

More About The AA Travel Insurance

Introduction

This policy document, the information you have provided and the Schedule of Benefits issued to you, form the contract of insurance between us (Regent Insurance Company Limited) and you (the insured). In return for your premium and provided you comply with the terms and conditions of the policy, we will provide the cover described in the policy and Policy Schedule.

Important Information at a Glance

[What to do in an emergency](#)

Contact us as soon as possible on +27 (011) 991 8419 and quote your Certificate Number (refer to your certificate or emergency card). We will provide you with a claim form which must be completed and submitted to us as soon as possible for us to obtain all the necessary information relating to the claim.

[How to contact us](#)

If you would like more information or advice, contact our call centre 0861 900 801 during office hours. This is an important document. Please keep it in a safe place.

[Understanding your policy](#)

To understand your policy benefits and terms and conditions you need to read the Policy and Schedule of Benefits carefully:

- Read about each of the available types of cover and benefits in the Schedule of benefits, as well as the relevant sections of the Policy Wording (remember words have specific meanings - see Definitions). Not all plans have all the benefits described in the policy wording; the Schedule of Benefits identifies the benefits for each plan.
- General Conditions apply to all sections. If you do not meet these conditions we may not be able to pay a claim.

- There are Specific Exclusions under each section with a heading We will not pay. These apply to the specific cover that you have chosen. The General Exclusions apply to all the sections of the policy.
- Once you have selected your level of cover and paid the premium shown, we will provide you with a Certificate of Insurance, which will entitle you to claim under the policy up to the amount stated in the Schedule of Benefits.

Pre-existing medical conditions cover

Not all the plans automatically provide cover for travellers with a Pre-Existing Medical Condition (see Definitions). If you have a Pre-Existing Medical Condition we will not pay for any medical claim related to your condition if you did not purchase a plan including the cover or where you did not meet the applicable conditions.

If you have a complaint

Contact the Regent Complaints Department on:

Tel: 0861 268 378

Fax: +27 (011) 579 3599

E-mail: complaints@regent.co.za

Definitions

Some words and expressions in this policy have specific meanings and are mentioned below:

- ACCIDENT means a sudden, unforeseen and unexpected event that results in Injury. An Accident will always exclude Illness.
- ACCIDENTAL LOSS means items lost or forgotten.
- ACCUMULATION LIMIT means the maximum amount we will pay under this policy for any one Accident or series of Accidents arising from one source or cause during your Insured Journey.
- AIDS (Acquired Immune Deficiency Syndrome) will have the meaning assigned to it by the World Health Organisation and will include H.I.V. (Human Immune Deficiency Virus).
- ASSISTANCE SERVICE means the worldwide services of Regent Travel Assist.
- AREA means the Republic of South Africa (RSA), Botswana, Namibia, Lesotho and Swaziland.
- BAGGAGE means your personal belongings accompanying you while you are travelling.
- BUSINESS ASSOCIATE means a partner, director or employee of yourself, under the age of 65 years.
- CANCELLATION OF JOURNEY means giving up a journey because you cannot start the journey.

- CHILDREN or CHILD means your natural or adopted Children travelling with you, who are, under the age of 21 years, unmarried, not pregnant, without Children, primarily dependent on your maintenance and support and not in full-time employment.
- COUNTRY OF RESIDENCE means the country you are a citizen or permanent resident of.
- CURTAILMENT means shortening and/or changing a journey after it has started.
- EFFECTIVE DATE OF COVERAGE means:
 - a) For cancellation of a journey, the date on which the policy was issued.
 - b) For all other sections of cover, from the date of departure of your Insured Journey.
- EXCESS means the first amount, or period, of each and every loss payable by you as shown in the Policy Schedule.
- EXTREME SPORT means any sport featuring speed, height, danger, a high level of physical exertion, highly specialised gear, or spectacular stunts including both competitive and non-competitive activities. Examples: Heli-skiing, BASE jumping.
- FINANCIAL DEFAULT means the complete suspension of operations of the travel supplier due to Financial Insolvency, whether or not a liquidation application is filed.
- FINANCIAL INSOLVENCY means the total cessation or complete suspension of operations of the travel supplier due to insolvency in terms of the Insolvency Act No. 24 of 1936, with or without the filing of a liquidation application, or the total cessation or complete suspension of operations following the filing of a liquidation application, whether voluntarily or involuntarily, by a travel supplier. There is no cover for losses caused by fraud or negligent misrepresentation by the travel supplier.
- HAZARDOUS ACTIVITIES means any activity which introduces or increases the possibility or the extent of a loss.
- ILLNESS means any sickness or disease originating, contracted, commencing or manifesting itself during an Insured Journey that leaves you unfit to travel or continue with your original trip. This must be certified by a medical practitioner.
- INBOUND JOURNEY means an Insured Journey that starts outside the Area to the destination within the Area. This includes the return journey back to the point of departure.
- INJURY means a bodily Injury or physical trauma caused by an Accident that leaves you medically unfit to travel or continue your original trip. This must be certified by a medical practitioner.
- INSURED JOURNEY means the period for which this travel insurance is purchased.
- INTERNATIONAL JOURNEY starts when you depart from your normal place of residence or place of employment, whichever occurs latest, in a direct and continuous manner, to a destination outside your Country of Residence and continues until you return to your normal place of residence or place of

employment, whichever occurs first. An International Journey excludes the country you are a citizen and/or resident of.

