

DISCOVERY TRAVEL INSURANCE KEY INFORMATION

This document is for **ease of reference only**. Please refer to the **policy wording** which contains the full details of the **benefits**, the **conditions** and **exclusions** that apply, how to get help in the event of an **emergency** and how to make a **claim**. This product is offered to you on a **non-advice basis**, you are ultimately responsible for ensuring the policy is **suited to your needs**. **Discovery Travel Insurance** is underwritten by **Discovery Insure Ltd**, a licensed non-life insurer and an authorised financial services provider.

SOME GENERAL DEFINITIONS

- **We, Our or Us:** Discovery Insure Ltd or our appointed service providers Medical Services Organisation International (MSOI)
- **You/Your:** Any person who qualifies for cover
- **Cardholder:** The primary accountholder or secondary cardholder
- **Policy or Policies:** The Discovery Travel Insurance Policy Wording, the Plan Schedule, the Schedule of Benefits and any subsequent endorsements to the aforesaid documents

IMPORTANT INFORMATION

Cover does not apply unless you have done one of the following:

- Used your Discovery Bank Platinum or Gold, credit or debit card that is in good standing to pay for the full cost of an international ticket for a person insured. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank including keeping your *Know Your Client and Anti Money Laundering* information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005.
- Used your Discovery Miles to pay for a portion of an international ticket for a person insured through any of the Discovery rewards partners.
- Paid for a portion of the cost and the airport taxes on your Discovery Miles free international ticket through any of the Discovery rewards partners.

WHO QUALIFIES FOR THE COVER

To be covered under this policy, you must be:

- A listed dependant on the primary cardholder's medical scheme that is administered by Discovery Health
- A close relative or a travel companion travelling on the same itinerary as the cardholder
- 100 years or under – [Age limits apply to certain plans](#)

COVER LIMITS

Trip limits

- Cover is limited to a maximum of 90 consecutive days from the scheduled trip departure date.

Territorial limits

Cover is provided worldwide, excluding:

- Cover within South Africa (unless indicated otherwise)
- Travel to sanctioned countries. Sanctioned countries include Cuba, North Korea, Iran, Syria, Sudan, Ukraine and any other countries or territory sanctioned at a later date.

SOME GENERAL EXCLUSIONS

- Travelling to obtain medical, dental, or cosmetic treatment, or advice
- An insured person's intention to immigrate
- Any insured event occurring in South Africa
- Committing or attempting to commit:
 - Any illegal act
 - Suicide or intentionally inflicting self-injury
 - Needless exposure of yourself to danger, except to save human life.
- Complications of pregnancy or childbirth, except for unexpected medical complications or emergency occurring during the first 24-weeks of the pregnancy
- A medical condition for which an insured person chose not to take medicine or other recommended treatment as prescribed or directed by a medical practitioner
- Claims arising from any pre-existing medical conditions
- Cancer of any kind
- All persons to whom a terminal prognosis has been given
- Any routine treatments
- Claims arising from vascular, cardiovascular or cerebrovascular conditions

SOME GENERAL CLAIMS CONDITIONS

- When assessing a claim, we consider several aspects in calculating the amount:
 - The amount of financial loss
 - The excess
 - The maximum benefit limits and sub-limits
 - The terms and conditions of the policy
 - Any other insurance you may be privy to.
- How much we pay or reimburse you is always based on the value of the item up to the single item limit or maximum insured amount
- You cannot claim more than the insured amount even if your financial loss was greater
- In approving your claim, we may decide to repair, replace, or reimburse you
- You must submit your claim immediately or as soon as reasonably possible, but no later than 122 days after your date of return
- You must send us all supporting documents which would assist to substantiate your claim
- You will, at your expense, provide us with all documents, certificates, signed medical certificates, receipts, information and evidence as we may require in the form prescribed by us
- We will have the right to access your current or prior medical records to finalise or proceed with the assessment of a claim, render medical assistance, or any combination of these
- Claims involving foreign currency will be converted into South Africa Rand, at the selling rate of exchange published by our bankers on the day nearest to the date of payment
- You or someone designated by you must contact MSOI prior to receiving any treatment. Our liability will be limited to R10 000 if you don't contact MSOI for authorisation to be admitted as an inpatient.

