



TRAVEL INSURANCE - FREQUENTLY ASKED QUESTIONS (FAQs)

What is classed as a pre-existing medical condition and does the policy cover me for any pre-existing condition?

YES. Cover: R10 million.

A pre-existing condition usually means any medical condition for which medical advice, diagnosis, care or treatment was recommended or received within 12 consecutive months prior to the departure date. It is always a good idea to speak to the insurer you are thinking of using to check whether they will include your condition on the policy.

I do have medical aid cover. Why should I have travel insurance as well?

Cover: Unlimited.

Medical expenses abroad can be very costly and without ample insurance cover you could be left out of pocket. It is strongly recommended that you take out travel insurance before travelling abroad. In some instances medical treatment can be withheld if a person has no evidence of funds or travel insurance. Also some embassies require proof of Travel Insurance before a travel visa can be granted.

Any cardiac or cardio vascular or vascular or cerebro-vascular illness or conditions or sequelae thereof or complications that, in the opinion of a Medical Practitioner appointed by the Company, will not be covered for travelers aged 70 years +.

Age Limit: Up to the age of 79 years of age, at the date of loss.

Will I be reimbursed if I cancel or change my trip?

Cover: R50, 000

YES, provided that it is a valid reason in terms of the policy terms and conditions.

The Insured Person's unexpected death, illness or injury or the unexpected death, illness or injury of the Insured Person's Spouse, Business Associate, or Children.

A Traumatic Event occurring within 30 Days of the date of departure_ of the Insured Person, his Spouse, Children or the person abroad with whom he intended to stay, a Relative or Business Associate where medical advice has been sought and he has been advised not to travel.

Will I be covered in an event of a Natural Disaster?

YES : The Insurer will reimburse the Insured Person for the cost of providing other similar accommodation if his booked accommodation cannot be lived in because of a fire, flood, earthquake or storm and/or the additional costs for changing his means of public transport used.

Am I covered in an event of any "Terrorism"?

YES : As long as you are not actively participating in the act of terrorism.