- IRRECOVERABLE EXPENSE means airline, cruise line, rail and coach operator costs, car rental costs and hotel accommodation, including deposits and charges, paid by you which are not recoverable from any source, including but not limited to insurance policies, financial bonds and guarantees provided by the travel supplier and/or another insurance company and/or government agency and/or a travel agent and/or a credit card company.
- KIDNAP means any event of seizing, detaining or carrying you away by force or the threat of force.
- LIQUIDATION means the filing of a legal petition for voluntary or involuntary liquidation.
- LOCAL JOURNEY means a journey of more than 100 kilometres from your usual place of residence or business within the Republic of South Africa (RSA).
- MANUAL LABOUR means unskilled, semi-skilled, and/or skilled labour involving working with your hands and/or operation of mechanical and/or non-mechanical machinery and/or equipment.
- MECHANICALLY PROPELLED VEHICLE means any self-propelled vehicle and includes:
 - a) A trailer attached to a vehicle, and
 - b) A vehicle that has pedals and an engine or an electric motor as an integral part thereof or attached thereto and which is designed or adapted to be driven by means of such pedals, engine or motor, but does not include
 - c) any vehicle propelled by electrical power derived from storage batteries and which is controlled by a pedestrian; or
 - d) any vehicle with a mass not more than 230 kilograms and specially designed and constructed, and not merely adapted, for the use of a person suffering from any physical defect or disability and used only by that person.
- OUTPATIENT TREATMENT means treatment given at a hospital, consulting room, doctor's office or outpatient clinic. This does not include a day-case or an in-patient (stay in a hospital bed) treatment.
- PERSONAL EFFECTS means your personal belongings normally carried or worn on you.
- POINT OF DEPARTURE
 - a) In respect of an International Journey, means the point where you go through passport control from the Area.
 - b) In respect of a local journey, means point of departure from your usual place of residence or business.
 - c) In respect of an Inbound Journey, means the point where you go through passport control from your Country of Residence from where you intend to travel in an uninterrupted manner to the Area.
- POLICY means this is your contact of insurance and will include later endorsements.

- PRIVATE MOTOR VEHICLE means any licensed passenger vehicle up to a maximum of 3 500 kg.
- PRE-EXISTING CONDITION means any condition that existed in the last six consecutive months prior to the date of departure that you/your relatives or Business Associate or dependent Children or the person who is the subject of the claim:
 - a) Have consulted a medical practitioner or specialist, or
 - b) Take prescribed medicine, or
 - c) Received treatment, surgery or advice, or
 - d) The manifestation of symptoms would have caused a reasonable person to seek advice, or
 - e) Are on the waiting list for medical treatment, or
 - f) Received a terminal prognosis, or
 - g) An ongoing medical condition of which you are aware.
- PROFESSIONAL SPORT means any sport for which you receive or earn in Excess of 50% of your income.
- PUBLIC CONVEYANCE means a scheduled air, land (excluding taxis, motor cycles and hired motor vehicles), or water conveyance – all licensed to carry passengers for hire and in (or on) which you are travelling as a fare paying passenger.
- PUBLIC PLACE means any place the public has access to, including but not limited to aeroplanes, taxis, buses, trains, shops, airports, railway stations, streets, museums, hotel foyers, beaches and restaurants.
- RELATIVE means your spouse, parent, parent-in-law, grandparent, step-parent, Child, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister.
- REGENT TRAVEL ASSIST means Europ Assistance, the claims co-ordination company authorised by us to assist in the management and control of claims.
- SCHEDULES OF BENEFITS means the sections of cover applicable to your chosen cover, reflecting the benefits payable, the Excesses and waiting periods which apply.
- SPOUSE means your spouse or partner who has been living with you for a period of not less than one year. Only one spouse will be eligible for cover under this policy.
- SPORT: COLLISION means athletes purposely hit or collide with each other or inanimate objects, including the ground, with great force. Example: football, rugby, hockey and netball.
- SPORT: FULL-CONTACT means includes significant physical contact between athletes involved, with the aim of causing a knockout, or rendering the opponent unable to continue the match. Examples: boxing, judo and full-contact karate.
- SPORT: SEMI-CONTACT means a combat sport involving striking and which contains physical contact between combatants simulating full-power techniques. Techniques are restricted to limited power, and rendering the opponent unconscious is forbidden. Example: Kung-fu.

- **TERRORIST ACT** means any act which is verified as an act of terrorism by the government of the country where the act occurs, and includes any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Acts for personal gain shall not be considered Terrorist Acts.
- **TRAVEL COMPANION** means the person that is sharing travel and accommodation arrangements with you.
- **TRAVEL SUPPLIER** means a scheduled airline leaving South Africa, Botswana, Lesotho, Swaziland or Namibia as well as connecting flights forming part of your International Journey (except charter flights). A cruise line, rail or coach operator, car rental company and hotel accommodation, booked prior to departure, licensed in any of the countries mentioned in this definition.
- **TRAUMATIC EVENT** means a violent criminal act or attempt where such violence is intended or made to overpower or subdue
- **VALUABLE ITEMS** means Cameras and associated photographic and video equipment; cellular phones; portable audio equipment (MP3 players, portable CD and DVD players, etc.); spectacles; sunglasses; binoculars; telescopes; jewellery and precious stones; watches; leather and fur articles.
- **WAR AND CIVIL WAR** means any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following consequences, namely:
 - a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, civil commotion, mutiny, military or popular rising, insurrection, rebellion, revolution, military or usurped power.
 - b) Any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any government de jure or de facto or to the influencing of it by terrorism or violence.
 - c) Martial law or state of siege or any events or causes, which determine the proclamation, or maintenance of martial law or state of siege.
 - d) Plundering, looting and pillaging in connection with riot and civil commotion.
 - e) Confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.
 - f) The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clauses a), b), c) and d).

