



TRAVEL INSURANCE

PRODUCT BROCHURE

## IMPORTANT PRODUCT INFORMATION

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This document is for **informational purposes only** and is subject to change. It is not a valid insurance policy. Please refer to or request the [Policy Wording](#) for full terms, conditions and exclusions. You are ultimately responsible for ensuring the policy you purchase is suitable for your needs. The products displayed herein are underwritten by **GUARDRISK INSURANCE COMPANY LTD**, a registered short-term insurer. Your intermediary services provider is **HEPSTAR FINANCIAL SERVICES (PTY) LTD**, an authorised financial services provider.

### ELIGIBILITY FOR INTERNATIONAL COVER

- ✓ **Residents of South Africa** (main home in RSA)
- ✓ You do not exceed the **age limit** of 70 years, except Senior, which is 84 – both inclusive.
- ✓ Travel not exceeding **365 consecutive days** in the case of international travel.  
Senior and Credit Card Top up is limited to **95 consecutive days**
- ✓ Policy must be **purchased prior to the date of departure** from South Africa
- ✓ Healthy and **fit to travel**

### SOME LIMITS AND EXCLUSIONS

You will not be covered for:

- ✗ Travel **against** the **advice** of a Medical Practitioner
- ✗ Travel with the **intention of obtaining medical treatment** or consultation abroad
- ✗ **Pre-existing medical conditions**, unless approved by us (See [Pre-existing Medical Conditions](#) below)
- ✗ **Pregnancy** and childbirth related complications **after the 26th week** of pregnancy
- ✗ Travel to or within the **following countries**: Afghanistan, Central African Republic, Lebanon, Libya, Mali, Mauritania, Niger, Pakistan, South Sudan, Somalia, Syria and Yemen.

### PRE-EXISTING MEDICAL CONDITIONS

The products only provide cover for emergency medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered, UNLESS they are disclosed to us AND we expressly agree to cover such conditions. Please refer to or request the [Medical Declaration Form](#) for more information.

## PRODUCT BENEFITS

### INTERNATIONAL TRAVEL PRODUCTS

PRODUCT NAME	COMPREHENSIVE	SENIOR
AGE LIMIT (Inclusive)	70	84
INSURED EVENTS	BENEFIT LIMIT	BENEFIT LIMIT
<b>EMERGENCY MEDICAL &amp; RELATED EXPENSES</b>		
Emergency Medical Expenses	R 20,000,000	R 2,000,000
Limit & Extensions:		
- Adventure sports/Hazardous activities	R 2,000,000	Excluded
- Pre-existing condition – Declared to us	R 1,000,000	R2,000,000
- Terrorism	R 500,000	R 500,000
- Pre-existing medical condition – Not declared to us	Excluded	Excluded
Medical evacuation, repatriation or transportation to a medical centre	Actual Expense	Actual Expense
Optical expenses	R 10,000	R 10,000
Provisional pain-stilling dental treatment	R 10,000	R 10,000
Repatriation of mortal remains and coffin expenses	Actual Expense	Actual Expense
Repatriation of accompanying family member	Actual Expense	Actual Expense
Compassionate emergency visit by any one person	R 15,000	R 15,000
Hospital cash benefit - R 500 per day for max 6 days	R 3,000	R 3,000
<b>PERSONAL ACCIDENT</b>		
Death *	R 500,000	
Permanent Disability *	R 500,000	
<b>ASSISTANCE SERVICES</b>		
Cash advances	Assistance	Assistance
Emergency travel & accommodation arrangements	Assistance	Assistance
Transmission of urgent messages	Assistance	Assistance
24 hour nurse line and trauma line	Assistance	Assistance
Consular referral	Assistance	Assistance
Household assist	Assistance	Assistance
Legal assistance	R 15,000	R 15,000
<b>TRIP CANCELLATION &amp; INTERRUPTION</b>		
Cancelling your trip		
Specific reasons listed in policy wording **	R 20,000	R 20,000
Limits & Extensions:		
- Visa denied	R 15,000	R 15,000
- Travel supplier insolvency	R 25,000	R 20,000
- Any reason ***	R 10,000	R 10,000
Cutting your trip short after it has started		
Specific reasons listed in policy wording **	R 20,000	R 20,000

