

ACCIDENT & HEALTH

VISA INFINITE

TRAVEL INSURANCE POLICY
WORDING



insured.™

INDEX

TABLE OF BENEFITS	3
Introduction	5
Eligibility	5
Insurer.....	5
Journeys Covered.....	5
Journeys Not Covered	5
People Covered	6
When There is Cover.....	6
General Definitions	6
Emergency Assistance	8
General Conditions	9
General Exclusions.....	10
Leisure Activities & Sports	12
Section A. Travel Advice.....	13
Section B. Travel Assistance	13
Section C. Cancellation & Curtailment.....	13
Section D. Travel Delay	14
Section E. Baggage Delay	15
Section F. Hijack.....	15
Section G. Medical Expenses & Repatriation	16
Section H. Medical Emergency in the Country of Residence.....	17
Section I. Hospital Benefit.....	17
Section J. Personal Property & Money	18
Section K. Travel Accident.....	19
Section L. Personal Liability.....	19
Section M. Overseas Legal Expenses	20
Section N. Purchase Protection	21
Section O. Extended Warranty	22
Renewal of Benefits	24
Claims.....	24
Complaints Procedure	24
Data Protection and Marketing Rights	24
DISCLOSURE NOTICE.....	26



TABLE OF BENEFITS

BENEFIT TABLE	On a Journey within the Country of Residence	On a Journey outside of the Country of Residence
All benefit amounts are per person per trip unless otherwise noted		
Section A. Travel Advice		
Travel Advice	N/A	Included
Section B. Travel Assistance		
Medical Assistance	N/A	Included
Lost or Stolen Document Assistance	N/A	up to US \$ 1,000
Section C. Cancellation & Curtailment		
Cancellation, Curtailment or Abandonment	N/A	US \$ 7,500
Section D. Travel Delay		
Delayed Departure, after 4 hours delay, up to a maximum of 12 hours	up to US \$ 25 per hour delay	up to US \$ 85 per hour delay
Maximum	up to US\$ 300	up to US\$ 1,000
Section E. Baggage Delay		
Baggage Delay, after 4 hours, up to a maximum of 12 hours	up to US \$ 25 per hour delay	up to US \$ 42 per hour delay
Maximum	up to US\$ 300	up to US\$ 500
Section F. Hijack		
Hijack Benefit, maximum	US \$ 1,050	US \$ 2,100
- Per day	US \$ 50	US \$ 100
Section G. Medical Expenses & Repatriation		
Medical Expenses	N/A	up to US \$ 1,000,000
- per event per person excess	N/A	US \$ 100
Medical Expenses for infants born following complications of pregnancy, maximum per event	N/A	US \$ 75,000 (or US \$ 200,000 for trips to USA or Caribbean)
Evacuation and Repatriation Expenses	N/A	up to US \$ 1,000,000
Emergency dental treatment	N/A	up to US \$ 10,000
Immediate Family Member to travel out if hospitalised	N/A	Economy Return Flight
Return Home of Children	N/A	Economy Flight
Repatriation of Mortal Remains	N/A	up to US \$ 5,000
Section H. Medical Emergency in the Country of Residence		
Evacuation and Repatriation Expenses	US \$ 10,000	N/A
- per event per person excess	US \$ 100	N/A
Section I. Hospital Benefit		
Hospital Benefit, maximum	N/A	US \$ 3,000
- per day, maximum 30 days	N/A	US \$ 100
Section J. Personal Property & Money		
Personal Property	up to US \$ 500	up to US \$ 2,500
- Single Article Limit	US \$ 250	US \$ 250
- Valuables Limit in Total	US \$ 300	US \$ 300
- Excess per claim	US \$ 50	US \$ 50
Money	up to US \$ 400	up to US \$ 500
- Excess per claim	US \$ 50	US \$ 50
Section K. Travel Accident		
Travel Accident	up to US \$ 100,000	up to US \$ 1,000,000
- Children 16 years of age and under	US \$ 5,000	US \$ 5,000
Section L. Personal Liability		
Personal Liability	N/A	up to US \$ 500,000
Section M. Overseas Legal Expenses		
Overseas Legal Expenses	N/A	up to US \$ 7,500



The Policy will only cover the following benefits if 100% of the total cost of the eligible item(s) has been charged to the covered card by the Cardholder.

Section N. Purchase Protection

- Limit per 365 day period	US\$ 20,000
- Limit per incident	US\$ 7,500
- Single article maximum limit	US\$ 5,000
- Single article minimum limit	US\$ 100
- Per item excess	US\$ 50

Section O. Extended Warranty

- Limit per 365 day period	US\$ 7,500
- Single item maximum limit	US\$ 5,000
- Extension period	Double the original manufacturers' warranty period, up to a maximum of 24 months
- per item excess	US\$ 50



Introduction

This Policy records the terms under which **ACE** have agreed to provide cover to Visa International Service Association ("Visa") as policyholder for the benefit of **Cardholders**.

Visa is the sole policyholder of this Policy; it will hold the Policy; and all rights under it. The obligations of Visa as policyholder of this Policy will extend to all rights under the insurance coverage provided by the Policy from time to time but Visa is under no obligation any **Cardholder** to maintain this Policy or the insurance it provides and accordingly Visa is free to exercise any rights to terminate the Policy or to agree with ACE to amend, restrict or terminate the Policy at any time.

Visa is the policyholder and Visa recognises that the **Cardholders** have risks that Visa wishes to insure. **Cardholders** have access to the benefits of the Policy by virtue of holding a specific type of card issued to them by Visa.

Cardholders are only entitled to accept the benefits under this Policy by lodging a claim with **Us**. **Cardholders** are authorised by Visa as policyholder to contact ACE directly on its behalf for the purpose of notifying a claim under the travel protection benefits.

Visa is responsible for the payment of the premium under this Policy.

Where anything in the Policy relates to a **Cardholder** or anything is to be done by a **Cardholder**, benefits will only be payable for the benefit of the **Cardholder** if the **Cardholder** complies strictly with the requirements of this Policy relating to the **Cardholder**.

Nothing in this Policy will give any right to any **Cardholder** or other person other than Visa.

Visa has authorised ACE to make all payments due under this Policy other than payments due to service providers to the **Cardholder**.

Any undertaking by ACE to pay any benefit under this Policy is an undertaking made to Visa as policyholder. The **Cardholder** does not have any direct or indirect claim against ACE.

Only Visa has any rights to enforce this Policy. Payment by ACE of a claim direct to the **Cardholder** on behalf of Visa will discharge ACE's obligation to Visa or the **Cardholder** for the incident that is the cause of the claim.

Eligibility

The benefits summarised in this document are dependent upon the **Cardholder** being a valid **Cardholder** at the time of any incident giving rise to a claim.

Visa International Service Association will give the **Cardholder** notice if there are any material changes to

these terms and conditions or if the Policy supporting the benefits is cancelled or expires without renewal on equivalent terms.

This Policy contains details of benefits, conditions and exclusions relating to valid **Cardholders** and is the basis on which all claims will be settled by **ACE**.

Insurer

Benefits under this Policy are underwritten by ACE Insurance Limited, registered on the following address: Ground Floor, The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton, South Africa. Services under Section A. Travel Advice and Section B. Travel Assistance under this Policy will be provided by International SOS registered on the following address: Chiswick Park, Building 4, 566 Chiswick High Rd, London W4 5YA.

Journeys Covered

This Policy covers all **Journeys** during the **Period of Insurance** provided they meet all of the following conditions:

1. At least 50% of the **Cardholder's** total **Journey** costs and any deposits for travel and/or accommodation are charged to the **Cardholder's** Visa Infinite Card;
2. Each **Journey** begins and ends in the **Country of Residence** during the **Period of Insurance**;
3. No individual **Journey** exceeds 90 consecutive days;
4. At the end of a **Journey**, no more than 183 days in total are spent on **Journeys Abroad** in any 12-month period; and
5. Each **Journey** in the **Country of Residence** includes at least 2 nights pre-booked accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee which is more than 100 kilometres from **Home**.

