

DISCOVERY
TRAVEL INSURANCE

Airlink Domestic Travel Insurance Policy Wording



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Welcome to Discovery Travel Insurance

This policy contains the full details of the benefits, conditions and exclusions that apply and how to make a claim.

The *Schedule of benefits* contains the level of cover that is applicable to you and shows the limit of liability we will pay or reimburse you under each section. Please check your policy carefully to make sure that the cover provided meets your needs. Keep all your documents in a safe place and take them with you when you are travelling.

Schedule of benefits

AIRLINK DOMESTIC COVER		
PLAN	Domestic	
AGE LIMIT	Six months and older	
<i>Note: Please check your Schedule of benefits to verify which plan you are covered under.</i>		
Section 1: Cancellation, curtailment and postponement		
1.1	Cancellation, trip curtailment and postponement (listed reasons, including COVID-19)	Actual trip cost up to R30,000 (includes the irrecoverable cost of trips, car rental and accommodation)
1.2	Postponement (COVID-19)	Covers the admin fee to postpone a trip and the airfare difference to rebook your trip up to R2,500
1.3	Trip delay	R500 per hour, up to R5,000
	Excess	One-hour delay
Section 2: Baggage and inconvenience cover		
2.1	Theft, damage and accidental loss of checked-in baggage in the custody of the airline	Up to R20,000
	Single item limit	25% on the sum insured
2.2	Theft of valuables, money or devices taken into the cabin	Up to R20,000
	Single item limit	25% on the sum insured
2.3	Theft, damage and accidental loss of checked-in sports equipment in the custody of the airline	Up to R30,000
	Excess	R4,500
2.4	Baggage delay	R500 per hour, up to R3,000
	Excess	One-hour delay
Aggregate limit		R30,000

General definitions

The following *General definitions* are applicable to the policy as a whole:

- 1. Accident:** A sudden, violent, external, unexpected, and identifiable event that happens by chance and could not have been expected. The word accidental should be interpreted accordingly.
- 2. Aggregate limit:** The maximum amount shown in the *Schedule of benefits* that we will pay across all benefit limits during any one period of insurance.
- 3. Aesthetic damage:** Includes scratches, cracks and dents to baggage and personal possessions.
- 4. Airline:** This means trips operated by Airlink (Pty) Ltd.
- 5. Baggage:** The luggage or bag used to carry personal possessions during your trip.
- 6. Baggage check-in:** The area allocated to the airline by the airport, where your baggage is handed over to the airline before the trip starts and is an inaccessible area to the public and Airlink passengers.
- 7. Benefit:** The payment of any amounts by us in respect of the cover and amount of cover specified in the *Schedule of benefits*.
- 8. Bodily injury:** Injury which is caused solely by accidental means and which, independently of illness or any other cause, resulted in the person insured's death, disablement, coma, or the incurring of emergency medical expenses.
- 9. Children or child:** Your natural or adopted child not in full-time employment, under the age of 18, unmarried, not pregnant, without children and primarily dependent on your maintenance and support.
- 10. Consequential loss:** Examples of consequential losses we will not pay for, unless otherwise indicated, include: costs of telephone calls or faxes, meals (except under the *Travel Delay benefit*), taxi fares, interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, timeshare fees, holiday points and any additional travel or accommodation costs (unless preauthorised by us or part of a valid claim).
- 11. COVID-19:** Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) and all related mutations identified in the future.
- 12. Close business colleague:** Someone who you work with in your country of residence and must take over your work for you to go on or continue a trip.
- 13. Close relative:** Spouse or common-law partner, parent, parent-in-law, stepparent, legal guardian, children (including legally adopted and stepchildren, and daughter- or son-in-law), sibling (including stepsiblings and sister- or brother-in-law), grandparent, grandchild, or fiancé of a person insured and a resident in the country of residence.
- 14. Common-law partner:** The person living with the person insured as a husband or wife, including a same-sex partner, for at least six consecutive months at the start of the period of insurance.
- 15. Competent person:** This means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a child.
- 16. Consumables:** A personal possession that is intended to be used up after single or recurring use, including (without limitation) any drinkable and edible goods, as well as makeup, perfume and other cosmetic items.
- 17. Commercial vehicle:** Any vehicle rented for the purpose of transporting fare-paying passengers (legally or illegally) or moving or transporting goods or services.
- 18. Country of residence:** The Republic of South Africa.
- 19. Covered trip:** The scheduled trip on your travel itinerary, or named in your Plan Schedule, for which you have a valid ticket.
- 20. Date of loss:** The date that a claim or loss comes into existence.
- 21. Device:** The mobile phone identified through the International Mobile Equipment Identity (IMEI) number or through the serial number used by you.
- 22. Domestic trip:** Flight undertaken within the borders of your country of residence.
- 23. Epidemic:** An outbreak of disease contracted by many people within a single community or multiple communities around the same time.
- 24. Excess:** The first amount or period of a claim (expressed as a monetary amount, percentage of the loss, or period) which you must bear.
- 25. External fixtures:** Any external structure, item or mechanism owned by the vehicle rental company which has been permanently attached and secured to the exterior of the rented motor vehicle. This includes the contents and components specifically designed for attachment to a motor vehicle, and which is rented as part of the rental agreement.