Postponement of trip Specific reasons listed in policy wording **	R 10,000	R 10,000
Travel delay - Scheduled public transport delayed for 4 hours or more - Security travel delay	R 1,000 R 1,000	R 1,000 R 1,000
Missed connection - Arrived more than 1 hour after scheduled time	R 7,500	R 7,500
Natural disaster cover	R 3,000	R 3,000
<b>INCONVENIENCE COVER</b>		
Theft, damage and accidental loss of baggage and personal Items Limits: - Accidental loss of baggage - Single item limit on theft and damage - Single item limit on accidental loss - Single item limit on contact lenses, prescription spectacles, sunglasses	R 20,000 R 5,000 R 5,000 R 1,250 R 500	R 20,000 R 5,000 R 5,000 R 1,250 R 500
Loss of cash and or travel documents	R1,000	R1,000
Baggage delay - Delayed for 4 hours or more	R 1,000	R 1,000
<b>PERSONAL LIABILITY</b>		
Civil liability for injury or loss caused to third party	R 1,000,000	R 1,000,000
<b>HIJACK OF PUBLIC TRANSPORTATION</b>		
R 1,000 per 24 hours during which your public transport was hijacked	R 30,000	R 30,000
<b>KIDNAPPING &amp; WRONGFUL DETENTION</b>		
Kidnapping	R 500,000	
Wrongful Detention	R 50,000	
<b>CARRIER ACCUMULATION LIMIT</b>	<b>R 50,000,000</b>	<b>R 50,000,000</b>
<b>Excess per benefit per claim</b>	<b>R500</b>	<b>R500</b>

\* Personal Accident Benefits:

- Personal accident benefits are excluded if you exceed the age of 67 years.
- Personal accident benefits are excluded while participating in hazardous activities/sports or manual labour

\*\* Covered reasons for Cancellation (and Interruption - where applicable):

- Visa denied
- Travel supplier insolvency
- Unexpected illness, injury or death to yourself, relative or travel companion (Excludes pre-existing medical conditions)
- Terrorist incident in a city listed in your itinerary (Less than 14 days prior to your date of departure)
- Retrenchment / being made redundant
- Compulsory quarantine
- Damage or burglary affecting your home (Loss exceeds R 10,000)

\*\*\* Cancellation for ANY REASON conditions:

- Policy must be purchased within 24 hours of airline ticket
- Ticket or trip must be cancelled 48 hours or more before departure

\*\*\*\* Carrier Accumulation Limit:

- This is the maximum amount the insurer will pay out in respect of a policy, regardless of how many insureds covered by the policy

## SPECIAL INTERNATIONAL TRAVEL PRODUCTS

PRODUCT NAME	CREDIT CARD TOP-UP
AGE LIMIT (Inclusive)	70
INSURED EVENTS	BENEFIT LIMIT
<b>EMERGENCY MEDICAL &amp; RELATED EXPENSES</b>	
Emergency Medical Expenses Limit & Extensions:	R 15,000,000
- Adventure sports/Hazardous activities	R 2,000,000
- Pre-existing condition – Declared to us	R 500,000
- Terrorism	R 500,000
- Pre-existing medical condition – Not declared to us	Excluded
Medical evacuation, repatriation or transportation to a medical centre	Actual Expense
Optical expenses	R 10,000
Provisional pain-stilling dental treatment	R 10,000
Repatriation of mortal remains and coffin expenses	Actual Expense
Repatriation of accompanying family member	Actual Expense
Compassionate emergency visit by any one person	R 15,000
Hospital cash benefit - R 500 per day for max 6 days	R 3,000
<b>PERSONAL ACCIDENT</b>	
Death *	R 250,000
Permanent Disability *	R 250,000
<b>ASSISTANCE SERVICES</b>	
Cash advances	Assistance
Emergency travel & accommodation arrangements	Assistance
Transmission of urgent messages	Assistance
24 hour nurse line and trauma line	Assistance
Consular referral	Assistance
Household assist	Assistance
Legal assistance	
<b>TRIP CANCELLATION &amp; INTERRUPTION</b>	