Journeys Not Covered

We will not cover any **Journey**:

1. when the **Cardholder** is travelling against the advice of a **Doctor** (or would be travelling against the advice of a **Doctor** had the **Cardholder** sought his/her advice);
2. when the **Cardholder** is travelling with the intention of obtaining medical treatment or consultation **Abroad**;
3. if the **Cardholder** has any undiagnosed symptoms that requires attention or investigation in the future (that is symptoms for which the **Cardholder** is

awaiting investigation or consultation, or awaiting results of investigations, where the underlying cause has not been established);

4. where, on the date it is booked (or commencement of the **Period of Insurance** if later), the **Cardholder** is aware of any reason why it might be cancelled or **Curtailed**, or any other circumstance that could reasonably be expected to result in a claim under the Policy;
5. where the leisure activities and sports or activities, listed below are the sole or main reason for the **Journey**;
6. if the **Partner** or **Child** is travelling without the **Cardholder**.

People Covered

There is no insurance under the Policy unless all of the following conditions are met:

1. The **Cardholder** must be:
 - a. Resident in the **Country of Residence**; and
 - b. Aged under 80 years at the **Commencement Date** and each yearly renewal date.

When There is Cover

1. Cancellation cover under Section C. Cancellation & Curtailment begins when a **Journey** is booked, or, from the **Commencement Date**, whichever is later. It ends when the **Cardholder** leaves the **Cardholder's Home** to commence a **Journey**.
2. Insurance cover under all other sections operates for a **Journey** that takes place during the **Period of Insurance** and includes travel directly to and from **Home** provided the return home is completed within 24 hours of:
 - a. return to the **Country of Residence**
 - b. departure from pre-booked accommodation following a **Journey** within the **Country of Residence**.

General Definitions

The words and phrases below will always have the following meanings wherever they appear in the Policy in bold type and starting with a capital letter.

Abroad

Outside the **Country of Residence**

ACE

ACE Insurance Limited

Adverse Weather

Weather of such severity that the police (or appropriate authority) warn by means of public communications network (included but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally planned by the **Cardholder**.

Bodily Injury

A physical injury caused by a sudden, identifiable, violent, external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather.

Cardholder(s)

The holder of a Visa Infinite Card issued by a Visa International Service Association member bank, the card being valid and the account being in good standing and where applicable to a claim or a right to claim, includes the **Partner** and/or **Child** of the cardholder.

Child, Children

The **Cardholders** children, step children, and fostered or adopted children, up to a maximum of 5 per **Journey**, each of whom must be:

1. under 18 years (or under 23 years old if still in full-time education); and
2. financially dependent on the **Cardholder**; and
3. living with the **Cardholder** (unless living elsewhere while in full-time education); and
4. unmarried.

Commencement Date

1st June 2016

Country of Residence

The country in which the **Cardholder** legally resides.

Curtail, Curtailed, Curtailment

Cut short/cutting short a **Journey** outside the **Country of Residence** by returning **Home** due to an emergency authorised by **Us**.

Doctor

A doctor or specialist registered or licensed to practise medicine under the laws of the country in which they practise who is neither:



1. the **Cardholder**; or
2. related to the **Cardholder** or any travelling companion, unless approved by **Us**.

Home

The **Cardholder's** usual place of residence within the **Country of Residence**.

Immediate Family Member

The **Cardholder's Partner** or fiancé(e) or the grandchild, child, brother, sister, parent, grandparent, grandchild, step-brother, step-sister, step-parent, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, nephew, niece, of the Cardholder, or anyone noted as next of kin on any legal document, all of whom are resident in the **Country of Residence**.

International SOS

International SOS Assistance (UK) Ltd, Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE, United Kingdom or International SOS (Assist 24), 16/1 Dokukina str., 4th floor Moscow, 129226 Russia.

Journey(s)

Trip(s) involving pre-booked travel or accommodation (of at least 2 nights duration and more than 100 kilometres from **Home** if the trip is not **Abroad**), devoted entirely to pleasure, rest, or relaxation, where travel begins and ends in the the **Cardholder's Country of Residence**.

Legal Expenses

1. Fees, expenses, costs of expert witnesses and other disbursements reasonably incurred by the **Legal Representatives** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused the **Cardholder's** accidental bodily injury or illness or in appealing or resisting an appeal against the judgment of a Court, tribunal or arbitrator.
2. Costs for which **the Cardholder** is legally liable following an award of costs by any court or tribunal or an out of Court settlement made in connection with any claim or legal proceedings relating directly to a **Journey**.

Legal Representatives

The solicitor, firm of solicitors, attorney, lawyer, advocate or other appropriately qualified person, firm or company appointed to act on the **Cardholder's** behalf.

Loss of Limb

Amputation or complete and permanent loss of all functional use of an arm at or above the wrist joint or a leg at or above the ankle (talo-tibial joint)

Loss of Sight

Permanent blindness in one or both eye(s), which based upon medical evidence the **Cardholder** will never recover from to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet or less.

Money

Coins, banknotes, traveller's cheques, postal or money orders, travel tickets, pre-paid vouchers, non-refundable pre-paid entry tickets and debit, credit, payment, pre-payment and/or charge cards.

Pair or Set

Items of **Personal Property** or **Valuables** which are substantially the same, complementary or designed to be used together

Partner

The **Cardholder's** spouse or civil partner or someone of either sex with whom he or she has been living for at least one year as though they were spouses or civil partners. This must be evidenced by a joint account, or utility bill, used by each partner and being registered as living permanently together at the same address.

Period of Insurance

12 months from 00.01 on the **Commencement Date** (local standard time in South Africa) and each subsequent 12-month period for which Visa International Service Association shall pay and **ACE** accept a renewal premium.

Permanent Total Disability

A disability which has lasted for at least 12 months from which **We** believe the **Cardholder** will never recover and which prevents the **Cardholder** from carrying out, or giving any attention to, any business or occupation for the remainder of the **Cardholder's** life.

Personal Property

1. Any suitcase, trunk or container of a similar kind and its contents;
2. **Valuables**;
3. Any other article worn or carried by the **Cardholder**; that is not otherwise excluded and which is either owned by the **Cardholder** or for which the **Cardholder** is legally responsible.



Pre-existing Medical Condition(s)

1. Any injury or illness that has affected the **Cardholder** or any **Immediate Family Member**, that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up has been required or received during the 2 years prior to the booking of and/or commencement of any **Journey** by the **Cardholder** ; and/or
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has affected the **Cardholder** or any **Immediate Family Member** that has occurred at any time prior to the booking of and/or commencement of any **Journey**.

Public Transport

Any air, land or water vehicle operated under license for the transportation of fare-paying passengers and which run to a scheduled published timetable and a licensed taxi or ride-hailing service

Strike or Industrial Action

Any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Terrorism

A terrorist act(s), including but not limited to the use of force or violence and/or the threat thereof or by means of a cyber attack, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Unattended

Where the **Cardholder** is not in full view of or not in a position to prevent unauthorised taking or interference with that **Personal Property, Money** or vehicle.

Valuables

Cameras and other photographic equipment, telescopes and binoculars, audio/video equipment (including radios, iPods, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), mobile phones, satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, netbooks, iPads, tablets and the like), computer games equipment (including consoles, games and peripherals) jewellery, watches, furs, leather goods, precious and semi-precious stones and

articles made of or containing gold, silver or other precious metals and any other item worth USD 2,500 or more.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We, Us, Our, Ourselves

ACE Insurance Limited

Emergency Assistance

Contact International SOS on Telephone: +44 (0) 208 762 8373.