Section 1 - Emergency Medical and Related Expenses

We will pay the necessary costs up to the maximum limits stated in the schedule of benefits. This is only covered if it is noted on your schedule of benefits.

1. Benefits

1.1 Medical expenses - Adventure Sports and Hazardous Activities

You are covered if you participate in any of the following provided that the standard safety gear and helmets are worn:

- a) archery if properly supervised;
- b) badminton, basket ball, bowls, bushwalking, camel & elephant riding, canoeing in calm waters, canyoning, cycling, fishing (off land), golf, kayaking, under 200cc motor biking and quad biking, mountain biking, roller skating, rowing, sailing in coastal waters, sea canoeing and sea kayaking, snorkeling, squash, surfing, tennis, volley ball, non-contact sports, semi-contact sports;
- c) ballooning (organised excursion);
- d) bungee jumping (not exceeding 150 meters and using a body harness as a back-up to the ankle attachment);
- e) hiking on a clearly marked route or when you are accompanied by a recognised guide;
- f) horse back riding (excluding competitions and jumping);
- g) kite surfing at least 100 meters from any obstructions but excluding kite surfing during storms;
- h) mountaineering for recreational purposes. When the use of ropes and equipment are required you are not covered;
- i) scuba diving for recreational purposes up to a depth of 30 meters. You must be a licensed diver and be accompanied by a qualified buddy diver;
- j) recreational snow skiing and snowboarding on green, blue and red slopes only if properly organised and supervised, on a designated run on-piste;
- k) white water rafting with experienced guides on rivers with an international scale of river difficulty of Class 1, 2 and 3.

Sports Extension

Cover for certain Collision Sports will be provided, limited to rugby, hockey, netball and soccer. Players must be under the age of 20 years. Cover is limited to R500 000, and sprains, strains and physiotherapy will be excluded. This extension can be applied to certain other sporting activities at the discretion of the insurer.

Specific Condition

When you are sailing in international waters and are not within reach of land, Regent Travel Assist can only provide emergency services from the nearest port or harbour. When hiking or mountain climbing, Regent Travel Assist can only provide emergency services from the base camp.

1.2 Related Expenses

Optical expenses

WE WILL PAY FOR:

Where optical treatment is required as a result of a sudden and unexpected illness, we will pay for emergency optical treatment provided by a registered medical practitioner or optician up to R2, 000. Where optical treatment is required as a result of an Injury, these expenses will form part of the limit of liability under medical expenses.

WE WILL NOT PAY FOR:

Any pre-existing optical condition.

Provisional pain-stilling dental expenses

WE WILL PAY FOR:

Where dental treatment is required as a result of a sudden and unexpected illness, we will pay for emergency dental treatment provided by a registered medical practitioner or dentist up to R2, 000. If dental treatment is required as a result of an Injury, these expenses will form part of the limit of liability under medical expenses.

Specific condition:

Treatment for illness must be specified in writing by the treating dentist as necessary for the relief of sudden and acute pain.

Accompanying family member

If your travel companion is left stranded in the event of your hospitalisation, repatriation or death, we will pay for their accommodation and transportation back to their country of residence, with a qualified escort if necessary, up to the limit of liability in the schedule of benefits, provided they are also covered by us.

Repatriation of mortal remains and coffin expenses

In the event of your death we will pay the reasonable costs to repatriate your mortal remains to your country of residence, up the limit of liability in the schedule of benefit. Your next of kin can choose:

- a) cremation of the deceased and repatriation of the urn;
- b) repatriation of the deceased;
- c) reasonable funeral costs at the place of death.

Compassionate emergency visit by any one person

If you are hospitalised outside your country of residence, we will at the recommendation of the attending medical practitioner, pay for reasonable accommodation and travelling costs (excluding telephone calls, meals and beverages) for your spouse or relative to remain with you until you are fit to continue your journey or return to your country of residence. The cost will not exceed the limit of liability.

Special conditions

Compassionate emergency visits are only covered where your condition is life-threatening or where your stay in hospital is for more than 4 days and nights. You need to contact us to approve compassionate emergency visits.

Hospital cash benefit

If you are hospitalised due to Injury or Illness outside your country of residence, we will pay you a daily lump sum for each completed day (24 hours) in hospital up to the limit of liability in the schedule of benefits.

1.3 Medical Expenses due to Terrorism

WE WILL PAY FOR:

Medical expenses up to the limit of liability as stated in the schedule of benefits, as a direct result of an Accident causing bodily Injury to you and arising from:

- a) any Terrorist Act; or
- b) the use of military force in response to a Terrorist Act.

WE WILL NOT PAY:

- a) If there has been media warning that such events were likely 48 hours before the occurrence.

- b) Any personal Accident benefits.
- c) More than the Accumulation Limit per occurrence of R1,000,000.

