International Travel Insurance

Underwritten by Guardrisk Insurance

and

Administered by

Hepstar Financial Services

KEY INFORMATION DOCUMENT

Your Benefits

Persons insured under a TRA Gap Cover policy on the Policy Schedule; and who meet the eligibility criteria stipulated herein, enjoy international travel insurance cover as described in their TRA Gap Cover policy, hereinafter **the Benefits**.

This **Key Information Document** is for **informational purposes only** and provides an overview of the Benefits included under the Travel Benefit, including a summary of terms and conditions. It is not an insurance policy.

Top-Up Benefits

You also qualify to buy top-up plans by clicking HERE in order to:

- Increase your Emergency Medical and Baggage and Personal Possessions related cover.
- Add cover for trip cancellation, Pre-existing Medical Conditions, Adventure Sports and Hazardous Activities, Missed Connections and more.

Your Service Providers

- **GUARDRISK INSURANCE COMPANY LTD** is the underwriter of this plan and is a licensed non-life insurer and financial service provider.

- **HEPSTAR FINANCIAL SERVICES (PTY) LTD** is a non-mandated intermediary authorised by Guardrisk to handle premium collection, policy administration, queries and reimbursement claims, and is a licensed financial service provider.

- **EUROP ASSISTANCE SOUTH AFRICA** is an underwriting management agency authorised by Guardrisk to handle international emergency and assistance service claims and is a licensed financial service provider.

Other Policy Documentation

The **Policy Wording** contains the full terms, conditions and exclusions applicable to the Benefits. Where reference is made to a Benefit herein, such Benefit shall only apply to the extent it is included in Your TRA Gap Cover policy and/or a Top-Up plan You purchase.

The **Policy Schedule** issued to You upon request confirming the Benefits and Sums Insured included in Your TRA Gap Cover policy, or upon purchase of a Top-Up.

Your TRA Gap Cover policy, Policy Wording and where applicable, Your Policy Schedule, together with any endorsement thereto constitute Your Insurance Policy with Guardrisk.

Please refer to the Policy Wording for full terms, conditions, and exclusions. The Benefits are provided on a non-advice basis. **You are ultimately responsible for ensuring the Benefits are suitable for Your needs.**

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Requesting a Policy Schedule or Visa Compliant Certificate

Should You plan to travel and wish to receive a Policy Schedule and/or Schengen Visa compliant certificate confirming cover, please email Hepstar at info@hepstar.com.

How To Contact Us

- **General Enquiries and Reimbursement Claims**
  ✉ info@hepstar.com
  ✉ claims@hepstar.com
  ☎ +27 (0)86 144 4548

- **Emergency Medical and Assistance Services**
  ✉ assist@europassistance.co.za
  ☎ +27 (0)11 991 8731
  +27 83 676 0411

Eligibility for Benefits

You are only eligible for Benefits if You are -

- You are named as a policyholder on a TRA Gap Cover policy on the Policy Schedule.
- A resident of South Africa travelling to another country.
- Under the age of 71 years.
- Travelling for business or leisure and not to emigrate or take up work in another country.
- Travelling for no more than 180 consecutive days.
- Healthy and fit to travel and not travelling against the advice of a Medical Practitioner.

Period of Insurance

Cover will start in respect of –

- Trip Cancellation and Postponement from date of purchase of a Top-Up Policy.
- Other Benefits when You pass through passport control from within Your Home Country to commence a Trip.

Cover will end in respect of –

- Trip Cancellation and Postponement when You pass through passport control from within Your Home Country to begin Your Trip; and
- Other Benefits on the earliest of the following:
  - The Termination Date indicated on Your Policy Schedule.
  - The moment You pass back through passport control in Your Home Country to end a Trip.
  - The expiry of 180 consecutive days' travel.
  - Your 71st birthday.

The Period of Insurance shall be extended automatically due to the occurrence of an Insured Event preventing You from returning from Your Trip.

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Definitions

Capitalised words and phrases have the meaning ascribed in the Policy Wording.

Useful Tips

1. Emergency Contact Information

- Provide a copy of Your Policy Schedule to a Travel Companion and someone at home and ensure that You and they store the abovementioned emergency contact numbers for ease of access in the event of an emergency. They may also need to assist Europ Assistance with necessary information about You if You are unable to do so due to Your condition.

