



International Travel Insurance

Underwritten by Guardrisk Insurance

and

Administered by

Hepstar Financial Services

KEY INFORMATION DOCUMENT

This document is for informational purposes only and is subject to change. It is not a valid insurance policy.

The information provided herein is a summary of the Travel Benefit included in your TRA Gap Cover, administered by Hepstar Financial Services (Pty) Ltd (your intermediary in respect of the Travel Benefit) and underwritten by Guardrisk Insurance Company Limited, authorised financial service providers.

1) ELIGIBILITY TO ACCESS THE TRAVEL BENEFIT

You are only eligible for Benefits if –

- You are named as a policyholder on a TRA Gap Cover policy on the Policy Schedule;
- You are a resident of South Africa travelling to another country;
- You are under the age of 71 years;
- You are travelling for business or leisure purposes, not with the intention to permanently or temporarily reside or take up work in another country;
- You are travelling no more than 180 consecutive days;
- You are healthy and fit to travel and not travelling against the advice of a Medical Practitioner.

2) DOCUMENTATION CONFIRMING COVER:

Should you plan to travel and have any enquiries about the cover or wish to request the documentation confirming cover, please contact Hepstar Financial Services (Pty) Ltd on +27 (0)11 929 3185 or email info@hepstar.com. Please refer to the [policy documentation](#) for full terms, conditions and exclusions.

3) EXCESS PAYMENT

An excess payment contribution as specified in the Policy Schedule per Insured per claimed Benefit applies and will be deducted from any claim pay-out made.

4) OVERVIEW OF THE BENEFITS

The Benefits, conditions and exclusions mentioned herein constitute a summary. The Policy Wording should be reviewed for further particulars. All benefits and coverage are **up to the Sum Insured** shown in the Policy Schedule of the relevant plan and are summarised the table further below.

a) Emergency Medical Expenses

i) Important Instructions

- (1) For inpatient and outpatient emergency medical treatment expenses in excess of R10,000, You, Your travel companion or someone designated by You must phone +27 (0)11 991 8731 prior to receiving any treatment or else our liability for expenses incurred will be limited to R10,000.
- (2) Please ensure that You and Your travel companion(s) store the abovementioned emergency assistance contact number on your phones so that they can phone the number in the event you are unable to do so due to the nature of your condition.
- (3) Should You or Your travel companion for whatever reason fail to contact the assistance number prior to treatment, You or Your travel companion must contact the assistance number immediately when Your condition has been stabilised.

ii) Not Covered

- (1) Pre-existing Medical Conditions, i.e. medical conditions that were pre-existing at the time of commencing Your Trip, including any medical condition that You are on a waiting list for treatment, are receiving treatment for or has been recommended to commence or continue with treatment, as well as treatment and medicines in connection with the stabilisation and regulation of a pre-existing, chronic or recurring illness.
- (2) Adventure Sports and/or Hazardous Activities that are not on the approved sports list;
- (3) Accidents while driving a motorcycle or scooter if you do not hold a valid motor cycle license, do not wear a helmet and the engine capacity of the motor cycle or scooter exceeds 125cc;
- (4) A medical condition which You choose not to take medication or other recommended treatment as prescribed by a Medical Practitioner;

- (5) Any event caused by You being under the influence of alcohol or ingesting drugs except for drugs which are properly prescribed for a Medical Practitioner;
- (6) Pregnancy, childbirth and related conditions after the 26th week of pregnancy;
- (7) Tropical disease where You have not had the vaccinations or taken the medication recommended or required by the authorities in the country being visited, unless they have written confirmation from a Medical Practitioner that You should not be vaccinated or take the medication, on medical grounds.

b) COVID-19 Medical Extension

i) Covered

- (1) Emergency inpatient or outpatient treatment due to You contracting COVID-19 during Your Trip;
- (2) A single COVID-19 test that is required during Your Trip due to the manifestation of symptoms associated with COVID-19;
- (3) Accommodation for up to 14 days that You are required to book or incur due to You testing positive for COVID-19 and being under compulsory medical quarantine in the destination country and/or the cost of changing Your existing flight tickets and/or to purchase new flight tickets (economy class as arranged by Us) to repatriate You following Your compulsory medical quarantine.

ii) Conditions

- (1) Medical treatment and tests: In the event of a claim You must be able to provide a COVID-19 vaccination certificate or negative rapid antigen or PCR (polymerase chain reaction) test issued within 96 hours of departure;
- (2) Medical Quarantine: Changes to Your existing flight tickets and/or the purchase of alternative flight tickets (economy class) to repatriate You must be arranged or approved by Us.