1.4 Pre-existing medical conditions

WE WILL PAY FOR:

If as a result of a pre-existing condition you require medical treatment while on your trip then we will pay for, Emergency medical and related expenses up to the limit of liability in the schedule of benefits for the medical expenses and hospitalisation costs.

WE WILL NOT PAY FOR:

Any claim relating to or associated with the treatment of the following even if pre-existing cover has been purchased:

- a) if you have been hospitalised for less than 48 hours;
- b) outpatient expenses;
- c) pregnancy, childbirth and miscarriage or any pregnancy related condition;
- d) if you have been advised by a medical practitioner not to travel;
- e) any condition for which surgery is planned;
- f) if you are on a waiting list for, or have had an organ transplant;
- g) if you are over the age of 69 years;
- h) if a terminal prognosis has been given with a life expectancy of less than 24 months.

1.5 Medical evacuation, repatriation or transport to medical centre

WE WILL PAY FOR:

If you require emergency treatment due to an Injury or Illness during your trip then we may:

- a) move you from one location to another in order for you to receive adequate medical treatment and/or;
- b) arrange for your return to South Africa.

Specific conditions:

- a) You must contact us for prior authorisation, and our written agreement must be obtained.
- b) Repatriation, evacuation and transportation will be decided by us depending on the medical information, and medical report received.
- c) We will use your return ticket towards our costs, for repatriation.
- d) Repatriation is back to your point of departure, in your country of residence.
- e) All claims exceeding R5,000 must be accompanied by a full medical report providing medical evidence in writing from a qualified medical practitioner

f) We may not be able to arrange evacuation or repatriation in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the Area (Example: from an oil rig, or within a war zone).

2. Specific Exclusions in Addition to General Exclusions (Applicable to Section 1)

WE WILL NOT PAY FOR:

- a) We must give our prior written approval for any claims exceeding R5, 000.
- b) The Excess amount as stated in the schedule of benefits.
- c) Medical and related costs incurred in your country of residence.
- d) Medical expenses recoverable by you from any other source.
- e) Expenses incurred when you are travelling against medical advice or if you are unfit to travel.
- f) Any delays or restrictions caused by weather conditions, mechanical problems, restrictions imposed by public authorities or any other condition beyond our control.
- g) Any routine optical treatments.
- h) Any routine dental treatments.
- i) Any fillings or crowns of precious metal.
- j) Any specialist medical treatment without referral from a medical practitioner.
- k) Physiotherapy or manipulative therapy, unless the treating doctor recommends it in writing. The maximum amount we will pay is R2,000 for any therapy not related to inpatient treatment.
- l) Any contraceptive devices, prosthetic devices and/or artificial AIDS and dentures.
- m) Any expenses incurred that are not immediately necessary in the opinion of a medical practitioner. If you are able to, but elect not to be repatriated, to the point of departure, all expenses incurred thereafter in respect of the occurrence will be for your own account.
- n) Any pre-existing medical condition, unless pre-existing cover has been purchased.

3. Specific Condition in Addition to General Conditions (Applicable to Section 1)

Any medical and related expenses will only be paid until such time as a medical practitioner appointed by us decides that you are able to be repatriated. We have the right to request that you are repatriated in order to receive treatment if our medical practitioner and the treating physician agree that treatment can be postponed until you have been transferred to your country of permanent residence.

Section 2 - Personal Accident

You are covered for:

If you suffer accidental bodily injury while in flight or not, which causes your death or permanent disablement within 12 months of the Accident, we will pay up to the limit of liability in the schedule of benefits to you or your beneficiary.

1. Benefits

1.1 Permanent total disablement

You will be compensated for Permanent Total Disablement if you are unable to carry out your usual or similar occupation for which you are qualified by knowledge and training, and will in all probability continue for life.

WE WILL PAY FOR:

The death and permanent total disablement benefits you are covered for are set out below:

Insured Event Sum Insured (Expressed as a percentage of Limit of Liability)

- a) Death 100%
- b) Total, permanent and irrecoverable loss of hearing in both ears 100%
- c) Total, permanent and irrecoverable loss of hearing in one ear 50%
- d) Total, permanent and irrecoverable loss of sight in both eyes 100%
- e) Total, permanent and irrecoverable loss of sight in one eye 50%
- f) Total, permanent and irrecoverable loss of both hands or feet 100%
- g) Total, permanent and irrecoverable loss of one hand and one foot 100%
- h) Total, permanent and irrecoverable loss of one hand or one foot 50%
- i) Permanent and total loss of speech 100%
- j) Permanent and incurable paralysis 100%
- k) Permanent and total loss of four fingers and thumb of either hand 70%
- l) Permanent and total loss of four fingers or thumb of either hand 40%
- m) Permanent total disablement as a result of an accident, or a direct result of exposure to the elements of nature following an accident 100%
- n) Permanent disabilities not otherwise provided for under Insured Events a) to m) 15%

Specific Conditions:

- a) The diagnosis and determination of permanent total disablement or any permanent disability must be made and documented by a medical practitioner appointed by us, and must be continuous and permanent for at least 24 consecutive months from the onset of the disablement, however:

