

HLP TRAVEL SOLUTIONS POLICY WORDING

General Exclusions Applying To The Entire Policy
General Conditions Applying To The Entire Policy

- Section 1 Emergency Medical and Related Expenses
 - 1.1 Related Expenses
 - 1.1.1 Medical Transportation, Repatriation and Evacuation
 - 1.1.2 Compassionate Emergency Visit
 - 1.1.3 Repatriation of Travel Companion
 - 1.1.4 Burial, Cremation or Return of Mortal Remains
 - 1.1.5 Medical Emergency as a result of a Sporting Activities
 - 1.1.6 Dental and Optical Cover
 - Exclusions
 - Conditions

- Section 2 Accidental Death and Permanent Total Disablement
 - Schedule of Benefits
 - Exclusions
 - Conditions

- Section 3 Emergency Services
 - Definitions

Following payment of premium and receipt thereof by Us or by a registered FSP appointed by You, We will insure You for the benefits subject to the terms, conditions, exclusions and Limits of Liability as detailed in this policy and Schedule of Insurance whilst on an International Journey. The Schedule of Insurance and policy wording must be read together as one document. Benefits are limited to the amount as shown in Your Schedule of Insurance. We have the option to either arrange direct settlement with the service provider or reimburse You.

DEFINITIONS

For the purpose of this policy the following definitions apply:

Assistance Company:- The Company appointed by Us and whom We have authorised to assist, coordinate and negotiate claims.

Civil Commotion:- An uprising amongst a mass of people whose wild or irregular action leads to a serious and prolonged disturbance to civil order and being more than a mere riot but not attaining the status of an actual insurrection.

Commercial Vehicle:- A vehicle used by an individual or a business to transport goods or people on public roads.

Competitive Sport or Activity:- A sporting activity where You have entered into an official, organised event, race or contest.

Country of Residence:- The country in which You live and which is regarded as Your permanent home. If You are a temporary resident in a country, that will be deemed to be Your Country of Residence for the purpose of this policy, if You have citizenship of or a work permit or have been resident in that country for longer than 12 consecutive months.

Hazardous Sport or Activity:- Any pursuit or activity where it is recognised there is an increased risk of serious injury.

Hijack/ed:- Using force and violence to seize control of a vehicle, aircraft or sea vessel in transit, either to rob it and/or divert it to an alternative destination.

Immediate Family:- Spouse, parent, legal guardian, step parent, grandparent, grandchild, in-law (son, daughter or parent), natural or adopted child, step children, brother, sister, step brother or step sister.

Inpatient:- You are admitted to a hospital or medical facility for emergency medical treatment that requires at least one overnight stay.

International Journey:- A trip arranged by HLP Travel Solutions unless otherwise agreed upon by Us, by means noted below, which begins during the Period of Insurance for the purpose of proceeding to the point of embarkation where Your destination is outside Your Country of Residence, up to a maximum of 365 days.

If You are travelling by air, road, train or sea - Your International Journey begins You exit through passport control departing from Your Country of Residence on a direct route to Your scheduled destination, and ceases when You enter through passport control returning on a direct route back to Your Country of Residence.

Limit/s of Liability:- The maximum amount which We will pay You in respect of a benefit as stated in the Schedule of Insurance.

Manual Labour:- Unskilled, semi-skilled and/or skilled physical labour involving working with Your hands and/or operation of mechanical and/or non-mechanical and/or electrical machinery and/or equipment and/or tools.

Permanent Total Disablement:- Disablement which entirely prevents You from following Your usual occupation or any other occupation for which You are fitted by knowledge and training, which persists for 12 consecutive months

and at the end of that period is beyond hope of improvement, and/or You being permanently bedridden as a direct result thereof.

Pre-Existing Medical Conditions:- Any medical condition for which You are receiving treatment at the date of departure of Your International Journey or any recurring, or chronic or continuing illness or condition(s) for which You received treatment or advice or in respect of which You incurred any costs, during the 6 (six) months prior to the departure date of Your International Journey.

Professional Sport or Activity:- A sport activity where You received monetary compensation as a means of livelihood.