iii) Not Covered

- (1) Quarantine upon arrival in Your Home Country;
- (2) Accommodation due to Your compulsory medical quarantine where the destination country or relevant treating facility provides such accommodation at its costs ;
- (3) Unused and irrecoverable accommodation, travel, events and activity related expenses as a result of Your compulsory medical quarantine or compulsory quarantine required by authorities upon arrival at Your destination;
- (4) Expenses incurred due to Your compulsory quarantine required by authorities upon arrival at Your destination, whether or not such procedure was known to You at the time of booking Your trip.

c) Baggage and Personal Possessions

i) Important Instructions

- (1) Loss, theft or damage to Baggage and Personal Possessions while in the custody of a Travel Supplier must be reported to them before you leave the terminal, station or harbour (as the case may be). You must be furnished with an irregularity report and first attempt to claim from the Travel Supplier.
- (2) Theft: Within 24 hours of the discovery of the incident, You must report theft of Baggage and Personal Possessions, Cash or Passport to the local Police or to Your hotel or accommodation management.
- (3) Single item limits stipulated on your Policy Schedule apply to Baggage and Personal Possessions.

ii) Not Covered

- (1) Damage to the screens of mobile phones and computers (including PDAs, personal organisers, laptops, notebooks, iPads, netbooks and the like);
- (2) Consumable items, including medication;
- (3) Aesthetic damage (e.g. scratches, dents or cracks) that does not render the Baggage or Personal Possessions unusable;
- (4) Valuables not carried on Your person, as hand luggage or stowed safely in a safe or safety deposit box; Non-essential expenses incurred due to delay of Your Baggage

d) Personal Accident

i) Not Covered

- (1) If You participate in Hazardous Activities, Adventure Sports or Manual Work.

e) Other Limits and General Exclusions

i) **Not Covered**

- (1) Travel against the advice of a Medical Practitioner;
- (2) Travel with the intention of obtaining medical treatment or consultation abroad;
- (3) Loss caused by or as the result of a Pre-Existing Medical Condition;
- (4) Travel to any country which is, or whose armed forces are, engaged in War;
- (5) Travel to countries with any sanction, prohibition or restriction under United Nations resolutions or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- (6) Epidemic and Pandemic events, save to the extent that You have purchased a plan that includes COVID-19 Extensions and then only for the Insured Events listed thereunder.

TRAVEL BENEFIT AND TOP-UP OPTIONS

A summary of your TRA Gap Cover Travel Benefits are included below.

You also qualify to [buy](#) one of two top-up plans by clicking [HERE](#) to increase your medical and baggage related cover, as well as add cover for trip cancellation, pre-existing medical conditions, missed connections and more.

	BENEFIT INCLUDED WITH GAP COVER	COMPREHENSIVE TOP-UP	COMPREHENSIVE COVID19 TOP-UP
INSURED EVENTS	BENEFIT LIMIT / SUM INSURED		
EMERGENCY MEDICAL AND RELATED EXPENSES			
Emergency Medical Expenses Limit: Adventure Sports/Hazardous Activities Limit: Terrorism Limit: Physiotherapy or manipulative therapy Excess	R 600,000 Excluded Excluded R 2,000 R 500	R 100,000,000 R 2,000,000 R 500,000 R 2,000 R 500	R 100,000,000 R 2,000,000 R 500,000 R 2,000 R 500
COVID-19 Medical Extension Limit: Testing due to manifestation of symptoms (one test) Limit: Accommodation (max 14 days) and/or flight ticket change expenses due to medical quarantine Exclusion: Accommodation if destination country offers same Exclusion: Unused travel arrangements during quarantine Exclusion: Travel arrangements due non-medical quarantine Condition: Vaccination certificate or negative rapid antigen or PCR (polymerase chain reaction) test issued within 96 hours of departure Excess	R 600,000 R 2,000 R 500 per day up to R 7,000 Excluded Excluded Excluded R 500	R 100,000,000 R 2,000 R 1,000 per day up to R 14,000 Excluded Excluded Excluded R 500	R 100,000,000 R 2,000 R 1,000 per day up to R 14,000 Excluded Excluded Excluded R 500
Pre-Existing Medical Conditions Limit: Max days from initial hospitalisation Limit: Vascular, cardiovascular and cerebrovascular conditions Condition: Minimum 48 hours hospitalisation Excess	Excluded	R 500,000 30 days R 150,000 R 2,500	R 500,000 30 days R 150,000 R 2,500
Medical Evacuation, Repatriation or Transportation to a Medical Centre	Actual expense if arranged by Hepstar	Actual expense if arranged by Hepstar	Actual expense if arranged by Hepstar
Optical Treatment	R 5,000	R 10,000	R 10,000
Provisional Pain-stilling Dental Treatment	R 5,000	R 10,000	R 10,000
Repatriation of Mortal Remains and Burial Expenses	Actual expense if arranged by Hepstar	Actual expense if arranged by Hepstar	Actual expense if arranged by Hepstar
Repatriation of Travel Companion	Excluded	Actual expense if arranged by Hepstar	Actual expense if arranged by Hepstar
Compassionate Emergency Visit	Excluded	R 15,000	R 15,000
Hospital Cash Benefit	R 500 per day (max R 3,000)	R 500 per day (max R 3,000)	R 500 per day (max R 3,000)
PERSONAL ACCIDENT			
Death Exclusion: Hazardous Activities / Adventure Sports unless on the approved sports/activities list in the policy wording Exclusion: Manual Labour	R 25,000 Excluded Excluded	R 500,000 Excluded Excluded	R 500,000 Excluded Excluded

