

DISCOVERY AIRLINK DOMESTIC TRAVEL INSURANCE KEY INFORMATION

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

SOME GENERAL DEFINITIONS

- **Airline:** Trips operated by Airlink (PTY) Limited.
- **Baggage:** The luggage or hand baggage used to carry personal possessions during your trip.
- **Consumables:** A personal possession that is intended to be used up after single or recurring use, including any drinkable and edible goods, as well as makeup, perfume and other cosmetic items.
- **Device:** The cellphone identified by the International Mobile Equipment Identity number (IMEI) or through the serial number, which is used by you.
- **Policy or policies:** The baggage insurance policy wording, the Plan Schedule, the schedule of benefits and any subsequent endorsements.
- **Person insured or you or your:** Any person named in the Plan Schedule, who qualifies for cover at the start of the period of insurance.
- **Personal possessions:** Personal articles other than business equipment, valuables and money, which are your property, and which are taken on a flight.
- **Travel and accommodation expenses:** Reasonable and necessary travel expenses and accommodation expenses, which are of a standard up to but not exceeding that in which you were or would have been travelling or staying during the trip.
- **Trip delay:** The departure of the airline on a domestic trip, which is reflected on your travel itinerary or Plan Schedule, is delayed beyond its scheduled departure time as a direct result of severe weather conditions, failure of air traffic control systems, or mechanical breakdown of the airline.
- **Valuables:** Cameras and other photographic equipment, telescopes and binoculars, audio or video equipment (including media devices, iPods, MP3 and MP4 players, camcorders, DVDs, videos, televisions and other similar audio and video equipment), mobile or smartphones, satellite navigation equipment, computers and computer equipment (including Personal Digital Assistants, personal organisers, laptops, notebooks, tablets, iPads, netbooks and the like), computer game equipment (including consoles, games and peripherals), wallets, jewellery, wearable devices, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals.
- **Vehicles agreement:** A written agreement between you and a registered vehicle rental company, governing the terms of use of the motor vehicle rented from the vehicle rental company (only applicable if a rental vehicle is booked).
- **We, our or us:** Discovery Insure Ltd, a licensed non-life insurer and an authorised financial services provider.

WHO QUALIFIES FOR COVER

To be covered under this policy you must be:

- A South African resident travelling on the airline domestically
- A named person insured in the Plan Schedule.

COVER LIMITS

When cover will start	Cover for checked-in baggage will start when the baggage is checked in at the check-in desk. Cover for hand baggage will start when you begin boarding the aircraft. Cover for cancellation, curtailment and postponement will start when a trip is booked, reflected under the policy issue date in the Plan Schedule. Cover for car hire excess (only applicable if a rental vehicle is booked) starts when the rental vehicle is collected from a registered vehicle rental company.
When cover will end	Cover will end when you exit the airport on arrival at your destination. Cover for hand baggage will end once the insured disembarks from the aircraft. Cover for car hire excess will end when the rental vehicle is returned to the registered vehicle rental company.
Territorial limits	Cover is provided within the borders of South Africa.

SOME GENERAL EXCLUSIONS

A full list of exclusions will be provided in the policy wording.

- Aesthetic damage to baggage, a device and personal possessions, that does not render the baggage or personal possessions unusable.
- Loss or damage to a device or money.
- Damage to the screens of mobile phones, devices and valuables.
- Loss, theft of or damage to consumables.
- Wear and tear, damage caused by water, moth or vermin or any process of dyeing or cleaning.
- Damage to fragile, perishable or brittle items.
- Forgotten or mislaid items.
- Loss, theft or damage to baggage and personal possessions not accompanying you on the same flight.
- Loss, theft or damage to illegal items and counterfeit watches.
- Complications of pregnancy or childbirth, except for unexpected medical complications or an emergency occurring during the first 24 weeks of the pregnancy.
- A medical condition for which an insured chose not to take medication or other recommended treatment as prescribed or directed by a medical practitioner.
- Cancer of any kind.
- All persons to whom a terminal prognosis has been given.

SOME GENERAL CLAIMS CONDITIONS

- You must submit your claim immediately or as soon as reasonably possible, but no later than 122 days after your date of return.
- You must, at your expense, provide us with all documents, certificates, receipts, information and evidence as we may from time to time reasonably require in the form prescribed by us.
- If any claim under this policy is in any respect fraudulent or if any fraudulent means or devices were used by you or anyone acting on your behalf to obtain benefits under this policy, we will be under no liability in respect of such a claim.
- You must take ordinary and reasonable care to safeguard against loss, damage and theft as though you were not insured. If we believe you have not taken reasonable care of property, the claim may not be paid. The items insured under this policy must be maintained in good condition.
- No sum payable by us under this policy will carry interest.

POLICY BENEFITS OVERVIEW

Product	Cover
Cancellation, trip curtailment and postponement (listed reasons – refer to the policy wording, including COVID-19)	Reimbursement for the irrecoverable charges if an insured person's trip needs to be cancelled, curtailed or postponed for listed reasons in the policy. Cancellation as a result of COVID-19 is available to fully vaccinated individuals only.
Trip delay	Reimbursement for the reasonable costs of meals, drinks and additional accommodation if the airline is delayed for more than one hour.
Theft, damage or accidental loss of checked-in baggage and theft of hand baggage	We will pay you up to R20,000 (single item limit of 25% of the sum insured) in the event that: <ul style="list-style-type: none">■ Your baggage or personal possessions are damaged, stolen or lost while in the custody of the airline■ Your device(s) taken into the cabin are stolen and not recovered; we will cover you up to the limit of liability in the schedule of benefits per person insured■ Your valuables taken into the cabin are stolen and not recovered; we will cover you up to the limit of liability in the schedule of benefits per person insured
Theft of valuables, money and travel documents taken into the cabin	Covers the replacement cost if your money, valuables or other essential travel documents are damaged or stolen and not recovered (provided the item was kept on your person and taken into the cabin).
Baggage delay	Cover if your baggage is certified by the airline to be temporarily delayed on your arrival at your destination for a period more than one hour, we will reimburse you up to R500 per person insured for reasonable essential expenses.

HOW TO GET HOLD OF US

Call us on 0860 878 233 or email us at:

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