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of **Curtailment** necessitating the **Cardholder's** early return **Home** or in the event of an emergency the **Cardholder** must contact **International SOS**. The service is available to the **Cardholder** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment the **Cardholder** must contact **International SOS** as soon as possible. Private medical treatment is not covered unless authorised specifically by **International SOS**.

International SOS has the medical expertise, contacts and facilities to help should the **Cardholder** when injured in an accident or falls ill. **International SOS** will also arrange transport to the **Cardholder's Home** when this is considered to be medically necessary, or when the **Cardholder** has a notice of serious illness or death of an **Immediate Family Member** at the **Cardholder's Home**.

If the **Cardholder** is admitted to a hospital/clinic while outside the **Country of Residence**, **International SOS** will arrange for medical expenses covered by the Policy to be paid direct to the hospital/clinic. To take advantage of this benefit the **Cardholder** must contact **International SOS** as soon as possible.

For simple out-patient treatment, the **Cardholder** should pay the hospital/clinic and claim back medical expenses from **Us** upon the return **Home**. Beware of requests to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **International SOS** for guidance.



ACE Insurance Limited Registration Number 1973/008933/06, is an authorised Financial Services Provider (FSP:27176) with its registered office at The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton, 2196.

General Conditions

The **Cardholder** must comply with the following conditions in addition to the items listed under Special Conditions in Sections A-O below to have access to the benefits provided for under the Policy. If the **Cardholder** does not comply **We** may at **Our** option refuse to deal with the **Cardholder's** claim, or reduce the amount of any claim payment made under the Policy issued to Visa.

1. This Policy is governed by the law of the Republic of South Africa.
2. The **Journey** must not exceed 90 days or no cover will apply for any part of that trip.
3. The **Cardholder** must take all reasonable care and precautions to protect themselves against accident, illness, disease or injury and to safeguard their property against loss, theft or damage. The **Cardholder** must act as if they were not entitled to any benefit of Visa's cover and must take steps to minimise loss as much as possible and must take reasonable steps to prevent a further incident and to recover missing property.
4. In the event of **Curtailment** necessitating an early return **Home** the **Cardholder** must contact **International SOS**. The service operates 24 hours a day, 365 days a year for advice and assistance with the return **Home**. **International SOS** will arrange transport **Home** when the **Cardholder** has a notice of serious illness, imminent demise, or death of an **Immediate Family Member** in the **Country of Residence**.
5. The **Cardholder** must tell **Us** as soon as possible in the event of an emergency or if the **Cardholder** is hospitalised.
6. **We** require that the **Cardholder** notifies **Us** within 28 days of the **Cardholder** becoming aware of any incident or loss leading to a claim other than in an emergency, and must return a completed claim form with any required additional information to **Us** as soon as possible.
7. The **Cardholder** must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
8. The **Cardholder** must not abandon any property for **Us** to deal with or dispose of any damaged items as **We** may need to see them.
9. The **Cardholder** or their legal representatives must supply at their own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the loss. **We** may refuse to pay for any expenses for which receipts or bills cannot be provided. The **Cardholder** must please keep copies of all documents sent to **Us**.
10. Neither Visa nor the **Cardholder** must admit, deny, settle, reject, negotiate or make any arrangement for any claim without **Our** permission.
11. The **Cardholder** must tell **Us** and provide full details in writing immediately if someone is holding them responsible for damage to their property or **Bodily Injury** to them arising from a **Journey**. The **Cardholder** must also immediately send us any writ or summons, letter of claim or other document relating to that claim.
12. In the event of a claim and if **We** require it, the **Cardholder** must agree to be examined by a **Doctor** of **Our** choice, at **Our** expense. In the event of death **We** may also request and will then pay for a post-mortem examination of the **Cardholder**.
13. If **We** provide transportation or settle a claim and as a result the **Cardholder** has unused travel ticket(s) the **Cardholder** must surrender those tickets to **Us**. If the **Cardholder** does not **We** will deduct the amount of those tickets from any amount paid .
14. **We** have the right, if **We** choose, in the name of Visa or the **Cardholder** but at **Our** expense to:
 - a. take over the defence or settlement of any claim;
 - b. take legal action in their name to get compensation from anyone else for **Our** own benefit or to get back from anyone else any payment that has already been made;
 - c. take any action to get back any lost property or property believed to be lost.
15. If Visa or the **Cardholder** or anyone acting for them in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this Policy shall become void in relation to the benefits which that **Cardholder** may have access to under this Policy. **We** may inform the police and the **Cardholder** must repay to **Us** any amount already paid under the Policy issued to Visa.
16. If **We** pay any expense for which the **Cardholder** is not covered, the **Cardholder** must pay this back to **Us** within one month of **Our** asking.



17. **We** will make every effort to apply the full range of services in all circumstances as shown in the Policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.
18. **We** may at any time pay to a **Cardholder** **Our** full liability under the Policy for a loss event after which no further payments will be made relating to that event.
19. If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section J. Travel Accident).
20. If the **Cardholder** possesses multiple member bank cards the **Cardholder** may only claim and **We** will only pay up to the highest limit of the cards, the benefit values will not be cumulative.
21. Whenever coverage, benefit or claim payment provided by this Policy would be in violation of the United Nations Resolutions or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Republic of South Africa or United States of America, such coverage, benefit or claim payment shall be null and void.
7. Suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of mental health.
8. Needless self-exposure to danger or where acting in a manner contrary to visible warning signs except in an attempt to save human life.
9. Any drug not prescribed by a **Doctor**, being addicted to any drugs, or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.
10. Any claim resulting from involvement in a fight except in self-defence.
11. Travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.
12. Any illegal act by the **Cardholder**.
13. Any claim where the **Cardholder** is entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.
14. Travel to a country or specific area or event to which a government agency in the **Country of Residence** or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.

General Exclusions

These exclusions apply throughout the Policy in addition to the items listed under 'What is not covered' in Sections A-O below. **We** will not pay for claims arising directly or indirectly from:

1. Any **Pre-existing Medical Conditions**.
2. Any act of **Terrorism**.
3. **War** or any act of **War** whether **War** is declared or not.
4. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
5. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Participation in or practice of any sport or activity unless it is shown as covered in the list of Leisure Activities and Sports below.
15. Any loss of value of currency or currency conversion fees.
16. The **Cardholder's** business or business activities of any description.
17. Air travel unless travelling as a fare-paying passenger provided by a licensed airline or air charter company, or it is shown as covered in the list of Leisure Activities and Sports below.
18. Any claim caused by climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
19. Any costs the **Cardholder** would have been required or been expected to pay, if the event resulting in the claim had not happened.
20. Any circumstances the **Cardholder** is aware of that could reasonably be expected to give rise to a claim under this Policy before it arises.
21. Costs of telephone calls or faxes, meals, taxi fares or ride-hailing services (with the exception of the costs incurred for the initial journey to a hospital due to the



Cardholder's illness or injury), newspapers, laundry costs, or interpreters' fees.

22. A condition for which the **Cardholder** is not taking the recommended treatment or prescribed medication as directed by a **Doctor**.



ACE Insurance Limited Registration Number 1973/008933/06, is an authorised Financial Services Provider (FSP:27176) with its registered office at The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton, 2196.