Permanent Disability	Up to R 25,000	Up to R 500,000	Up to R 500,000
Exclusion: Hazardous Activities / Adventure Sports unless on the approved sports/activities list in the policy wording	Excluded	Excluded	Excluded
Exclusion: Manual Labour	Excluded	Excluded	Excluded
ASSISTANCE SERVICES			
Cash Advance	Assistance	Assistance	Assistance
Emergency Travel & Accommodation Arrangements	Assistance	Assistance	Assistance
Transmission of Urgent Messages	Assistance	Assistance	Assistance
24 Hour Nurse and Trauma line	Assistance	Assistance	Assistance
Consular Referral	Assistance	Assistance	Assistance
Household Assist	Assistance	Assistance	Assistance
Legal Assistance	Excluded	R 15,000	R 15,000
TRIP CANCELLATION & INTERRUPTION			
Trip Cancellation, Postponement or Curtailment for Listed Reasons	Excluded	R 40,000	R 40,000
Unexpected illness, injury or death to Yourself, close relative or travel companion		Included	Included
Terrorist incident in destination city less than 14 days prior to departure		Included	Included
You or Your travel companion being retrenched or placed under compulsory quarantine (excluding Epidemics and Pandemics)		Included	Included
Damage or burglary affecting Your home (theft loss exceeds R50.000)		Included	Included
Limit: Postponement		R 10,000	R 10,000
Exclusion: Pre-existing Medical Conditions		Excluded	Excluded
Exclusion: South African government restriction on travel		Excluded	Excluded
Exclusion: Airport closures, delays and missed connections		Excluded	Excluded
Exclusion: Cancellations by the Travel Supplier		Excluded	Excluded
Exclusion: Cancelled events and activities		Excluded	Excluded
Exclusion: Restriction of movement		Excluded	Excluded
Exclusion: Disinclination to travel		Excluded	Excluded
Trip Cancellation or Postponement due to Visa Denial	Excluded	R 25,000	R 25,000
Exclusion: Cost of Your visa application		Excluded	Excluded
Exclusion: Insufficient time allowed for application processing		Excluded	Excluded
Condition: Policy was purchased prior to the visa application			
Condition: Passport valid for 6 months after trip			
Condition: At least 2 blank adjacent pages on passport			
Condition: Tourist and/or business visas only			
Condition: Documents in order as per embassy requirements			
Trip Cancellation or Postponement for Reasons not Listed	Excluded	50% of loss up to R 20,000	50% of loss up to R 20,000
Exclusion: Exclusions listed under cancellation and postponement also apply to this benefit		Excluded	Excluded
Exclusion: Visa denial		Excluded	Excluded
Exclusion: Curtailment		Excluded	Excluded
Exclusion: Aware of the reason for cancelling at time of purchasing the policy or ticket		Excluded	Excluded
Condition: Policy purchased within 24 hours of airline ticket			
Condition: Trip cancelled 48 hours or more before departure			
Condition: Must be prevented from travelling			
COVID-19 Cancellation, Postponement and Curtailment Extension	Excluded	Excluded	R 20,000
Death of a family member or travel companion due to COVID-19 COVID-19 infection within 96 hours of departure (cancellation and postponement only)			Included 50% of loss up to R 20,000
Condition: Vaccination certificate or negative rapid antigen or PCR (polymerase chain reaction) test issued within 96 hours of departure			
Compulsory (non-medical) quarantine required by destination authorities upon arrival (cancellation and postponement only)			50% of loss up to R 10,000
Condition: Quarantine was not required at the time of booking			
Travel warning issued for Primary Destination (cancellation and postponement only)			50% of loss up to R 10,000
Condition: Travel warning was not applicable at time of booking			
Flight ticket change due to threat of lockdown in SA or abroad whilst on Your trip			75% of loss up to R 10,000