- i. For permanent and total loss of speech, the loss of ability to speak must be continuous for at least 12 consecutive months and all psychiatric related causes are excluded.
 - ii. For permanent and incurable paralysis, the loss of use must be continuous and permanent for at least 12 consecutive months.
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- b) Permanent total loss of use of a limb will be treated as a loss of a limb.
 - c) In the event of compensation becoming payable under more than one benefit, the total amount payable will not exceed 100% of the limit of liability for each insured, not exceeding the accumulation limit.
 - d) In the event of death of a dependant Child, the benefit payable will be subject to the amount permitted by law at the time of death.
 - e) Dependant Children are excluded from any benefit for occupational disability under permanent total disablement.
 - f) Compensation will be payable to you or your beneficiary. No one other than you will have rights in terms of the policy against us.
 - g) Notice of death must be given immediately and we will have the right to have a post mortem examination of the body.
 - h) A detailed incident and/or police report must be submitted to us.
 - i) If any existing condition is aggravated by an Accident, the compensation will be determined by the degree of deterioration of the existing condition after the Accident. The degree of the condition before the Accident will be determined by medical evidence.
 - j) Personal Accident benefits cease when you reach the age of 66 years.

2. Specific Exclusions

WE WILL NOT PAY FOR:

- a) Any insured event arising directly or indirectly from any type of illness and/or bacterial infection, unless it was a medically acquired infection or blood poisoning, which may result from an accidental injury.
- b) Any loss or injury whilst participating in adventure sports, and/or Hazardous Activities.

Section 3 - Assistance Services

Assistance Services means that you are entitled to the worldwide services of Regent Travel Assist. The following additional services can be arranged up to the Limit of Liability stated in the schedule of benefits.

1. Benefits

1.1 Cash advances

We will arrange the transfer of the required cash advance into your account. The funds must be repaid in full plus an additional 10% administration fee.

1.2 Emergency travel and accommodation arrangements

We will provide you with all reasonable, possible and practical assistance in arranging for emergency alternative accommodation and onward or return transportation.

1.3 Transmission of urgent messages

We will transmit messages to you or on your behalf in the event of travel delay, illness or injury.

1.4 Alternative employee or resumption of assignment expenses

WE WILL PAY FOR:

ALTERNATIVE EMPLOYEE - the reasonable travel costs in economy class for a replacement employee to complete the business assignment for which you were originally sent, following your unexpected death, injury or illness. 9
Travel Insurance Leisure Policy Terms and Conditions.

RESUMPTION OF ASSIGNMENT - if you are repatriated to your Country of Residence due to illness or injury, we will pay for your return, within 90 days, in order to complete your original business commitments. The cost shall not exceed the limit of liability for either alternative employee or resumption of assignment.

1.5. Legal assistance

WE WILL ASSIST WITH: Locating legal counsel and if necessary an advance of funds for bail up to the limit of liability. We will also provide an advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on legal matters. A panel of practicing attorneys is also available who will provide you with an automatic initial 30-minute consultation, should this be considered necessary. Any fees advanced by us must be refunded to us within 90 days from the date of the advance to you.

WE WILL NOT PAY FOR: Any claims arising from:

- a) legal practitioners not licensed or authorised to provide counsel;
- b) the pursuit of a claim against a tour operator, travel agent or any other travel supplier;
- c) legal advice or expenses incurred as a result of a legal action brought against you, or us, by a relative, Business Associate or employee;
- d) any criminal or illegal act committed by you.

1.6 24-Hour nurse line

You will have access to a professional Assistance Service that will deal with any health query. This service is offered in nine official South African languages.

1.7 Consular referral

We will provide you with the relevant details of diplomatic representatives wherever possible.

1.8 Household assist

A 24-hour help line which provides you with access to a nationwide network of approved emergency services in South Africa, including locksmiths, plumbers, beekeepers, glaziers, electricians, etc.

1.9 Trauma line

Provides necessary assistance such as the details of the police or the nearest local emergency Assistance Services in the case of:

- a) Assault
- b) Hijacking
- c) Child Abuse
- d) Medical emergency
- e) Most other violent and non-violent forms of trauma

Section 4 - Cancellation and Curtailment

1. Benefits

1.1 Cancellation

Cancellation cover is for financial loss you suffer when you do not use pre-paid travel and accommodation because you are unable to start your trip. This is limited to the amount stated in the schedule of benefits. Cancellation cover applies if one of the following changes in circumstances occurs that is beyond your control and of which you were unaware at the time you booked the trip.

WE WILL PAY FOR:

- a) The value of unused travel arrangements, less any refunds, due to:
 - i. The unexpected death, illness or injury of you, your dependent Children, a relative, Business Associate, travelling companions or the person in charge of your Children.

- ii. Theft or complete immobilisation of your private motor vehicle during your trip towards the point of departure due to a traffic Accident, fire or as a result of hijacking.
- iii. Retrenchment by your employer within 30 days of departure.
- iv. The cancellation or diversion of your International Journey due to strikes or other industrial action unless there were media warnings 14 days prior to the purchase date of this policy.
- v. A terrorist incident occurring in a city listed on your prepaid trip itinerary within 14 days prior to your scheduled departure date. The same city must not have experienced a terrorist incident within 90 days prior to the terrorist incident causing your claim.
- vi. Theft of travel documents causing the unavoidable cancellation of the Insured Journey.
- vii. A Traumatic Event occurring within 30 days prior to your departure to you, your dependent Children, a relative, Business Associate or travelling companions.

Specific Conditions:

- a) Theft of documents must be reported to the local police within 24 hours of the incident, and a written acknowledgement of the report obtained.
- b) You will need to provide written proof of any refunds due and refunds not paid.
- c) When claiming due to Illness or Injury you must provide us with a medical report.