Leisure Activities & Sports

Subject to General Exclusion 5 above, the following activities and sports are automatically covered under Section G. Medical Expenses & Repatriation when participating in any of the leisure activities or sports listed in this section, on a recreational basis during a **Journey**, subject to any provisions, limitations or exclusions noted for the relevant sport or activity and provided that:

1. The **Cardholder** has not been advised by a **Doctor** against participating in such sport or activity; and
2. The **Cardholder** wears the recommended/recognised safety equipment; and
3. The **Cardholder** follows safety procedures, rules and regulations as specified by the activity organisers/providers; and
4. The **Cardholder** is not racing or competing in or practising for speed or time trials of any kind; and
5. Participation in them is not the sole or main reason for the **Journey**.
 - Abseiling*
 - Archery*
 - Badminton
 - Baseball
 - Basketball
 - Bowling
 - Camel Riding
 - Canoeing (up to grade/class 2)
 - Canoeing (up to grade/class 3 to 4)*
 - Clay pigeon shooting*
 - Cricket
 - Cross country skiing*
 - Elephant Riding
 - Fell running*
 - Fencing*
 - Fishing
 - Football
 - Glacier Skiing*
 - Go- Karting*
 - Golf
 - Hockey
 - Horse Riding*
 - Horse Trekking
 - Hot air ballooning*
 - Ice Skating (on recognised ski rinks)
 - Jet Biking*
 - Jet Skiing*
 - Kitesurfing
 - Monoskiing
 - Mountain biking on tarmac*
 - Netball
 - Orienteering
 - Paintballing*
 - Pony Trekking
 - Racquetball
 - Road Cycling
 - Roller skating
 - Rounders
 - Running
 - Sailing (within 20 Nautical Miles of the coastline)
 - Sailing (Outside 20 Nautical Miles of the coastline)*
 - Scuba Diving (up to 30m depth)*†
 - Ski touring*
 - Skidoo*
 - Skiing (on piste or off piste with a guide)
 - Snowblading*
 - Snowboarding (on piste or off piste with a guide)
 - Snowshoeing
 - Squash
 - Surfing
 - Table Tennis
 - Tennis
 - Tobogganing*
 - Trampolining
 - Trekking (Up to 4000 metres without use of climbing equipment)
 - Volleyball



- War games
- Water polo
- Water Skiing
- Wind Surfing
- Yachting (within 20 Nautical Miles of the coastline)
- Yachting (Outside 20 Nautical Miles of the coastline)*
- Zorbing

Cover under Section K. Travel Accident and Section L. Personal Liability for those sports or activities marked with * **is excluded.**

For those sports or activities marked with † cover is subject to the **Cardholder** being accompanied by a qualified instructor, or the **Cardholder** being qualified and not diving alone.

Section A. Travel Advice

Cover under this Section only applies to **Journeys Abroad.**

What is covered

Before and during a **Journey We** will provide the **Cardholder** on request with information on current visa and entry requirements for all countries. If the **Cardholder** holds a passport from a country other than the **Country of Residence, We** may need to refer the **Cardholder** to the embassy or consulate of the country concerned.

Section B. Travel Assistance

Cover under this Section only applies to **Journeys Abroad.**

What is covered

During a **Journey We** will:

1. refer the **Cardholder** to lawyers, legal practitioners and/or interpreters and other relevant persons or institutions.
2. arrange payment of all reasonable costs necessarily incurred in replacing essential documents (including personal computer discs and presentation slides) that are lost or stolen. Costs payable are only for the physical cost of replacing the documents. Any intrinsic value for costs such as value of bonds or cheques or similar documents shall not be replaced.

3. refer the **Cardholder** to physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, ophthalmologists, pharmacies, opticians and suppliers of contact lenses and medical aid equipment.
4. replace essential prescription medication which has been lost or stolen, if it, or a local equivalent, is unavailable when the **Cardholder** is outside the **Country of Residence. We** will bear the costs for dispatch, but all costs of obtaining the medicine will be borne by the **Cardholder**. The transportation of medicine remains subject to the regulations imposed by airline companies or any other transportation company, as well as local and/or international law.

What is not covered

The cost of any advance or delivery fee.

Section C. Cancellation & Curtailment

Cover under this Section only applies to **Journeys Abroad.**

The **Cardholder** should always contact **International SOS** before **Curtailment** on Telephone Number +44 (0) 208 762 8373.

What is covered

We will pay up to the amount shown in the Table of Benefits per **Journey** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the **Cardholder** has paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a. cancellation or rebooking of the **Journey** is necessary and unavoidable; or
- b. the **Journey** is **Curtailed** before completion;

as a result of any of the following changes in circumstances, which is beyond the **Cardholder**'s control, and of which the **Cardholder** was unaware at the time of **booking the Journey:**

1. Unforeseen illness, injury or death of **the Cardholder** or an **Immediate Family Member.**
2. A complication of pregnancy involving the **Cardholder.**
3. The compulsory quarantine, jury service attendance, hijacking or being called as a witness at a Court of Law.



Special Conditions

1. The **Cardholder** must obtain a medical certificate from their treating **Doctor** and prior approval of **International SOS** to confirm the necessity to return **Home** prior to **Curtailed** of the **Journey** due to death, **Bodily Injury** or illness.
2. If the **Cardholder** delays or fails to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the **Journey**, **Our** liability is restricted to the cancellation charges that would have applied had failure or delay not occurred.
3. A **Cardholder** who cancels the **Journey** due to **Bodily Injury** or illness must provide a medical certificate from the **Doctor** treating the injured/ill person, stating that this necessarily and reasonably prevented the **Cardholder** from travelling.
4. The **Cardholder** must contact **Us** to make necessary travel arrangements in the event of **Curtailed**.
5. In the event of a claim for **Curtailed**, indemnity will be calculated strictly from the date the **Cardholder** returns **Home**.
5. Any costs incurred because the **Cardholder** did not contact **International SOS** to make the necessary travel arrangements, immediately when they knew that the **Journey** was to be **Curtailed**.
6. Any claim arising directly or indirectly from circumstances known to the **Cardholder** prior to the date these benefits became effective or the time of booking any **Journey** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailed** of the **Journey**.
7. Any costs paid for using any airline mileage reward scheme, for example Avios, or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.
8. Any claim arising from complications of pregnancy which:
 - a. for cancellation or rebooking – first arises before booking or paying for the **Journey**, whichever is the later; or
 - b. for **Curtailed** - first arises before departing on the **Journey**.

What is not covered

1. Any claim arising directly or indirectly from any **Pre-existing Medical Conditions**.
2. Any claim arising directly or indirectly from any **Pre-existing Medical Condition** known to the relevant **Cardholder** prior to these benefits becoming effective or prior to booking any **Journey** (whichever is the later) affecting any **Immediate Family Member**, if:
 - a. a terminal diagnosis had been received; or
 - b. they were on a waiting-list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the commencement of the Policy or prior to booking any **Journey** (whichever is the later); or
 - c. during the 90 days immediately prior to the commencement of the Policy or prior to booking any **Journey** (whichever is the later) they had required surgery, in-patient treatment or hospital consultations.
3. The cost of recoverable airport charges, levies and taxes.
4. Accommodation and travel expenses where the transport and/or accommodation used is of a standard that is superior to that of the **Journey**.
9. Any costs incurred when the **Cardholder** does not get a medical certificate from the treating **Doctor** at the resort or place of incident, explaining why it is deemed medically necessary to return early to the **Country of Residence**.
10. Any claim resulting from inability to travel due to failure to hold, obtain or produce a valid passport or any required visas.

Normal pregnancy or childbirth, or travelling when their **Doctor** has recorded their pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.

Section D. Travel Delay

What is covered

If departure of the scheduled **Public Transport** on which the **Cardholder** is booked to travel is delayed at the final departure point from or to the **Country of Residence** for at least 4 hours from the scheduled time of departure due to:

1. **Strike or Industrial Action** or
2. **Adverse Weather** or
3. mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which the **Cardholder** is booked to travel



We will pay :

1. up to the amount shown in the Table of Benefits after a minimum of 4 hours delay, per one hour delay, up to a maximum of 12 hours delay, for reasonable meals, refreshments, additional accommodation (room only) and travel expenses necessarily incurred in reaching the booked overseas destination, or
2. up to the amount as shown in the Table of Benefits for Section C. Cancellation & Curtailment for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the **Cardholder** has paid or is contracted to pay if after a minimum of 24 hours delay, the **Cardholder** chooses to cancel the **Journey**.