Exclusion: Cost of travel arrangements for a subsequent trip Exclusion: Unused travel arrangements where we contribute towards alternative arrangements			Excluded Excluded
Condition: Policy purchased within 48 hours of airline ticket			
COVID-19 Stuck Abroad Extension Accommodation (max 14 days) and/or flight ticket change expenses due to forced extension of trip	Excluded	Excluded	R 1,000 per day up to R 14,000
Exclusion: Unused travel arrangements			Excluded
Condition: Policy purchased within 48 hours of airline ticket Condition: No travel warning was applicable at the time of booking			
Travel Delay	Excluded	R 1,000	R 1,000
Condition: Delayed for 4 hours or more			
Exclusion: Alcoholic beverages		Excluded	Excluded
Missed Connection	Excluded	R 7,500	R 7,500
Condition: Arrived more than 1 hour after scheduled time			
Natural Disaster Cover	Excluded	R 3,000	R 3,000
INCONVENIENCE COVER			
Theft and Damage of Baggage and Personal Possessions	R 5,000	R 30,000	R 30,000
Limit: Single item limit on theft and damage	R 1,500	R 5,000	R 5,000
Limit: Contact lenses, spectacles, sunglasses	R 500	R 500	R 500
Exclusion: Aesthetic damage (e.g. scratches, dents or cracks) that does not render Baggage or Personal Possessions unusable	Excluded	Excluded	Excluded
Exclusion: Damage to screens of portal electronic items, including mobile phones and computers	Excluded	Excluded	Excluded
Exclusion: Consumable items as defined	Excluded	Excluded	Excluded
Accidental Loss of Baggage by Travel Supplier	R 5,000	R 20,000	R 20,000
Limit: Single item limit on accidental loss	R 1,000	R 1,250	R 1,250
Limit: Contact lenses, spectacles and sunglasses	R 500	R 500	R 500
Limit: Loss of cash and or travel documents	R 1,000	R 1,000	R 1,000
Exclusion: Consumable items as defined	Excluded	Excluded	Excluded
Baggage Delay (necessary expenses)	R 1,000	R 1,000	R 1,000
Condition: Delayed for 4 hours or more			
PERSONAL LIABILITY			
Civil Liability for Injury or Loss (Excludes mechanically propelled vehicle)	R 25,000	R 1,000,000	R 1,000,000
HIJACK OF PUBLIC TRANSPORTATION			
Compensation for Hijack of Public Transport	Excluded	R 1,000 per 24h	R 1,000 per 24h
KIDNAPPING & WRONGFUL DETENTION			
Kidnapping	Excluded	R 500,000	R 500,000
Wrongful Detention	Excluded	R 50,000	R 50,000

OVERVIEW OF THE TOP-UP BENEFITS

The following **additional** benefits supplement your TRA Gap Travel Benefit if you elect to buy a Top-Up plan, subject to the conditions and exclusions. Where Top-Up plan benefits, conditions and exclusions overlap or contradict your TRA Gap Travel Benefits, the **benefits, conditions and exclusions of the Top-Up plans purchased replace your TRA Gap Travel Benefits**. The Policy Wording should be reviewed for further particulars. All benefits and coverage are **up to the Sum Insured** shown in the Policy Schedule of the relevant plan and are summarised the table above.

a) Emergency Medical Expenses

i) Covered

- (1) Pre-Existing Medical Conditions: This includes any medical condition that You are on a waiting list for treatment, are receiving treatment for or has been recommended to commence or continue with treatment.
 - Pre-existing cover is only valid for expenses incurred where You are hospitalised for more than 48 hours and cover is limited to the expenses incurred in respect of hospitalisation or treatment for the same

condition over a period of 30 days from initial hospitalisation, whether or not hospitalisation or treatment was interrupted for any period of time.