2. Baggage and Personal Possessions

- Take photos of Your Baggage and its condition, as well as Personal Possessions accompanying You on the Trip. This may serve as supporting evidence for related claims.
- Take special note of:
  - Sum Insured limits that apply individual items.
  - The definition and conditions that apply to Valuables as specified in the Policy Wording.
  - Excluded items, e.g., consumables, fragile or brittle items.

Schedule of Benefits

PRODUCT NAME	BENEFITS INCLUDED IN TRA GAP COVER POLICY	COMPREHENSIVE TOP-UP
INSURED EVENTS	SUM INSURED	SUM INSURED
MEDICAL EMERGENCIES		
Emergency Medical Treatment, Transportation, Repatriation and Escort	R1,000,000	R 50,000,000
▪ COVID-19 treatment and symptomatic test	Included	Included
▪ Sub-limit: Adventure Sports/Hazardous Activities	Excluded	R 2,000,000
▪ Sub-limit: Pre-Existing Medical Conditions (more than 48h hospitalisation)	Excluded	R 1,000,000
▪ Sub-limit: Vascular, cardiovascular and cerebrovascular conditions	Excluded	R 150,000
▪ Sub-limit: Terrorism	Excluded	R 500,000
▪ Sub-limit: Optical and Dental	Excluded	R 10,000
▪ Physiotherapy or manipulative therapy	Excluded	R 2,000
Hospital Cash Benefit	Excluded	R 500 per day (max R 3,000)
REPATRIATION		
Repatriation of Mortal Remains and Burial Expenses	Actual Expense if arranged by Us	Actual Expense if arranged by Us
Repatriation of Travel Companion	Excluded	Actual Expense if arranged by Us
PERSONAL ACCIDENT		
Death	R 25,000	R 500,000

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Permanent Disability	Up to R 25,000	Up to R 500,000
INTERNATIONAL ASSISTANCE SERVICES		
Cash Advance	Assistance	Assistance
Emergency Travel & Accommodation Arrangements	Assistance	Assistance
Transmission of Urgent Messages	Assistance	Assistance
24 Hour Nurse and Trauma line	Assistance	Assistance
Consular Referral	Assistance	Assistance
Household Assist	Assistance	Assistance
Legal Assistance	Excluded	R 15,000
TRIP CANCELLATION, POSTPONEMENT AND CURTAILMENT		
Listed Reasons ▪ Sub-limit: Visa Denial	Excluded Excluded	R 50,000 R 25,000
Reasons not Listed (excluding Curtailment)	Excluded	50% of loss up to R20,000
FLIGHT DISRUPTION		
Flight Delay (more than 2 hours)	Excluded	R 500
Flight Delay (more than 4 hours)	Excluded	R 1,000
Missed Connection (inbound flight delayed more than 1 hour)	Excluded	Alternative economy ticket
BAGGAGE		
Theft, Damage or loss by Airline ▪ Single item limit	R 5,000 R 1,500	R 30,000 R 5,000
Theft or Accidental Damage during Trip ▪ Single item limit	R 5,000 R 1,000	R 20,000 R 1,250
Baggage Delay (more than 4 hours)	R 500	R 1,000
Baggage Delay (more than 24 hours)	R 1,000	R 2,000
PERSONAL LIABILITY		
Civil Liability for Injury or Loss	R 100,000	R 5,000,000
KIDNAPPING & WRONGFUL DETENTION		
Kidnapping	Excluded	R 500,000
Wrongful Detention	Excluded	R 50,000
ACCUMULATION LIMIT	**R 1,000,000**	**R 50,000,000**

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Explanation of Benefits and Top-up Benefits

The benefits, conditions and exclusions mentioned herein are **non-exhaustive**. The Policy Wording should be reviewed for further particulars. All Benefits or Insured Events described are subject to their respective Sums Insured as per the table of benefits below.