Special Conditions

1. The **Cardholder** must check in according to the itinerary or ticket supplied to the **Cardholder**.
2. The **Cardholder** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. The **Cardholder** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. The **Cardholder** must retain all receipts.

What is not covered

1. Any costs or charges for which any carrier or provider will compensate the **Cardholder**.
2. **Strike or Industrial Action** or air traffic control delay existing or publicly declared by the date these benefits became effective or booking the **Journey** (whichever is the earlier).
3. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
4. Abandonment after the first leg of a **Journey**.
5. Any expenses when reasonable alternative travel arrangements have been made available within 4 hours of the scheduled departure time.

Section E. Baggage Delay

What is covered

We will pay up to the amount shown in the Table of Benefits, up to a maximum of 12 hours, for baggage delay for the emergency replacement of clothing, medication and

toiletries if the checked in baggage containing **Personal Property** is temporarily lost in transit during the outbound leg of a **Journey** and not returned to the **Cardholder** within 4 hours of the **Cardholder's** arrival.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section J. Personal Property and Money.

Special Conditions

1. Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed. The **Cardholder** must:
 - a. obtain a Property Irregularity Report from the airline.
 - b. give formal written notice of the claim within the time limit contained in their conditions of carriage (please retain a copy).
 - c. retain all travel tickets and tags to submit with a claim.
2. All amounts are only for real expenses in excess of any compensation paid by the carrier.
3. Claims will be considered only for the purchase of essential clothing and toiletries and only if such purchases are made within 4 days of actual arrival at destination and are charged to the covered card account. If the covered card could not be used for the essential purchases, itemised receipts for these purchases must be retained.
4. No reimbursement will be made if purchases were made after the luggage was returned.
5. All itemised receipts must be retained.
6. Cover only applies to the final destination of the **Cardholder's** outbound **Journey**.

What is not covered

1. Loss due to delay, confiscation or detention by customs or other authority.
2. Claims arising from baggage shipped as freight or under a bill of lading.

Section F. Hijack

What is covered

We will pay up to the amounts shown in the Table of Benefits for each 24 hours the **Cardholder** is detained in the event that the aircraft or sea vessel in which they are travelling as a fare paying passenger on a **Journey** is hijacked, up to a maximum of 21 days.



Section G. Medical Expenses & Repatriation

Cover under this Section only applies to **Journeys Abroad**.

What is covered

We will pay the following costs, up to the amount shown in the Table of Benefits, if the **Cardholder** suffers sudden and unforeseen **Bodily Injury** or illness, or dies during a **Journey** outside the **Country of Residence**.

1. All reasonable and necessary expenses which arise as a result of a medical emergency involving the **Cardholder** where a **Doctor** has told the **Cardholder** that the **Cardholder** needs immediate medical treatment or medical attention. This includes **Doctor** fees, hospital expenses, medical treatment and all the costs of transporting to the nearest suitable hospital, when deemed necessary by a recognised **Doctor**.
2. All reasonable and necessary emergency medical expenses for all infants born following complications of pregnancy during a **Journey**. Claims involving multiple births are considered to be one event.
3. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.
4. With the prior authorisation of **International SOS**, additional travelling costs to repatriate the **Cardholder Home**, including the cost of a medical escort if necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless **International SOS** agrees otherwise.
5. Economy class return transport for an **Immediate Family Member** from the **Country of Residence** to visit the **Cardholder** or escort them **Home** if travelling alone and if hospitalised as an in-patient for more than 7 days, with the prior authorisation of **International SOS**.
6. Economy class transport for a friend or **Immediate Family Member** to travel from the **Country of Residence** to escort a minor under the age of 15 **Home** if the **Cardholder** is physically unable to take care of them. If the **Cardholder** cannot nominate a person **We** will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, **We** will pay for economy one way travel to return the child **Home**.
7. In the event of the **Cardholder's** death the reasonable cost of conveying their remains **Home**

and the cost of the coffin/urn up to the amounts shown in the Table of Benefits.

Special Conditions

1. The **Cardholder** must give notice as soon as possible to **International SOS** of any **Bodily Injury** or illness which necessitates admittance to hospital as an in-patient or before any arrangements are made for repatriation.
2. The **Cardholder** must contact **International SOS** as soon as possible in the event of incurring medical expenses in excess of US \$500 relating to any one incident. The **Cardholder** must always contact **International SOS** before **Curtailling a Journey**.
3. In the event of the **Cardholder's** **Bodily Injury** or illness **We** reserve the right to relocate them from one hospital to another and arrange for repatriation to the **Country of Residence** at any time during the **Journey**. **We** will do this if in the opinion of the **Doctor** in attendance or **International SOS** the **Cardholder** can be moved safely and / or travel safely to the **Country of Residence** to continue treatment.
4. Subject to timely application to **Us** and prior acceptance of the medical expenses for further claims payment, **ACE** has a right to decline the incurred expenses if the **Cardholder** does not have these agreed in advance.

What is not covered

1. Any claim arising directly or indirectly from any **Pre-existing Medical Conditions**.
2. The first US \$ 100 per event per person.
3. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
4. Any claim arising directly or indirectly from oncological diseases, benign and malignant neoplasms, haematological diseases.
5. Any expenses which are not usual, reasonable or customary to treat **Bodily Injury** or illness.
6. Any form of treatment or surgery which can be delayed reasonably until return to the **Country of Residence**.
7. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **Country of Residence**.



8. Additional costs arising from single or private room accommodation.
9. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **International SOS**.
10. Treatment costs for cosmetic reasons unless such treatment is confirmed as medically necessary as a result of an accident covered by this Policy.
11. Any expenses incurred after return to the **Country of Residence**.
12. Expenses incurred as a result of a tropical disease where the **Cardholder** has not had the recommended inoculations or vaccinations and/or taken the recommended medication.
13. Any costs the **Cardholder** incurs outside the **Country of Residence** after the date **International SOS** tells the **Cardholder** they should return **Home** or **We** arrange for the return **Home**. (**Our** liability to pay further costs under this section after that date will be limited to what **We** would have paid if therepatriation had taken place).
14. The **Cardholder** must not unreasonably refuse the medical repatriation services **We** agree to provide and pay for under this Policy. If the **Cardholder** choose alternative medical repatriation services without reasonable grounds for doing so, which **We** have not accepted in writing, it will be at the **Cardholder's** own risk and own cost.
15. Any cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
16. Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on a **Journey**. Normal pregnancy or childbirth, or travelling when the **Cardholder's Doctor** has recorded the pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
17. Any treatment or diagnostic testing that was pre-planned or pre-known by the **Cardholder**.
18. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.
19. Costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare.
20. Costs of telephone calls, other than calls to **International SOS** notifying them of the problem for which the **Cardholder** is able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
21. Costs incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **Country of Residence**.
22. Search and rescue costs.

Section H. Medical Emergency in the Country of Residence

What is covered

We will pay up to the amount shown in the Table of Benefits for all reasonable and necessary expenses for transporting the **Cardholder** to the nearest suitable hospital, when deemed necessary by a recognised **Doctor**, if the **Cardholder** suffers sudden and unforeseen **Bodily Injury** or illness on a **Journey** within the **Country of Residence**.

Section I. Hospital Benefit

Cover under this Section only applies to **Journeys Abroad**.

What is covered

If **We** accept a claim under Section G – Emergency Medical and Other Expenses, **We** will also pay up to the amount shown in the Table of Benefits for incidental expenses (such as telephone line rental, television rental and visitor taxi journeys) for each continuous 24 hour period that the **Cardholder** has to spend in hospital as an in-patient outside the **Country of Residence**.