- (2) Treatment for vascular, cardiovascular and cerebrovascular conditions is subject to a sub-limit.
- (3) Adventure Sports and/or Hazardous Activities that are not on the approved sports list.

ii) **Not Covered**

- (1) Outpatient treatment of Pre-existing medical conditions;
- (2) Treatment and medicines in connection with the stabilisation and regulation of a chronic or recurring Pre-existing medical condition.

b) **Cancellation, Curtailment and Postponement** (Irrecoverable expenses described in Policy Wording)

i) **Covered**

- (1) Visa denied (specified conditions apply);
- (2) Unexpected illness, injury or death to yourself, close relative or travel companion;
- (3) Terrorist incident in your destination city less than 14 days prior to departure date;
- (4) You or Your travel companion being retrenched / being made redundant;
- (5) You or Your travel companion being placed under compulsory quarantine;
- (6) Damage or burglary affecting your home (theft loss exceeds R50 000);
- (7) Cancellation and Postponement for Reasons Not Listed (if included in Plan and conditions are met).

ii) **Conditions - Reasons Not listed:**

- (1) Your Policy must have been purchased within 48 hours of Your airline ticket to qualify for this benefit;
- (2) Your ticket or trip must be cancelled 48 hours or more before departure;
- (3) You must not have been aware of the reason for eventually cancelling or wanting to cancel your Insured Journey at the time You bought Your policy;
- (4) The event causing You to cancel or postpone must reasonably prevent You from travelling.

iii) **Not Covered**

- (1) Pre-Existing Medical Conditions;
- (2) Travel Supplier Insolvency;
- (3) The South African government imposing a restriction on international travel;
- (4) Airport closures, delays and missed connections;
- (5) Cancellations by the Travel Supplier;
- (6) Cancelled events and activities;
- (7) Restrictions on Your movement and inability to follow or complete a planned itinerary;
- (8) Disinclination to travel;
- (9) COVID-19 related events unless the relevant Plan contains the extension and then only for the events listed thereunder;
- (10) General and specific exclusions of Your Policy.

c) **COVID-19 Cancellation, Curtailment and Postponement Extension** (Comprehensive Covid19 Top-Up plan only)
(Irrecoverable expenses described in the Policy Wording)

i) **Covered**

- (1) Death of a family member or travel companion due to COVID-19;
- (2) You contracting COVID-19 within 96 hours of Your date of departure, provided you can furnish a vaccination certificate or negative rapid antigen or PCR (polymerase chain reaction) test issued within 96 hours of departure (cancellation and postponement only);
- (3) A travel warning issued in respect of Your Primary Destination by the World Health Organisation, the South African government or the government of the Primary Destination, provided the warning was not applicable at the time of booking (cancellation and postponement only);
- (4) Compulsory quarantine being required by authorities upon arrival at Your destination, provided such quarantine was not required at the time of booking (cancellation and postponement only).
- (5) Changing Your return flight(s) or arranging alternative flight(s) (economy) in order for You to return home from Your Trip early due to the South African government or the government of Your destination Country providing notice of its intention to impose travel restrictions that would leave you stranded abroad (curtailment only).

ii) **Conditions**

- (1) Your Policy must have been purchased within 48 hours of Your airline ticket to qualify for this benefit.

iii) **Not Covered**

- (1) Cost of travel arrangements for a subsequent trip;
- (2) Unused travel and accommodation arrangements where We pay for or contribute towards alternative arrangements or Your repatriation.

d) **COVID-19 Stuck Abroad Extension** (Comprehensive Covid19 Top-Up plan only)

i) **Covered**

- (1) Additional accommodation for the period of time You are forced to extend Your Trip due to You being prevented from returning from Your Trip upon the original return date and/or changing Your existing flight tickets and/or purchasing new flight tickets (economy class as arranged by Us) to repatriate You to Your Home Country to following such extension.

ii) **Conditions**

- (1) No travel warning must have been issued by the World Health Organisation, the South African government or the government in respect of the destination country at the time of booking Your Trip.

iii) **Not Covered**

- (1) Unused and irrecoverable accommodation, travel, events and activity related expenses as a result of Your restriction of movement;
- (2) Unused travel and accommodation arrangements where we pay for or contribute towards alternative arrangements.

e) **Travel Delay** (Essential expenses incurred for food, beverages and accommodation)

i) **Covered**

- (1) Scheduled public transport delayed for 4 hours or more due to bad weather, mechanical breakdown, security alert or terrorist incident.

f) **Missed Connection**

i) **Covered**

- (1) Alternative flight (economy) if You miss a connecting flight due to the delay of Your incoming flight.

ii) **Not Covered**

- (1) Missed connection due to any reason related to COVID-19.

g) **Natural Disaster**

i) **Covered**

- (1) Alternative accommodation if Your prepaid accommodation is destroyed due to a natural disaster and expenses are irrecoverable.

SERVICE PROVIDERS

GENERAL QUERIES, CLAIMS AND POLICY ADMINISTRATION



Authorised financial services provider

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INTERNATIONAL ASSISTANCE SERVICES



Authorised financial services provider

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THE INSURER / UNDERWRITER



Authorised financial services provider

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