Cancelling your trip Specific reasons listed in policy wording ** Limits & Extensions: - Visa denied - Travel supplier insolvency - Any reason ***	R 20,000  R 15,000 R 25,000 R 10,000
Cutting your trip short after it has started Specific reasons listed in policy wording **	R 20,000
Postponement of trip Specific reasons listed in policy wording **	R 10,000
Travel delay - Scheduled public transport delayed for 4 hours or more - Security travel delay	R 1,000 R 1,000
Missed connection - Arrived more than 1 hour after scheduled time	R 7,500
Natural disaster cover	R 3,000
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Loss of cash and or travel documents	R1,000
Baggage delay - Delayed for 4 hours or more	R 1,000
<b>PERSONAL LIABILITY</b>	
Civil liability for injury or loss caused to third party	R 1,000,000
<b>HIJACK OF PUBLIC TRANSPORTATION</b>	
R 1,000 per 24 hours during which your public transport was hijacked	R 30,000
<b>KIDNAPPING &amp; WRONGFUL DETENTION</b>	
Kidnapping	R 500,000
Wrongful Detention	R 50,000
<b>CARRIER ACCUMULATION LIMIT</b>	<b>R 50,000,000</b>
<b>Excess per benefit per claim</b>	<b>R500</b>

This product is supplementary (secondary) to insurance provided by your credit card provider. You must obtain a travel insurance policy from your credit card provider and adhere to its terms and conditions of cover. This usually requires you to have purchased your flights with your credit card.

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\*\*\*\* Carrier Accumulation Limit:

- This is the maximum amount the insurer will pay out in respect of a policy, regardless of how many insureds covered by the policy

## PRODUCT PRICING – INTERNATIONAL TRAVEL MEDICAL

TRAVEL DURATION		PREMIUMS					
MIN DAYS	MAX DAYS	COMPREHENSIVE		BUDGET		SENIOR	
		EXCL. USA & CAN	USA & CAN	EXCL. USA & CAN	USA & CAN	EXCL. USA & CAN	USA & CAN
1	12	R 38 per day	R 42 per day	R 28 per day	R 30 per day	R 105 per day	R 120 per day
13	21	R 38 per day	R 42 per day	R 26 per day	R 28 per day	R 100 per day	R 115 per day
22	31	R 38 per day	R 42 per day	R 23 per day	R 25 per day	R 95 per day	R 110 per day
32	62	R 1 700	R 1 900	R 1 000	R 1 100	R 90 per day	R 90 per day
63	95	R 2 100	R 2 300	R 1 410	R 1 520	R 87 per day	R 90 per day
96	122	R 3 500	R 3 900	R 1 920	R 2 100	Not Available	Not Available
123	152	R 4 000	R 4 200	R 2 600	R 2 700		
153	182	R 4 500	R 4 800	R 3 300	R 3 500		
183	365	R 6 500	R 7 300	R 5 200	R 6 000		

TRAVEL DURATION		PREMIUMS	
MIN DAYS	MAX DAYS	CREDIT CARD TOP-UP	
		EXCL. USA & CAN	USA & CAN
1	12	R 299	R 349
13	21		
22	31		
32	62	R 475	R 625
63	95	R 700	R 800
96	122	Not Available	Not Available
123	152		
153	182		
183	365		



## INTERNATIONAL MEDICAL, CANCELLATION & MISSED CONNECTION SERVICE PROVIDERS

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### GENERAL QUERIES AND POLICY ADMINISTRATION



E-mail: [info@hepstar.com](mailto:info@hepstar.com)  
Tel number: +27 (0)11 929 3185  
Authorised financial services provider

### INTERNATIONAL ASSISTANCE SERVICES



Emergency number: +27 (0)11 991 8731  
Authorised financial services provider

### CLAIMS ADMINISTRATION



E-mail: [ClaimsInternational@hepstar.com](mailto:ClaimsInternational@hepstar.com)  
Tel number: 0861 HEPSTR (086 143 7787)  
Authorised financial services provider

### THE INSURER / UNDERWRITER



Authorised financial services provider