1. Emergency Medical and Related Expenses

1.1. **Authorisation**

- For inpatient emergency medical treatment expenses exceeding R20,000, You, Your Travel Companions must phone Europ Assistance (+27 11 991 8731 or WhatsApp call +27 83 676 0411) prior to receiving any treatment or cover may be limited to R20,000.
- Should You or Your Travel Companion fail to contact Europ Assistance prior to treatment, You or Your Travel Companion must contact the assistance numbers immediately when Your condition has been stabilised.

1.2. **Covered**

- Medical and related expenses for the immediate treatment of an unforeseen Medical Emergency occurring during Your Trip, including:
  - Inpatient treatment (including COVID-19)
  - Outpatient treatment
  - Prescribed medication
  - A single COVID-19 test required due to the manifestation of associated symptoms
- Medical evacuation and transportation expenses to the nearest medical facility arranged by Us for the immediate treatment of an unforeseen Medical Emergency occurring during Your Trip.
- Medical repatriation and medical escort expenses to Your Home Country arranged by Us.
- Burial or cremation expenses abroad; or alternatively transportation expenses for repatriation of Your body or ashes to Your Home Country.
- Accommodation (three-star) arranged by Us for Your Travel Companion(s) to stay in the vicinity of the medical centre at which You are receiving treatment.
- An economy class flight ticket arranged by us or ticket change costs in order to repatriate Your Travel Companion to Your Home Country should Your Trip be prolonged due to You being unfit to travel in the opinion of the Medical Practitioner.
- A daily lump sum per 24 hours of Inpatient treatment received.

1.3. **Specific Conditions**

Sums Insured relating to the causes listed below differ from that provided in respect of other medical conditions under the emergency medical expenses benefit:

- Inpatient treatment for Pre-Existing Medical Conditions.
- COVID-19 and related conditions.
- Vascular, cardiovascular, and cerebrovascular conditions.
- Adventure Sports / Hazardous Activities on approved list in the Policy Wording.
- Physiotherapy or manipulative therapy following referral from a Medical Practitioner.
- Dental and Optical treatment for the immediate relief of pain or to alleviate distress in eating.
- Terrorism.

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1.4. **Excluded**

Expenses relating to treatment of the following are not covered (see full list in Policy Wording):

- Expenses exceeding R20,000 which have not been authorised by Us in advance.
- Treatment which based on medical opinion can reasonably be delayed until You return to Your Home Country.
- Adventure Sports and/or Hazardous Activities that are not on the approved list in the Policy Wording.
- Terminal prognosis or cancer of any kind.
- Pregnancy, childbirth, and related conditions after the 26th week of pregnancy.
- The following expenses if they relate to a Pre-existing Medical Condition:
  - Outpatient treatment.
  - Dental treatment.
  - Treatment to stabilise or regulate a chronic or recurring condition.
  - Treatment if You are hospitalised for less than 48 hours or treatment received after 30 days from initial treatment.

2. Personal Accident

2.1. **Covered**

- A lump sum benefit for Accidental Bodily Injury suffered during Your Trip, which within 12 months is the sole and direct cause of death or Permanent Disablement.

2.2. **Excluded**

- Injury not caused solely by outward, violent and visible means.
- Accidental Bodily Injury suffered due to Your participation in Manual Work or Hazardous Activities or Adventure Sports not in the approved list.
- Mental or psychological trauma, disease or any physical defect, infirmity or illness.
- Illness of infection, except for those arising from an accidental cut or wound.
- Pre-existing Medical Condition or physical defect pre-existing the commencement of the Trip.
- Any payment exceeding the amount legislated by law arising from death of Insured Persons under 18 years of age.

3. Assistance Services

3.1. **Covered**

The following international assistance services are available from Europ Assistance by contacting their emergency numbers provided (further particulars in the Policy Wording).

- Cash Advance
- Emergency Travel & Accommodation Arrangements
- Transmission of Urgent Messages
- 24Hour Nurse and Trauma line
- Consular Referral
- Household Assist
- Legal Assistance

4. Cancellation, Postponement and Curtailment

4.1. **Covered**

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Reimbursement for visa application fees, non-refundable, irrecoverable, unused, and pre-paid transportation and accommodation fees, or the published penalties to change the aforementioned if You need to cancel, postpone or Curtail Your Trip as a direct result of:

- Your or Your Travel Companion's Visa application being denied (subject to specific conditions in Policy Wording).
- Your unexpected Illness, Injury or death, or that of a Close Relative or Travel Companion.
- A terrorist incident in Your Primary Destination less than 14 days prior to departure date.
- Your retrenchment or You being made redundant.
- Your compulsory medical quarantine (excluding Epidemics and Pandemics).
- Damage or burglary affecting Your home (theft loss exceeds R50 000).