1.2 Curtailment

Curtailment cover applies if you are forced to cut short a trip you have already started, and return to your Country of Residence because of one of the following changes in circumstances which are beyond your control and of which you were unaware at the time you booked the trip.

WE WILL PAY FOR:

- a) The reasonable additional travel expenses (economy and three star accommodation) incurred by you, and/or your travel companion covered by this policy, during the Insured Journey, due to
 - i. The unexpected death, Illness or Injury of you, your dependant Children, a relative, Business Associate, travelling companions, the person in charge of your Children.
 - ii. The cancellation or diversion of your scheduled public conveyance due to strikes or other industrial action, unless there were media warnings prior to the date that the Insured Journey was booked and/or purchased.
 - iii. A terrorist incident occurring while you are in a city listed on your prepaid trip itinerary. The same city must not have experienced a terrorist incident within 90 days prior to the terrorist incident causing your claim.
 - iv. Theft of travel documents causing the unavoidable curtailment of the Insured Journey.

Specific Conditions:

- a) You must contact Regent Assist prior to making any alternative travel arrangements.
- b) You must where applicable obtain a medical report from the treating medical practitioner prior to incurring any

Curtailement expenses.

c) Written proof must be provided from the relevant authority in the case of strikes or other industrial action.

1.3 Missed Connection

WE WILL PAY FOR:

The extra cost of economy class transportation for the most direct route to continue with your original itinerary, if you miss your connecting scheduled transportation due to a delay in the arrival of the scheduled incoming transportation.

WE WILL NOT PAY FOR:

- a) Carrier caused delay where the cost of the expense is recoverable from the carrier.
- b) Delays due to strike or industrial action that was common knowledge on or before the date the Insured Journey was booked or this policy was purchased.
- c) Your failure to check in on time.

Specific Conditions:

- a) Written proof of delay and subsequent missed connection must be obtained from the relevant service provider/s.
- b) You must allow 4 hours or more between your original scheduled arrival time and the scheduled departure time of your connecting transportation.

1.4 Natural disaster cover

WE WILL PAY FOR:

If the booked accommodation cannot be lived in as a direct result of fire, flood, earthquake, storm or tsunami we will pay for the value of unused arrangements, less any refunds due to you and reasonable (economy and three star accommodation) additional travel or accommodation expenses up to the limit of liability in the schedule of benefits.

Specific Conditions:

- a) We must receive proof of payments by you.
- b) We must receive a written statement from an appropriate public authority confirming the disaster.

WE WILL NOT PAY FOR:

- a) Any expense that you can recover.
- b) Any expense if there have been media warnings on or before the date the Insured Journey was booked and/or purchased that such events were likely to occur.

1.5 Travel supplier insolvency cover

WE WILL PAY FOR:

In the event that your journey, or a portion of your journey, is cancelled before your departure due to the financial insolvency or liquidation of the travel supplier with which you booked and purchased your travel arrangements, we will reimburse you for any irrecoverable expenses paid in advance.

In the event of financial insolvency or default of the travel supplier after your departure and if you are unable to return to your Country of Residence on the scheduled flight, we will pay the cost of an economy class airline ticket for you to return to your country of residence.

Specific Conditions:

- a) Your travel arrangements must have been booked in South Africa, Botswana, Swaziland, Lesotho or Namibia before the scheduled departure.
- b) The travel supplier must be licensed in South Africa.
- c) If your travel arrangements were paid to an agent and not directly to the travel supplier who is in financial default, the agent must prove that the full costs were paid on your behalf to the travel supplier.
- d) If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will pay the difference up to the amount stated in the schedule of benefits.
- e) This section of cover is only applicable to AA- Africa, Asia, Indian Ocean and Middle East Cover, AA - Advantage Cover, AA - Advantage Plus Cover, AA - Business Complete Cover and AA - Alliance Cover.
- f) Travel suppliers of your travel arrangements include the scheduled airline, cruise line, railway line, coach transportation, car hire, or hotel accommodation.

WE WILL NOT PAY FOR:

- a) Expenses related to Travel Supplier insolvency arising directly or indirectly from circumstances known to you or your agent prior to the booking of your International Journey or purchasing your travel insurance policy
- b) Expenses related to Travel Supplier insolvency if you do not advise us immediately of the cancellation of your International Journey due to a travel supplier's insolvency or that you are unable to take your scheduled flight back to your country of residence.
- c) Expenses related to Travel Supplier insolvency if your travel arrangements were booked with a foreign travel supplier (supplier not licensed in South Africa, Botswana, Swaziland, Lesotho or Namibia).
- d) Any losses that are not directly associated with the incident that caused you to claim – for example hotel costs paid for but you were not able to reach the hotel due to the insolvency of an airline.