Reasonable and Customary Medical / Dental Expenses: The charges which:

- a. are medically required for treatment of a covered illness or injury;
- b. do not exceed the charges normally levied for similar treatment, supplies or medical services in the locality where the expenses are incurred;
- c. do not exceed the charges for treatment that would have been made if no insurance existed.

Riot:- A form of civil disorder characterised by disorganised groups lashing out in a sudden and intense rash of violence, vandalism or other crime.

Schedule of Insurance:- The document detailing the benefits and Limits of Liability applicable under this policy.

Spouse:- Your husband or wife or life partner.

Strike:- A concerted cessation of work on the part of a body of workers for the purpose of obtaining some concession from the employer or employees.

Terrorism:- An act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group/s of persons, whether acting alone or on behalf of or in connection with any organisation/s or government/s, committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and / or to put the public, or any section of the public, in fear.

Traumatic Event:- Serious personal trauma experienced by You or a member of Your Immediate Family involving kidnap, Hijack, rape, armed robbery or violent assault.

Travel Companion:- The person who is sharing travel and accommodation arrangements with You.

We, Us, Our, Insurer:- Travel Insurance Consultants, a division of Santam Limited.

You, Your:- The student named in the Schedule of Insurance.

GENERAL EXCLUSIONS APPLYING TO THE ENTIRE POLICY

We will not pay for any claim arising from:

- a. Your participation in motorcycling except as a driver or passenger of a motorcycle with an engine capacity of 500cc or less, provided that You or the driver hold a current legal motorcycle driver licence.. If You are the driver of the motorcycle and carrying a passenger, You must hold a valid motorcycle drivers licence. If You are not carrying a passenger, You must hold either a valid motorcycle learners licence or a motorcycle driver licence. The licence must be acceptable in the country You are visiting;
- b. Your participation in quad biking as a driver or passenger of a quad bike with an engine capacity of over 500cc;
- c. Your participation in underwater diving involving the use of any artificial breathing apparatus, unless You hold a valid open water diving certificate or are diving under the supervision of a qualified instructor;
- d. Your participation in any Hazardous, Competitive or Professional Sport or Activity, including but not limited to trekking or mountaineering to altitudes over 3 500m, motorsport racing, horseback jumping or steeple

- chase, off piste and cross country skiing, ski jumping, rappelling, bungee jumping, base jumping and rock climbing;
- e. an injury that occurs whilst You are performing work duties;
 - f. tropical diseases;
 - g. search and rescue;
 - h. consequential loss, loss of enjoyment or financial loss or expense not specifically and expressly covered in this policy;
 - i. You travelling against medical advice or You travelling with the intention of obtaining medical treatment abroad;
 - j. psychiatric, psychological or emotional illness of any kind, suicide, attempted suicide, deliberate self-injury, insanity, depression, stress, the effect of excessive use of alcohol or drugs or any similar syndrome;
 - k. a sexually transmitted disease, HIV and/or AIDS;
 - l. flying or air travel of any kind other than
 - i. on a flight arranged by the Assistance Company or;
 - ii. flying as a passenger in any fully licensed passenger carrying aircraft, but not as a member of the crew during the course of Your employment, and not for the purpose of undertaking any trade or technical operation therein;
 - m. any child born whilst on an International Journey;
 - n. You being contracted or employed to drive a Commercial Vehicle and/or engaging in occupational activities underground and/or using explosives and/or working on an oil rig and/or using firearms;
 - o. any unlawful conduct committed by You or You not being honest and frank with all answers, statements and submissions made in connection with any claim or the purchase of this policy;
 - p. Your wilful exposure to or active participation in war, invasion, act of foreign enemy, hostilities (whether war be declared or not), Riot, Civil Commotion, civil war, rebellion, revolution, insurrection, military or usurped power or any foreseeable act of any person acting on behalf of or in connection with any organisation with activities towards the overthrow by force of any Government (whether with legal authority or not) or any foreseeable act of Terrorism or violence;
 - q. loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss or other loss directly or indirectly caused by or contributed to or arising from ionising radiation or contamination by radio activity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission;
 - r. or in any way caused or contributed to by an act of war or Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent;
 - s. You travelling with the intention of emigrating;
 - t. You engaging in or taking part in armed forces service or operations;
 - u. Your deliberate exposure to exceptional danger (except in an attempt to save human life);
 - v. non-admittance into any country by the authorities;
 - w. interest accrued on any indemnity payable under this policy;
 - x. the Sanction Limitation and exclusion clause which states, "No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America".

