticket upgrade (in excess of 6 hrs)						
Incurrred expenses up to an amount of	N/A			R4 000		
Section 8: Natural disaster (in excess of 48 hrs)						
Incurrred expenses up to an amount of	N/A			R2 500		
Section 9: Personal liability	R2 500 000			R2 500 000		
Section 10: Hijack - public conveyance (in excess of 12 hrs)						
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				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.
- Pre-existing 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.

- Mandate premiums include 20% commission and a R5 policy administration fee, if a sale is concluded via the call centre.
- 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: **+27 11 551 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 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 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 **+27 11 480 1688**.

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 AIG South Africa Limited, registration number 1962/003192/06 (AIG SA). AIG South Africa Limited (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 for the sale of SAA Voyager Credit Card travel insurance is 10% of the quoted premium and 20% on mandate travel insurance, 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.

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 **+27 11 551 8000** or at **complaintssa@aig.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 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 PO Box 32334, Braamfontein, 2017. Alternatively, you may contact the Financial Services Board on **+27 12 428 8000** or at PO Box 35655, Menlo Park, 0102.

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 (up to and including 74 years).

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.

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.

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.

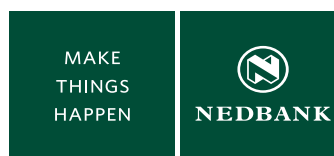
What is not covered?

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 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.
- 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 yuppiefu.
- 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.

- 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.

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NOTE: Clients who do not purchase their travel tickets on their SAA Voyager Credit Card will not qualify for the automatic cover. Companion ticket travellers will not qualify for the automatic cover. For more information about purchasing cover please call us on **0860 105 107**.

Nedbank Limited Reg No 1951/000009/06, VAT Reg No 4320116074, 35 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 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														
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 below you will authorise Nedbank to debit you automatically for the selected insurance cover.

STANDARD TOP UP 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	R475	p/p for <input type="checkbox"/> ticket(s)	R519	p/p for <input type="checkbox"/> ticket(s)	R571	p/p for <input type="checkbox"/> ticket(s)
Trip no longer than 90 days	R643	p/p for <input type="checkbox"/> ticket(s)	R702	p/p for <input type="checkbox"/> ticket(s)	R769	p/p for <input type="checkbox"/> ticket(s)
Trip no longer than 180 days	R1 367	p/p for <input type="checkbox"/> ticket(s)	R1 499	p/p for <input type="checkbox"/> ticket(s)	R1 653	p/p for <input type="checkbox"/> ticket(s)
Mandate insurance: trip no longer than 90 days	R448	p/p for <input type="checkbox"/> ticket(s)	R490	p/p for <input type="checkbox"/> ticket(s)	R539	p/p for <input type="checkbox"/> 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="checkbox"/> ticket(s)	R1 193	p/p for <input type="checkbox"/> ticket(s)	R1 608	p/p for <input type="checkbox"/> ticket(s)
Trip no longer than 90 days	R1 279	p/p for <input type="checkbox"/> ticket(s)	R1 595	p/p for <input type="checkbox"/> ticket(s)	R2 135	p/p for <input type="checkbox"/> ticket(s)
Trip no longer than 180 days	R3 290	p/p for <input type="checkbox"/> ticket(s)	R3 803	p/p for <input type="checkbox"/> ticket(s)	R4 447	p/p for <input type="checkbox"/> ticket(s)
Mandate insurance: trip no longer than 90 days	R896	p/p for <input type="checkbox"/> ticket(s)	R1 125	p/p for <input type="checkbox"/> ticket(s)	R1 517	p/p for <input type="checkbox"/> ticket(s)
SENIORS COVER (CARDHOLDERS AGED FROM 75 TO 84 YEARS)	OPTION 1 – R5 000 000					
Trip no longer than 30 days			R904	p/p for <input type="checkbox"/> ticket(s)		
Trip no longer than 90 days			R1 302	p/p for <input type="checkbox"/> 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="checkbox"/> 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 20% commission and a R5 policy administration fee).

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 20% commission and a R5 policy administration fee).

PLEASE SIGN BELOW								
Signature _____	<small>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.</small>							
Date <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>		D	D	M	M	Y	Y	Y
D	D	M	M	Y	Y	Y	Y	

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.





The SAA Voyager credit card Travel Insurance

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