4.2. **Excluded Reasons**

- Cancellations or postponements by a Travel Supplier or accommodation provider.
- Cancelled or postponed events and activities.
- Disinclination to travel.
- Denied boarding.
- Failure to meet the entry requirements of a country.
- Pre-Existing Medical Conditions.
- Travel Supplier Insolvency.
- The South African or a destination country government imposing a restriction on travel.
- Airport closures, delays and missed connections.
- Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip.
- Compulsory quarantine upon arrival at Your destination.
- Restrictions on Your movement and inability to follow or complete a planned itinerary.
- Epidemic or Pandemic events.

4.3. **Excluded Costs**

- Costs You incur for alternative transport or accommodation arrangements where a Travel Supplier has made alternative arrangements available.
- Compensation for loss of enjoyment.
- Cost of travel arrangements for a subsequent trip.
- Cost of unused transport and accommodation arrangements where We pay for or contribute towards alternative arrangements or Your repatriation.
- Costs associated with and consequential to compulsory quarantine at a destination country.

5. Cancellation, Postponement and Curtailment for REASONS NOT LISTED

5.1. **Covered**

Reimbursement for visa application fees, non-refundable, irrecoverable, unused, and pre-paid transportation and accommodation fees, or the published penalties to change the aforementioned if You need to cancel, postpone or Curtail Your Trip as a direct result of a reason other than those listed under section 5.1, subject to the following conditions:

- Your **Policy must be purchased within 24 hours of Your airline ticket** to qualify for this benefit.
- Your **ticket or trip must be cancelled, postponed or curtailed 48 hours or more before departure**.

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- You **must not have been aware of the reason** for eventually cancelling, postponing or curtailing at the time You bought Your Policy.

6. Flight Delay

6.1. **Covered**

- Reimbursement of lounge access, essential food, beverage (excluding alcoholic beverages) and accommodation expenses incurred if Your flight is delayed for more than 2 hours.

7. Missed Connection

7.1. **Covered**

- Reimbursement of alternative flight ticket cost incurred to continue with Your Trip if You miss a connecting flight due to Your incoming flight or cruise being delayed by more than 1 hour of its scheduled arrival time, provided the flights are operated by different airlines not part of a code share arrangement.

7.2. **Excluded**

- If alternative flight arrangements are made available to You at no cost by the airline.
- Missed cruises, trains, buses, ferries, events, or activities.
- Loss of enjoyment, unused accommodation and any other expenses resulting from possible changes to Your itinerary due a missed connecting flight.

8. Baggage and Personal Possessions

8.1. **Covered**

- Cost of repairing or replacing Baggage and Personal Possessions damaged, lost, or stolen while in the custody of an airline.
- Cost of repairing or replacing Baggage and Personal Possessions damaged or stolen during Your Trip.
- Reimbursement of essential clothing and toiletries if Your Baggage is misplaced and delayed outside Your Home Country for more than 2 hours.
- Cost of replacing travel documentation damaged, lost, or stolen during Your Trip.

8.2. **Conditions**

- Loss, theft or damage to Baggage and Personal Possessions while in the custody of an airline must be reported to them before You leave the terminal (as the case may be).
- You must be furnished with an irregularity report and first attempt to claim from the airline.
- Single item limits stipulated on Your Policy Schedule apply to Baggage and Personal Possessions.

8.3. **Excluded**

- Screens of mobile phones and computers, as well as other fragile or brittle items.
- Consumable items, including medication.
- Aesthetic damage (e.g. scratches, dents or cracks) that does not render the Baggage or Personal Possessions unusable.
- Non-essential expenses incurred due to delay of Your Baggage.
- Valuables
  - Not carried on Your person.

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- As hand luggage.
- Stowed safely in a safe or safety deposit box, locked glove box or boot of a vehicle.

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