GENERAL CONDITIONS APPLYING TO THE ENTIRE POLICY

It is a condition precedent to liability that:

- a. You are healthy and fit to travel;
- b. if You are travelling on a sea faring vessel the Assistance Company will attempt to provide emergency services from the nearest port or harbour;
- c. if You are riding a motorcycle or quadbike, You must wear a motorcycle helmet;
- d. sporting activities for leisure purposes are automatically included in Your policy, including but not limited to dancing, jogging, cycling, basketball, baseball, horse riding, sailing, kayaking or canoeing, windsurfing, snow and water skiing, snowboarding, tennis, squash, surfing, swimming and volleyball. See Sports Annexure, Part I;

- e. claims must be notified within 10 days to Our Assistance Company and documentation submission no later than 30 days after the incident occurs. The costs of submitting claims and obtaining supporting documentation as We may require shall be borne by You;
- f. all medical claims are payable directly to the supplier or medical facility, unless otherwise arranged by Our Assistance;
- g. You must observe all of the policy conditions insofar as they relate to anything to be done by You;
- h. We may at Our expense and in Your name, pursue any actions available to obtain a claim recovery and You must provide Us with relevant details of any other applicable insurance or cover;
- i. whilst this policy operates on a first response basis, if any claim under this policy is covered by any other policy or policies of insurance or credit card insurance or statutory insurance or medical aid scheme or medical insurance, the cover provided by this policy will be deemed to be in excess of the cover already provided by any of the afore mentioned policies or benefits. This condition does not apply to Accidental Death and Permanent Total Disablement claims (Section 02);
- j. We reserve the right to commence or take legal proceedings in Your name for the settlement or defence of any claim or to prosecute any other party to recover compensation (including legal costs) in respect of any cover provided by this insurance. Any amount recovered shall belong to Us;
- k. where You are insured by more than one policy issued by Us, Our maximum payment will never be more than the maximum Limit of Liability as stated on the policy with the highest benefits;
- l. under no circumstance will any payment on the policy exceed the Limit of Liability in respect of the particular benefit as stated in the Schedule of Insurance;
- m. in all cases the monetary limits shown in the policy are deemed to be USDollar;
- n. You reimburse Us within 30 days of receiving a written request to defray any expense for which We are not responsible;
- o. this insurance shall be governed by the Laws of the Republic of South Africa. South African courts shall have sole jurisdiction in any dispute and/or legal matter arising hereunder;
- p. any summons, notice or process to be served upon Us for the purpose of instituting any legal proceedings against Us in connection with this insurance must be served upon Travel Insurance Consultants, The Pavilion, The Wanderers Office Park, 52 Corlett Drive, Illovo, Gauteng, South Africa;
- q. You are a student being placed in an International assignment by HLP Travel Solutions;
- r. Your International Journey commences and ends in Your Country of Residence;
- s. prior to the issue of the policy We reserve the right to increase the excess, charge an additional amount or decline cover at Our discretion;
- t. You are not aware of any reason why the International Journey should be cancelled or abandoned;
- u. the policy declaration must be issued prior to the date of departure from Your Country of Residence;
- v. the excess as shown in the Schedule of Insurance is applied to each and every claim;
- w. cover cannot be granted for a period in excess of 365 consecutive days;
- x. Our liability is limited to 365 days from the date of a valid claim in the Period of Insurance;
- y. the maximum age limit is 45 years.

SECTION 1: EMERGENCY MEDICAL AND RELATED EXPENSES

If You require emergency medical treatment as a result of accidental bodily injury, illness or disease, We will insure You for Reasonable and Customary Medical Expenses incurred including hospital and out-patient treatment and prescription medication.