[2. Specific Exclusions in Addition to Specific Exclusions \(Applicable to cancellation and Curtailment\)](#)

WE WILL NOT PAY FOR:

- a) Cancellation and Curtailment costs associated with treatment you, your dependent Children, your Business Associate or travelling companion are receiving, or any recurring, chronic or continuing Illness or condition having been treated during the 6 months prior to departure or where a terminal prognosis has been given with a life expectancy of less than 24 months.
- b) The Excess amount as stated in the schedule of benefits.
- c) Your withdrawal from the service provider (aircraft, sea vessel, train, hotel).
- d) Expenses related to your decision not to travel.
- e) Accommodation or travel expenses that result from you being delayed due to an Illness or Injury, unless your treating doctor confirms in writing that you are unfit to travel.
- f) The inability of any tour operator or wholesaler to complete arrangements for a group due to an insufficient number of persons on the tour.
- g) The cancellation of the journey upon request of your spouse, parent or employer.
- h) The default or insolvency of any transport or accommodation provider, travel agency, tour operator, airline or any person acting as your agent unless the relevant cover including travel supplier insolvency cover has been purchased.
- i) Non-admittance into any country by the authorities.
- j) If you are not in possession of the required, valid, correct travel documents or visas.
- k) Carrier caused delay where the cost of the expense is recoverable from the carrier.
- l) Any costs recoverable from the service provider.

Section 5 - Inconvenience Cover

1. Benefits

1.1 Theft or Damage to Baggage

WE WILL PAY FOR:

The theft of or damage to Baggage, Personal Effects and trade samples (Business Complete Cover only) during the Insured Journey, up to the amount stated in the schedule of benefits.

1.2 Accidental Loss of personal effects

WE WILL PAY FOR:

The Accidental Loss of Personal Effects during the Insured Journey, up to the amount stated in the schedule of benefits.

A single item limit applies as per the schedule of benefits. You are advised to insure any valuable items exceeding this single item limit on a separate All Risks policy.

Specific Conditions:

- a) All loss or damage attributable to theft or vandalism must be reported to the local police or appropriate authority within 24 hours of the event and a written acknowledgement of the report must be obtained.
- b) All loss, theft or damage attributable to airline carriers, transport companies or hotels must be reported to them immediately and a written report must be obtained.
- c) A camera, its lenses and fittings and the camera case are deemed to be a single item.
- d) Golf clubs and golf equipment are deemed to be a single item.
- e) A cellular phone, and its fittings and accessories are deemed to be a single item and are limited to R1, 000 per insured person.
- f) A laptop, palmtop, notebook or similar personal computer and their fittings and accessories including software, hardware and carry cases are deemed to be a single item and are limited to R5, 000 per insured person.
- g) Contact lenses, prescription spectacles and sunglasses are limited to a maximum of R1, 000 per pair, over and above any Excess.
- h) You must take suitable precautions to secure the safety of your personal Baggage, and must not leave it unsecured or unattended or beyond your reach at any time in a place to which the public have access.
- i) Jewellery must be carried on your person or lodged in a safety deposit at the time of loss.
- j) All claims for personal effects accidentally lost are subject to the limit for Accidental Loss specified in the schedule of benefits and are subject to the above conditions. Proof of purchase must be submitted.

WE WILL NOT PAY FOR:

- a) The first 10% of each and every claim, minimum R500.
- b) More than the specified amount in the schedule of benefits for any single item.
- c) Loss of or damage to Baggage not accompanying you on the same flight.
- d) Items left behind in any hotel/motel room after you have checked out or items left behind in any aircraft, ship or train.
- e) Any luggage and personal effects left unsupervised in a public place.
- f) Any luggage and personal effects left with a person not travelling with you.
- g) Any luggage and personal effects left at such a distance from you that you are unable to prevent it from being taken.
- h) Any claim for theft or damage that has not been reported to the police, transport carrier, hotel or the relative authority within 24 hours of the event, and a written police or irregularity report obtained.
- i) Any claim for Accidental Loss where proof of purchase is not supplied.
- j) Sporting equipment whilst in use.
- k) Any mechanical or electrical breakdown or derangement.
- l) Any damage to or replacement of any electrical data or software.
- m) Loss of or damage to fragile or brittle articles (other than cameras, binoculars, spectacles and contact lenses)

unless caused by fire or Accident to the transport in which they were carried.

n) Wear and tear, mildew, rust or corrosion, the action of insects, moth or vermin or whilst clothing or personal effects are being cleaned, dry-cleaned, dyed, altered or repaired.

o) Perishable items.

p) Delay, detention, destruction or confiscation by custom officials or other authorities.

q) Losses recoverable from any other source, such as airlines, or other insurance including automatic credit card insurance.

r) Loss or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion.

s) Any goods intended for sale or trade.

t) Personal computers, cellular phones or any electrical equipment:

i) Where such equipment was left unattended other than when securely locked inside a building.

ii) Not accompanying you as cabin Baggage on a carrier.

1.3 Loss of cash and/or travel documents

WE WILL PAY FOR:

a) The loss resulting from theft of personal cash being bank and currency notes and postal or money orders during the Insured Journey.

b) The replacement cost of non-refundable accommodation vouchers and the reissuing cost of travel documents due to theft or damage up to the amount as stated in the schedule of benefits.

c) The loss resulting from theft of your travel documents (travel tickets, passports and visas), but limited to expenses incurred within the country where the loss occurred in having the documents replaced.

Specific Conditions:

a) Any loss of credit cards, traveller's cheques or documents must be reported to the issuing authority within 24 hours, and the appropriate cancellation measures taken.

b) Cash and documents must be carried on your person or lodged in a safety deposit at the time of loss.

WE WILL NOT PAY FOR:

The first R250 of each and every claim.