Special Conditions

The **Cardholder** must give notice as soon as possible to **International SOS** of any **Bodily Injury** or illness which necessitates admittance to hospital as an in-patient.

What is not covered

Any claims arising directly or indirectly from:

1. any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated admittance into hospital.



2. any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
3. any additional period of hospitalisation following the **Cardholder's** decision not to be repatriated after the date when in the opinion of **International SOS** it is safe to do so.
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c. retain all travel tickets and tags to submit with a claim.

Section J. Personal Property & Money

What is covered

Personal Property

We will pay, up to the amount shown in the Table of Benefits, for the accidental loss of, theft of or damage to the **Cardholder's Personal Property** on a **Journey**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Personal Property**). The maximum **We** will pay for any one article, **Pair or Set** of articles is equal to the Single Item Limit shown in the Table of Benefits. The maximum **We** will pay for all **Valuables** in total is equal to the Valuables Limit shown in the Table of Benefits.

Money

We will pay up to the amounts shown in the Table of Benefits for the accidental loss of, theft of or damage to **Money**.

Special Conditions

1. All receipts must be retained.
2. The **Cardholder** must report all incidents of loss, theft, or attempted theft of **Personal Property** to the local police within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.
3. For items damaged whilst on a **Journey** the **Cardholder** must obtain an official report from an appropriate local authority.
4. If **Personal Property** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the **Cardholder** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **Personal Property** is lost, stolen or damaged whilst in the care of an airline the **Cardholder** must:
 - a. obtain a Property Irregularity Report from the airline.
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c. retain all travel tickets and tags to submit with a claim.
5. The **Cardholder** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help substantiate the claim.
6. Receipts for items lost, stolen or damaged must be retained as these will help the **Cardholder** to substantiate the claim.
7. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.

What is not covered

1. The Excess. **We** will not pay for the first US \$ 50 per claim.
2. Loss, theft of or damage to **Valuables** or **Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
3. Loss, theft of or damage to **Personal Property** contained in an **Unattended** vehicle unless it is in a locked boot and there is evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to cheques other than travellers cheques, money, postal or money orders, pre-paid coupons or vouchers, travel tickets, credit/debit or charge cards.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, cosmetics, perfumes, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.



8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
11. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
12. Claims arising from loss or theft from the **Cardholder's** accommodation unless there is evidence of forced entry which is confirmed by a police report.
13. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
14. Claims arising from loss, theft or damage of **Personal Property** shipped as freight or under a bill of lading.

Section K. Travel Accident

What is covered

We will pay, up to the amount shown in the Table of Benefits, if the **Cardholder** sustains **Bodily Injury** whilst on **Public Transport** during a **Journey** which shall solely and independently of any other cause, result within one year in the death, **Loss of Limb**, **Loss of Sight** or **Permanent Total Disability** of the **Cardholder**. Cover commences when leaving **Home** on a **Journey** and ends upon returning **Home**.

Special Conditions

1. **Our Doctors** may examine the **Cardholder** as often as may be reasonably necessary prior to paying a claim.
2. The benefit is not payable under **Permanent Total Disability**, until one year after the date the **Cardholder** sustains **Bodily Injury**.
3. The benefit is not payable under more than one of the items shown in the Table of Benefits.
4. Normal and habitual travel to and from the **Home** and place of employment or second residence shall not be considered as a covered **Journey**.

What is not covered

1. Any claim arising directly or indirectly from any **Pre-existing Medical Conditions**.
2. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of **Bodily Injury**.

Section L. Personal Liability

Cover under this Section only applies to **Journeys Abroad**.

What is covered

We will pay up to the amount shown in the Table of Benefits, against any amount the **Cardholder** becomes legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a **Journey** in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in a **Cardholder's** employment or who is not a relative, **Immediate Family Member** or member of the **Cardholder's** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of the **Cardholder**, a relative, **Immediate Family Member**, anyone in the **Cardholder's** employment or any member of the **Cardholder's** household other than any temporary holiday accommodation occupied (but not owned) by the **Cardholder**.

Special Conditions

1. The **Cardholder** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. The **Cardholder** must forward every letter, writ, summons and process to **us** as soon as the **Cardholder** or Visa receives it.
3. Neither the **Cardholder** nor Visa must admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in the **Cardholder's** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and the **Cardholder** must give **Us** all necessary information and assistance which **We** may require.
5. In the event of death, the legal representative(s) of the **Cardholder** will have the protection of the Policy



provided that such representative(s) comply(ies) with the terms and conditions outlined in this Policy

What is not covered

Compensation or legal costs arising directly or indirectly from:

1. Liability which has been assumed by under agreement unless the liability would have attached in the absence of such agreement.
2. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
3. Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
4. The transmission of any communicable disease or virus.
5. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first US \$500 of each and every claim arising from the same incident).
6. The **Cardholder's** criminal, malicious or deliberate acts.

Section M. Overseas Legal Expenses

Cover under this Section only applies to **Journeys Abroad**.

What is covered

We will pay up to the amount shown in the Table of Benefits, for legal costs to pursue a civil action for compensation if someone else causes the **Cardholder's Bodily Injury**, illness or death during a **Journey**. **We** will also pay reasonable costs of an interpreter that is arranged by **Us** for court proceedings.

Special Conditions

1. The **Cardholder** must notify **us** on behalf of Visa of claims as soon as reasonably possible and in any event within 30 days of the **Cardholder** becoming aware of an incident which may generate a claim.
2. **We** will provide the **Cardholder** with a claim form which must be returned promptly with all relevant information required by **Us**. The **Cardholder** must supply at its own expense all of the information which **We** reasonably require to decide whether a claim may be accepted under this policy issued to Visa.

3. In the event of a dispute arising as to **Legal Expenses We** may require the **Cardholder** to change **Legal Representative**.
4. **We** shall only be liable for **Legal Expenses** for work expressly authorised by **Us** in advance in writing and undertaken while there are reasonable prospects of success. In the event that the **Cardholder** or Visa instructs a **Legal Representative** of their own choice instead of the **Legal Representative** appointed by **Us**, the **Cardholder's Legal Expenses** will be covered to the extent that they do not exceed **Our Legal Representative's** costs.
5. Visa or the **Cardholder** is responsible for any **Legal Expenses** if they withdraw from the legal action, other than on the advice of their **Legal Representative**, without **Our** prior consent. Any **Legal Expenses** or other fees already paid under these benefits will be reimbursed to Visa or the **Cardholder**. **We** will not start legal proceedings in more than one country in respect of the same occurrence.
6. **We** may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

What is not covered

1. Any claim where **We** think there is not a reasonable chance of winning the case or achieving a reasonable settlement.
2. Costs or expenses incurred before **We** accept the claim in writing.
3. Claims not notified to **Us** within 30 days of the incident.
4. Claims against a carrier, the travel or holiday agent or tour operator arranging any **Journey**, **Us**, **International SOS** or their agents and Visa International Service Association
5. Actions between the **Cardholder** or any other person covered under the Visa Infinite Policy.
6. Legal action where in **Our** opinion the estimated amount of compensation is less than US \$750.
7. Actions undertaken in more than one country.
8. Lawyers' fees incurred on the condition that the action is successful.
9. Penalties or fines which a Court arising from the **Cardholder's Journey**.
10. Claims other than in the **Cardholder's** capacity.
11. Claims occurring within the **Country of Residence**.



Section N. Purchase Protection

Specific Definitions

Cardholder

The holder of a covered card, the card being valid and the account being in good standing at the time of the incident.

Eligible item

An item purchased by the **Cardholder** on or after the **Commencement Date** during the **Period of Insurance** solely for personal use (including gifts), not used for business purpose, which has been charged fully (100%) to the covered card and is not listed under 'What is not covered' in this Section.

Purchase price

The lower of the amounts shown on either the covered card billing statement or the store receipt for the **Eligible Item** being at least US \$ 50.