1.1 RELATED EXPENSES

1.1.1 MEDICAL TRANSPORTATION, REPATRIATION AND EVACUATION

If You require medical transportation as determined, agreed and arranged by the Assistance Company, We will pay for Your transfer to the nearest most appropriate medical facility to obtain necessary treatment and / or repatriation to Your Country of Residence.

1.1.2 COMPASSIONATE EMERGENCY VISIT

If You are hospitalised, We will pay for reasonable additional travelling and accommodation expenses (three star accommodation and economy class travel expenses but excluding telephone calls, meals, taxis and beverages) necessarily incurred by a family member who on the advice of a medical practitioner appointed by Us travels to and

remains with You until You are fit to resume the International Journey or return to Your Country of Residence, whichever occurs first.

1.1.3 REPATRIATION OF TRAVEL COMPANION

If Your Travel Companion is left stranded in the event of Your hospitalisation, repatriation or death, We will arrange and pay for their transportation back to their Country of Residence with a qualified escort if necessary provided they are also insured by Us.

1.1.4 BURIAL, CREMATION OR RETURN OF MORTAL REMAINS

In the event of Your death, We will pay the reasonable costs in respect of funeral, burial or cremation in the country where Your death occurred and/or the reasonable costs of returning Your body or ashes to Your Country of Residence.

1.1.5 EMERGENCY MEDICAL & RELATED EXPENSES AS A RESULT OF A SPORTING ACTIVITY

If You require emergency medical treatment as a result of accidental bodily injury whilst participating in a sporting activity, We will insure You for Reasonable and Customary Medical Expenses incurred, including hospital and out-patient treatment and prescription medication.

This section applies to the sport activities listed on the Sports Annexure. "Part I" includes activities that are automatically included.

1.1.6 DENTAL AND OPTICAL BENEFIT

If You require emergency dental or optical treatment We will insure You for Reasonable and Customary Dental or Optical Expenses up to a limit as stated in the Schedule of Benefits, for the immediate relief of pain and / or emergency repair to restore dental or optical function.

SECTION 1: EXCLUSIONS

We will not pay for any claim arising from:

- a. pregnancy related and childbirth;
- b. Pre-Existing Medical Conditions;
- c. treatment that You or Your medical advisors are aware will arise during the International Journey or where a medical advisor has advised against travel;
- d. procedures relating to oral hygiene;
- e. investigatory treatment that is not specified by a medical practitioner appointed by Us as immediately necessary;
- f. physiotherapy exceeding U\$200 unless treatment is received whilst You are hospitalised.

SECTION 01: CONDITIONS

- a. You must obtain Our or the Assistance Company's prior authorisation before incurring any expenses over US\$1 500 as soon as reasonably possible. If prior authorisation is not obtained, cover will be limited to what We would have paid had We been able to instruct Our preferred suppliers. .
- b. Should the Assistance Company determine that You are capable of being repatriated to Your Country of Residence and You choose not to be repatriated then all expenses from that date onwards, will be for Your own account.
- c. Should You be repatriated or evacuated to Your Country of Residence, cover will cease upon hand over to the local medical facility. Expenses incurred in Your Country of Residence will be for Your own account.
- d. In the event of any transport or repatriation arranged by Us, We reserve the right to utilise Your original travel tickets and any refund from unused tickets belongs to Us.
- e. If You cannot return to Your Country of Residence on the date stated in Your Schedule of Insurance due to a valid claim under Emergency Medical and Related Expenses (Section 01) and Your policy expires, We will automatically extend Your policy until such time that You are medically fit to return to Your Country of Residence as determined by the Assistance Company;
- f. If a Traumatic Event occurs during the course of the International Journey and it is determined by Our Assistance Company that trauma counselling is required, We will pay the costs up to a maximum of US\$1,000. The trauma counselling must be arranged within 30 days from the date of the incident.