1.4 Baggage delay

WE WILL PAY FOR:

If your accompanied Baggage is temporarily delayed, misdirected or misplaced during the Insured Journey for a minimum time period according to the schedule of benefits, we will pay up to the limit of liability for the purchase of

essential items of clothing and personal effects. We will only pay this benefit if your Baggage is returned to you after a delay.

Specific Conditions:

Written proof of delay must be obtained from the transport provider/carrier, and original receipts of the items purchased.

WE WILL NOT PAY FOR:

- a) Your failure to check in your Baggage on time.
- b) Delay due to strike, riot, hijack or civil commotion.
- c) Delay, detention, destruction or confiscation by custom officials or other authorities.
- d) Delayed Baggage upon your return to your country of residence.

1.5 Snow sports cover

1.5.1 Ski equipment

WE WILL PAY FOR:

The value or repair of your own or hired ski equipment, if they are lost, stolen or damaged during your trip, up to the limit of liability in the schedule of benefits.

WE WILL NOT PAY FOR:

- a) The Excess amount as stated on the schedule of benefits.
- b) Loss, destruction, damage or theft from confiscation or detention by customs or other authorities.
- c) Delay by an airline carrier
- d) Theft from an unattended vehicle.

1.5.2 Ski pack

WE WILL PAY FOR:

The unused portion of your ski pack costs paid for or contracted to be paid for before your trip commenced, up to the R1,000 per week up to a maximum of the limit of liability.

Specific Conditions:

- a) You must be medically certified as unable to ski and use the ski pack facilities due to serious Injury or Illness occurring during the trip.
- b) You must obtain confirmation in writing that no refund is available for the unused items.

WE WILL NOT PAY FOR:

- a) Any claims where a medical certificate has not been obtained confirming that you are unable to ski.
- b) Any exclusions under Section 1, Emergency Medical and Related Expenses.

1.5.3 Avalanche closure

WE WILL PAY FOR:

The reasonable additional travel and accommodation expenses up to R4,000 incurred as a direct result of an avalanche if you are unable to reach or leave your booked destination.

1.5.4 Piste closure

WE WILL PAY FOR:

The reasonable additional travel and accommodation expenses up to a maximum of R4, 000 incurred as a direct result of your pre-booked resort being closed due to a lack of snow.

Specific Conditions:

- a) Cover is available under this section between 1 December and 30 April.
- b) Written confirmation of the closure from the resort is required.

Section 6 - Travel Delay

Travel delay covers you for essential expenses incurred when the departure of the scheduled public transport in which you have arranged to travel is delayed for a minimum time period according to the schedule of benefits. This delay can be caused by:

- a) industrial strike action;
- b) adverse weather conditions; or
- c) mechanical or electrical breakdown.

WE WILL PAY FOR:

Essential expenses incurred being meals, drinks, travel costs (other than taxi fare, petrol and tolls), accommodation and the like if your carrier does not provide for this up to the amount stated in the schedule.

Specific Conditions:

- a) Written proof of the delay must be obtained from the transport provider or carrier
- b) Original receipts of items purchased must be provided.

WE WILL NOT PAY FOR:

- a) Your failure to check in on time.
- b) Delays due to strike or industrial action that was common knowledge on or before the date the Insured Journey was booked or this policy was purchased.

Section 7 - Personal Liability

WE WILL PAY FOR:

If during your Insured Journey you become legally liable for accidental bodily Injury to, or the death of, any person and/or Accidental Loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or your liability, we will cover you (or in the event of your death, your legal personal representatives) against: ,

- a) All amounts which you become legally liable to pay as compensation; and
- b) All legal costs awarded to any claimant or incurred in the defence of any claim that is contested by us or with our consent.

We will pay up to the limit of liability stated in the schedule of benefits.

Specific Conditions:

- a) You may not make any admission, offer, promise or payment, without our written consent.
- b) We are entitled to take over the defence and settlement of the claim in your name for your benefit. We will have full discretion in the conduct of any proceedings and settlement of the claim.
- c) We may at any time pay you the amount for which a claim can be settled up to the limit of liability, less any damages already paid. We will then be under no further liability, and shall not be responsible for any loss in consequence of any action or omission in connection with the prosecution of such claims or proceedings.

WE WILL NOT PAY FOR:

- a) The first R1,000 of each and every claim.
- b) Any indemnity for legal liability arising from Injury or loss as a result of any wilful, malicious or criminal act by you.
- c) Any liability for damage to property you own, you have borrowed, hired or have under your control.
- d) Any liability arising from your conduct in any profession, trade or business.
- e) Any liability arising from the use or ownership by you of any mechanically propelled vehicle, aircraft, waterborne craft or animals.
- f) Any judgements which are not in the first instance either delivered or obtained from a court within the RSA or the country in which the event occurred.
- g) Any liability for death, bodily Injury or Illness of any member of your family or your employee.
- h) Any liability that arises under a contract or agreement entered into by you, but not excluding liability that would

have attached in the absence of such an agreement.

i) Any liability for damage to property that belongs to any member of your family, your employee or an acquaintance.

Section 8 - Hijack of Public Transportation

WE WILL PAY FOR:

If the public conveyance in which you are travelling is hijacked and your Insured Journey is interrupted for at least 24 hours, we will pay you R500 for each full day for which you are detained under duress by the hijack, up to the maximum Limit of Liability as stated in the schedule of benefits.

WE WILL NOT PAY FOR:

If you engage in any political or criminal activity.

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