What is covered

In the event of theft and/or accidental damage to an **Eligible Item** within 90 days of purchase, **We** will, at **Our** option on behalf of Visa and in discharge of any obligations to the **Cardholder**, replace or repair the **Eligible Item** or credit the **Cardholder** account an amount not exceeding the **Purchase Price** of the **Eligible Item**, or the single item limit shown in the Table of Benefits whichever is lower. **We** will not pay more than the amount shown in the Table of Benefits for any one event, or more than the maximum amount shown in the Table of Benefits in any one 365 day period.

Special Conditions

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability
2. Claims for an **Eligible Item** belonging to a **Pair or Set**, will be paid up to the full **Purchase Price** of the **Pair or Set**, provided the items are not useable individually and cannot be replaced individually.
3. If the **Cardholder** purchases the **Eligible Item** as a gift for someone else, **We** will if the **Cardholder** wishes, pay a valid claim to the recipient.
4. The **Cardholder** must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an **Eligible Item**.
5. The **Cardholder** will need to transfer to **Us**, on **Our** request and at the **Cardholder's** expense, any

damaged **Eligible Item** or part of a **Pair or Set**, and assign the legal rights to recover from the party responsible up to the amount **We** have paid.

6. The **Cardholder** must document that the claim has not been sent to other insurance company.
7. The **Cardholder** must provide **Us** with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.

What is not covered

1. The excess of US\$50, applying to each and every item.
2. Events not connected to theft, fire or damage caused by accident.
3. Mysterious disappearance of **Eligible Items**.
4. Events caused by fraud, mistreatment, carelessness or not following the manufacturer's manual.
5. **Eligible Items** which were used before purchase, second-hand, altered, or bought fraudulently.
6. Damage to **Eligible Items** caused by product defects or error during production.
7. Theft not reported to the police within 48 hours of discovery and a written report obtained.
8. **Eligible Items** left **Unattended** in a place accessible to the public.
9. Theft of or damage due to **Eligible Items** in a motor vehicle as a result of theft of the motor vehicle.
10. Theft from any item of any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
11. Mobile telephones.
12. Jewellery, watches, precious metals and gemstones and any item made from precious metals and gemstones
13. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.
14. Service, cash, travel checks, tickets, documents, currency, silver and gold, art, antiques, rare coins, stamps and collector's items.
15. Animals, living plants, consumables, perishable goods or permanent installations.
16. Electronic items and equipment, including but not limited to, personal stereos, MP3/4 players, mobile telephones, computers or computer-related equipment



whilst at the **Cardholder's** place of employment and items used for business purpose.

17. Damage due to normal wear and tear, normal use or normal activity during sports and games (example golf or tennis balls).
18. Theft or damage when the **Eligible Item** is under the supervisor's, control or safe keeping of, a third party other than required according to safety regulations.
19. **Eligible Items** not received by the **Cardholder** or other party designated by the **Cardholder**.
20. Mail order items or courier delivered item(s) until item(s) are received, checked for damage and accepted at the nominated delivery address.
21. Expenses due to repairs not performed by workshops approved by **Us**.
22. Damage due to water, damp or earthquake.
23. Loss caused by declared or undeclared war, confiscation order of any government or public authority, or arising from illegal acts.
24. Theft or accidental damage to any **Eligible Item** where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

Section O. Extended Warranty

Specific Definitions

Brown Good(s)

Audio and video equipment including televisions (LCD and plasma), DVD players/recorders, home cinema projectors, HiFi systems, MP3 players, iPods, cameras, video cameras, GPS systems.

Cardholder

The holder of a Visa Infinite Card issued by a Visa International Service Association member bank, the card being valid and the account being in good standing at the time of the incident.

Eligible Item

A **Brown Good** or a **White Good** with a minimum purchase price of US\$50 including VAT, purchased new by the **Cardholder** on or after the **Commencement Date** during the **Period of Insurance** solely for personal use, which has been charged fully (100%) to the covered card, in a store located in the **Country of Residence** (other than a Duty-Free Zone) or via an Internet site where the sales company is registered in the **Country of Residence** and

the item is meant for use in the **Country of Residence** market and is not listed as an item which is not covered. The manufacturer must provide an original warranty of no less than 12 months in respect of the **Eligible Item** in the country of purchase.

Extended Warranty Period

The period starting the day after the original manufacturer's warranty expires. The extended warranty period will match the original warranty period up to a maximum of 24 months.

Mechanical Breakdown

An internal malfunction of an **Eligible Item** which would have been covered by the terms of the original manufacturer's warranty, which is due solely to a defect in material or workmanship and which results in a failure of the **Eligible Item** to operate for the purpose for which it was designed.

White Good(s)

Electrical household appliances including washing machines, tumble/washer dryers, dishwashers, cookers, ovens, refrigerators, vacuum cleaners, clothes-irons, toasters, electric toothbrushes.

What is covered

The repair costs of an **Eligible Item** after **Mechanical Breakdown** during the **Extended Warranty Period** are covered.

Repair expenses will be paid up to the original purchase price paid for the **Eligible Item**, up to the limit shown in the Table of Benefits. If repair expenses exceed the original purchase price paid, **We** will replace the **Eligible Item** with an equivalent model of similar specification with a value of no more than the original purchase price, up to the limit shown in the Table of Benefits. If no equivalent model of similar specification is available, the **Cardholder** will be credited with an amount equal to the original purchase price, up to the limit shown in the Table of Benefits. The maximum paid per 365 day period is as shown in the Table of Benefits.

Where an **Eligible Item** is part of a **Pair or Set**, cover will extend only to the **Eligible Item** in respect of which there has been a **Mechanical Breakdown** and not to the rest of the **Pair or Set**.

In the event of a claim

If an **Eligible Item** breaks down, the **Cardholder** must please email visa@broadspire.eu, giving their name, first 9 digits of their covered card number, **Eligible Item** brand, model and the **Mechanical Breakdown** date. Visa will confirm that the **Eligible Item** is covered and the **Cardholder** will be directed to an authorised service



centre. Visa will also send the **Cardholder** a claim form. Please retain the repair receipt from the service centre specifying the **Mechanical Breakdown** and price for repair. Claim forms and all documentation must be sent to **Us** within 90 days of the repair date. All payments due to Visa to be made by **Us** will be made to the **Cardholder**. **We** may appoint an expert or investigator to assess the circumstances of the claim and the amount to be paid to the **Cardholder**.

Special Conditions

1. The **Cardholder** must keep the original sales receipt from store, original of card receipt, original of account statement showing the transaction was paid in full with the covered card and the original manufacturer's warranty card.
2. Extended Warranty only covers **Mechanical Breakdown** repair expenses if the product breaks down after the manufacturer's original warranty has expired.
3. If **We** replace the **Eligible Item** at **Our** election, the item becomes **Our** property and the replacement item will not benefit from cover under these benefits.

What is not covered

1. The excess of US\$50, applying to each and every item.
2. Non-electrical items.
3. Items without a serial number.
4. Boats, automobiles, motorboats, airplanes, or any motorized vehicles &/or their integral parts.
5. Mobile telephones.
6. Electric gardening tools.
7. Boilers or furnaces.
8. Communication and computing items such as desktop PCs, laptops, monitors, photocopiers, fax machines, scanners, game consoles, modems, notebooks, tablets and iPads.
9. Genuine goods sold through unauthorized channels in direct competition with authorized distributors.
10. Items which do not have an original manufacturer's warranty valid in the **Country of Residence**.
11. Items which do not have a **Country of Residence** specification or that are not available in the **Country of Residence**.
12. Items not bought as new, or modified, rebuilt or refurbished items.
13. Items which are purchased for resale.