SECTION 02: ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT

If You suffer bodily injury by accidental, external, violent and visible means which directly and independently of any other cause, results within twelve months in Death or Permanent Total Disablement (as detailed in the schedule below) We will pay the appropriate compensation to You, Your estate or nominated beneficiary in accordance with the Schedule of Benefits below.

If You suffer an injury or die as a direct result of exposure to the elements, resulting from a mishap to the conveyance in which You are travelling, We will pay the appropriate compensation to You, Your estate or nominated beneficiary.

If You disappear and it is reasonable for Us to believe that You may have died due to accidental bodily injury, We will pay the appropriate compensation to Your estate or nominated beneficiary. Payment is conditional upon a waiting period of 12 months and receipt of a Presumption of Death order from the Court and the person/s to whom such sum is to be paid have signed an undertaking to refund such sum to Us if You are subsequently found to be alive.

SCHEDULE OF BENEFITS

Percentage of Limit of Liability

1. Death 100%
2. Permanent Total Disablement:
Scale of Permanent Total Disablement:
 - 2.1.1 Loss by physical separation or permanent total loss of use at or above the wrist or ankle of one or more limbs - 100%
 - 2.1.2 Total, permanent and irrecoverable loss of hearing in one ear - 50%
 - 2.1.3 Total, permanent and irrecoverable loss of hearing in both ears - 100%
 - 2.1.4 Total, permanent and irrecoverable loss of sight in one eye - 50%
 - 2.1.5 Total, permanent and irrecoverable loss of sight in both eyes - 100%
 - 2.1.6 Permanent and total loss of speech - 100%

SECTION 02: EXCLUSIONS

We will not pay for any claim resulting from:

- a. travel in any single engine aircraft;
- b. travel in any helicopter unless when utilised as a connecting flight by a scheduled airline.

SECTION 02: CONDITIONS

- a. In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each Insured person.
- b. In the event of travel in any chartered aircraft with more than 20 seats, the Limit of Liability is restricted to 25% in respect of each Insured person.

SECTION 03: EMERGENCY SERVICES

- a. **Medical Referral**
The Assistance Company will attempt to arrange for medical attention and hospitalisation if necessary.
- b. **Medical Monitoring**
The Assistance Company will attempt to provide continued medical monitoring of Your condition if necessary.
- c. **Emergency Medicine**
If special medicines are unobtainable locally, the Assistance Company will attempt to assist You with obtaining and despatching these medicines.
- d. **Evacuation**

When medical facilities are not available locally, the Assistance Company will attempt to arrange emergency evacuation under constant medical supervision by whatever means necessary to the nearest facility capable of providing the required care.

e. **Repatriation**

In the event of Your repatriation home, the Assistance Company will attempt to make all necessary arrangements.

f. **Return of Mortal Remains**

In the event of death, the Assistance Company will attempt to assist in obtaining clearances and arrangements for the return of the remains.

g. **Transmission of Urgent Messages**

The Assistance Company will attempt to transmit urgent messages on behalf of or to You in the event of a medical or travel problem.

h. **Embassy Referral**

The Assistance Company will attempt to provide You with relevant details of diplomatic representatives wherever possible.

i. **Emergency Travel and Accommodation Arrangements**

The Assistance Company will attempt to provide all reasonable, possible and practical assistance in arranging for emergency alternative accommodation and onward or return transportation if necessary.

j. **Legal Assistance**

The Assistance Company will attempt to locate a source of legal counsel and if necessary an advance of funds for bail. The bail funds or bonds are Your responsibility.

k. **Blood Care Foundation**

The Assistance Company will facilitate obtaining screened blood from the Blood Care Foundation.

CLAIMS PROCESS

All medical emergencies must be reported to Our Assistance Company. You are urged to contact the Assistance Company directly by calling 1-877-256-8298 to assist You with any medical related claim..

Should You have incurred costs relating to an insured medical accident or illness and wish to be reimbursed, You may submit Your claim along with supporting documents by emailing them to claims@tic.co.za

COMPLAINTS RESOLUTION PROCESS

Travel Insurance Consultants (TIC) has in place a complaints resolution policy. Should You have a complaint a copy of this procedure can be obtained from TIC by sending a request to claims@tic.co.za