POLICY BENEFITS OVERVIEW

Emergency medical and related expenses

Emergency medical expenses	Cover for emergency medical expenses if you sustain unforeseen bodily injury or suffers from an illness during a trip
Emergency medical evacuation	Covers you for any sudden and unforeseen bodily injury or illness during a trip for transportation to the nearest adequate medical facility
Emergency medical repatriation	Covers you for any sudden and unforeseen bodily injury or illness during a trip for transportation back to South Africa
Emergency medical transportation	Covers you for any sudden and unforeseen bodily injury or illness during a trip for ambulance charges to the nearest hospital, when requiring treatment in the accident and emergency department (A&E), emergency room (ER) or casualty department
Emergency dental treatment	Covers you for emergency dental treatment to restore dental function or ease pain due to unforeseen bodily injury or illness sustained during a trip
Repatriation of mortal remains and coffin expenses	Covers the cost of transporting your body or ashes to South Africa or burial or cremation costs abroad

POLICY BENEFITS OVERVIEW

Emergency medical and related expenses

Repatriation of family member/travel companion	<p>If you are hospitalised as an inpatient and a medical practitioner confirms that you will not be able to continue with a trip or if you have already been repatriated back to South Africa:</p> <ul style="list-style-type: none"> Cover will be provided for the fees incurred to change the original return date reflecting on the travel itinerary to an earlier return date for the insured's accompanying family members or travel companion to return to South Africa If a date change is not possible, we will pay for suitable replacement public conveyance (economy class).
Compassionate emergency visit by any one person	<p>If an insured is travelling alone and is hospitalised as an inpatient for more than 5 days, we will pay the public conveyance (economy) and accommodation cost (3 star) for one person to visit the insured in the country they are being hospitalised in.</p>

Personal accident

Death	Cover if you suffer bodily injury that results in accidental death while travelling abroad.
Death public conveyance (aircraft only)	Cover if the insured suffers bodily injury that results in accidental death while boarding, traveling-in or alighting scheduled public conveyance.
Death terrorism extension	Cover if the insured suffers bodily injury that results in accidental death related to terrorism in a city listed in the insured's travel itinerary.

Cancellation, curtailment, and postponement

Cancellation, trip curtailment and postponement (listed reasons – refer to the policy wording)	Cover for the loss of deposits or irrecoverable charges. These apply to advance payments for travel, accommodation expenses or other charges which have not been or will not be used, but which will be forfeited or you will have to pay under contract for listed reasons.
Trip delay	Reimbursement for the costs of meals, drinks, and additional accommodation if your public conveyance is delayed.
Missed connection	Reimbursement for additional costs for flights and accommodation for you to reach your booked destination, due to your incoming flight being delayed.

Baggage and inconvenience cover

Theft and damage of baggage and personal possessions	Covers the irrecoverable cost of repair or replacement (whichever is lesser) of your baggage or personal possessions in the event of theft or damage.
Theft of money	Covers the cost if your money is damaged or stolen (provided the item was kept on your person or in a locked safety-deposit box).
Baggage delay	Cover if your baggage is misplaced (as certified by the travel supplier) on your arrival outside of South Africa for a period in excess of 4-hours. We will reimburse you for the purchase of necessary and essential items of replacement clothing or toilet requisites, incurred of necessity.

Personal liability

Bodily injury and material damage	Covers the cost in the event that you are legally liable to pay compensation to a third party for accidental bodily injury or death of any person, accidental loss or damage to their property or a combination of these.
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Hijack or kidnap and wrongful detention

Hijack, kidnap or wrongful detention daily benefit	Compensation paid to you in the event of hijacking of the public conveyance that you are travelling on or kidnapping or wrongful detainment during a trip.
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HOW TO GET HOLD OF US

Call us on 086087 82 33 (or +27 11 292 8701 if you are travelling abroad) or email us at:

- Claims: travel.claims@discovery.co.za
- Customer service: travel.service@discovery.co.za