14. Items that are specified by supplier as a consumable item or items that shall be thrown away after usage, included, but not limited to bulbs, fuses, batteries, filters, belts, bags and printing cartridges.
15. Installation expenses or changes on an item.
16. Cleaning expenses, including but not limited to filter on a washing machine, video and cassettes.
17. The cost of rectifying blockages (except in the cooling system of refrigeration equipment).
18. Costs incurred in disposing of an item.
19. Any costs incurred in gaining access for repair to any appliance that has been incorporated into fitted units.
20. Expenses linked to supplier's withdrawal of a product.
21. Expenses linked to rebuild.
22. Items used for business, professional or commercial purposes.
23. Items permanently affixed to the **Home** or office.
24. Expenses linked to repairs caused by routine service, inspections or installations, or call out charges and other expenses where an authorised repairer cannot find any fault with the item.
25. Computer software and other accessories to computers not fully assembled by the manufacturer.
26. Damage caused by not following the supplier's manual, instructions or installations, or the use of unapproved accessories.
27. Corrosion.
28. Damage caused by mistreatment or carelessness.
29. Lightning, storm or flood damage.
30. Expenses due to supplement equipment.
31. Expenses due to repairs not performed by workshops approved by **Us**.
32. Any costs other than those specifically covered under the terms of the original manufacturer's written repair warranty.
33. Any costs associated to the disposal or removal of the items regardless of whether the item can be repaired or replaced.



Renewal of Benefits

The benefits provided under this policy will be reviewed by Visa on an annual basis. Visa will write to the **Cardholder** advising of any changes to the benefits at least 30 days before the benefits under this Policy expire.

Cover begins on the **Commencement Date** and will continue annually until the earliest of the following:

1. The covered card is cancelled; or
2. Visa withdraws the benefits attached to a **Cardholder's** Visa Infinite card; or
3. This policy lapses without renewal.

Claims

Note the limitations and conditions relating to the **Cardholder's** right to claim in the Introduction.

How to Make a Claim

Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

Making a claim

In the event of a medical emergency or if the claim relates to travel the **Cardholder** should call **International SOS** who are available 24 hours a day at:

+44 (0) 208 762 8373 (English)

and for all other claims for payment please email our Claims Helpline at:

visa@broadspire.eu

The **Cardholder** will need to provide:

- their name,
- First 9 digits of the covered card number,
- the **Cardholder's** address, and
- The section under which the the **Cardholder** wishes to make a claim
- Brief details of the claim

We ask that the **Cardholder** notifies **Us** at the above addresses within 28 days of the **Cardholder** becoming aware of an incident or loss leading to a claim and to return the completed claim form and any additional information to **Us** as soon as possible.

Additional Information

The **Cardholder** must supply all original invoices, receipts and reports etc. The **Cardholder** should check the section

under which the claim is made for any specific conditions and details of any supporting evidence that the **Cardholder** must give **Us**.

It is always advisable to keep copies of all the documents that are sent to **Us**.

Claims Handling Agents

To help **Us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **Us** to appoint a claims handling agent.

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If the **Cardholder** is not happy with **Our** service, please contact **Us**, quoting the first 9 digits of the **Cardholder's** card number and/or claim number, so we can deal with the complaint as soon as possible. **Our** contact details are:

ACE Insurance Limited
PO Box 1192,
Saxonwold
2132

Data Protection and Marketing Rights

The Personal Information the **Cardholder** provided:

ACE is the data controller and **We** accept fully **Our** responsibility to protect the privacy of persons and the confidentiality and security of Personal Information entrusted to **Us**. In this notice, where **We** refer to Personal Information, this means any information that identifies an individual and includes any sensitive Personal Information (e.g. information about health or medical condition(s)). This will include any information that identifies another person whose information has been provided to **Us** by the **Cardholder** (as **We** will assume that they have appointed the **Cardholder** to act for them). The **Cardholder** agrees to receive on their behalf any data protection notices from **Us**.

We will use the **Cardholder's** Personal Information for the purpose of providing insurance services. By providing Personal Information, the **Cardholder** consent that their Personal Information, will be used by **Us**, **Our** group companies, **Our** reinsurers, **Our** service providers/ business partners, and **Our** agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of **Our** business operations. **We** may also pass the **Cardholder's** Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires **Us** to do so.



ACE Insurance Limited Registration Number 1973/008933/06, is an authorised Financial Services Provider (FSP:27176) with its registered office at The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton, 2196.

We will not share the **Cardholder's** sensitive Personal Information unless **We** have either specific consent from the **Cardholder** or **We** are required to do so by law. **We** may transfer Personal Information to other countries which may not have the same level of data protection as the home country, but if **We** do, **We** will ensure appropriate safeguards are put in place to protect the Personal Information.

For questions regarding the **Cardholder's** Personal Information, please contact Arnold Schoombee:

Email: arnold.schoombee@acegroup.com
Tel: +27 11 722 5700.

Marketing:

Unless the **Cardholder** has informed **Us** otherwise, **We** may contact the **Cardholder** to let them know about any goods, services or promotions that may be of interest. If the **Cardholder** decides they would prefer not to receive promotional information from **Us**, they can contact Arnold Schoombee (arnold.schoombee@acegroup.com), but then the **Cardholder** may miss out on special promotions.



DISCLOSURE NOTICE

IMPORTANT - PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract or any other document)

Visa and the Cardholder have the right to the following information:

Statutory notice	Information
<p>1. About the insurer</p> <ul style="list-style-type: none"> a. Name, physical and postal address and telephone numbers. b. Telephone number of compliance department of the insurer. c. Details of how to institute a claim and/or complaint. d. Type of benefit: refer to your Table of Benefits. e. Complaints procedure: visit our website www.aceinsurance.co.za f. ACE Insurance Limited is in possession of Professional Indemnity Cover. 	<p>Contact Details: ACE Insurance Limited Reg No: 1973/008933/06) PO Box 1192, Saxonwold, 2132</p> <p>Located at: The Bridges, Hunts End Office Park 38 Wierda Road West, Wierda Valley Sandton Tel: +27 11 722 5700 FSP No:27176</p> <p>Compliance Officer: Arnold Schoombee PO Box 1192 Saxonwold 2132</p> <p>Tel: +27 11 722 5751 Fax: +2711 783 0812</p>
<p>2. Other matters of importance</p> <ul style="list-style-type: none"> a. Visa must be informed of any material changes to the information referred to in paragraph 1. b. If the information in paragraphs 1 was given orally, it must be confirmed in writing within 30 days. c. If any complaint to the insurer is not resolved to your satisfaction, Visa may submit the complaint to the Registrar of Short-term Insurance. d. The insurer and not the intermediary must give reasons for repudiating a claim. e. Visa and the Cardholder are entitled to a copy of this document free of charge. 	
<p>Should you have any complaints about the availability or adequacy of information herein, or about our claims or underwriting service, please bring this to the attention of our compliance officer.</p> <p>Our Complaints resolution procedure can be viewed at our website: www.aceinsurance.co.z</p>	
<p>3. Particulars of Short term Insurance Ombudsman who is available to advise you in the event of claim problems, which are not satisfactorily resolved by the insurance intermediary and/or the insurer.</p>	<p>PO Box 32334 BRAAMFONTEIN, 2017 Tel: +27 11 726-8900 Fax: +27 11 726-5501 info@osti.co.z</p>
<p>4. Particulars of Registrar of Short-term Insurance. Financial Service Board</p>	<p>PO Box 35655 MENLO PARK 0102 Tel: + 27 012 428-8000 Fax:+27 12 347-0221</p>
<p>5. Particulars of the FAIS Ombud</p>	<p>PO Box 74571 LYNWOOD RIDGE 0040 Tel: +27 12 470 9080 Fax: +27 12 348 3447</p>

OTHER IMPORTANT INFORMATION

Claims	Procedures for the submission of claims and responsibilities are detailed in Policy.
---------------	--