- 26. Family:** The person insured, their spouse or common-law partner, parents, parents-in-law, grandparents, stepparents, children, grandchildren, brothers, brothers-in-law, sisters, sisters-in-law, daughters-in-law, sons-in-law, fiancés, half-brothers, half-sisters, aunts, uncles, nieces and nephews.
- 27. Financial default:** The total cessation or complete suspension of operations of the airline due to insolvency, in terms of the Insolvency Act No. 24 of 1936, with or without the filing of a bankruptcy petition, or the total cessation or complete suspension of operations following the filing of a bankruptcy petition, whether voluntary or involuntary.
- 28. Government official:** A member of a ministry of health or appointed by the ministry of health in your country of residence or the equivalent in your destination country.
- 29. Hotspot:** Areas of elevated incidence or prevalence, higher transmission efficiency or risk, or higher probability of disease emergence.
- 30. Insured event:** An event stated in the *Schedule of benefits*.
- 31. Illness:** Any unexpected sickness, illness or disease originating, contracted, starting or manifesting itself during your trip. Pregnancy is not considered to be an illness.
- 32. Limit of liability:** Unless stated to the contrary, our maximum liability in any one period of insurance is limited to the amount stated in each section of the *Schedule of benefits* per person insured up to the aggregate limit.
- 33. Medical practitioner:** A legally licensed member of the Health Professions Council of South Africa and who is practising within the scope of their licence and training, and who is not related to you, any travel companion, or family member.
- 34. Money:** Coins, bank notes, postal or money orders, signed traveller's cheques and other cheques, letters of credit, travel tickets, petrol coupons or other prepaid coupons which belong to or are in the custody and control of a person insured and are intended for travel, meals, accommodation and personal expenditure only.
- 35. Other insurance:** Any insured event or claims covered, paid or payable for the whole or any part under any policy, including any statutory insurance, other insurance, other travel insurance, automatic card travel insurance, medical scheme/administrator cover or service guarantee products.
- 36. Pandemic:** An epidemic that is spread over multiple countries or continents.
- 37. Pair or set:** Several items of personal possessions considered as being similar or complementary to one another or used together.
- 38. Personal information:** Personal information has the meaning given to it in the Protection of Personal Information Act (POPIA).
- 39. Period of insurance:** The period between:
- 39.1. The start date and time shown in your Plan Schedule; and
 - 39.2. Subject to the departure, return or policy expiry date shown in your Plan Schedule.
- 40. Personal possessions:** Personal articles other than business equipment, valuables, and money, which are your property, and which are taken on a trip.
- 41. Person insured or you/your:** Any person under this policy who is named on the Plan Schedule and for whom the appropriate premium has been paid.
- 42. Policy or policies:** This document, the Plan Schedule, the *Schedule of benefits* and any subsequent endorsements to these documents.
- 43. Plan schedule:** Verifies the existence of a policy and contains information that is particular to you.
- 44. Postponement:** You change your date of departure from your country of residence to a date later than your booked date.
- 45. Pre-existing medical condition:**
- 45.1. Any clinically diagnosed condition, within the 12 consecutive months prior to the inception of this policy, that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation, follow-up or check-up has been required.
 - 45.2. Any undiagnosed symptoms that present themselves 12 months before leaving your country of residence and at the time of purchasing this policy that require attention or investigation (that is, symptoms for which you or the person giving rise to the claim are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established).
 - 45.3. Any cardiovascular or circulatory condition (such as a heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy or prior to any trip.
- 46. Premium:** The amount shown on the Plan Schedule to be paid by you for the specified trip or any amount which subsequently becomes due because of endorsement of the policy.
- 47. Quarantine:** A strict isolation imposed on the person insured by a medical practitioner or government official to prevent the spread of disease.
- 48. Reasonable essential expenses:** Reasonable cost of telephone calls, meals, and non-alcoholic beverages of necessity incurred by the person insured.
- 49. Registered vehicle rental company:** A registered rental vehicle service that rents a motor vehicle for a short duration of time to you for personal use only. This excludes commercial vehicles and fleets.

- 50. Rented motor vehicle:** A motor vehicle, other than a commercial vehicle, which forms the subject of a rental agreement and includes all accessories of the motor vehicle and any external fixtures.
- 51. Rental vehicle deductible:** An amount which is actually paid by you to the vehicle rental company due to the occurrence of an insured event.
- 52. Resident:** A person insured who continually resides in South Africa and has not spent more than six months abroad in the year prior to purchasing this policy.
- 53. Strike or industrial action:** Any form of industrial action, whether organised by a trade union or not, which is carried out with the intention of preventing, restricting or otherwise interfering with the provision of services from the airline.
- 54. Terrorism:** An act including, but not limited to, the use of force or violence or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government or to put the public, or any section of the public, in fear.
- 55. Ticket change fees:** The fee or penalty that the airline charges you to change or alter a trip reflected on your original travel itinerary.
- 56. Traumatic event:** An event, or series of events, linked to sexual assault, physical assault, witnessing the shooting or stabbing of a person.
- 57. 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.
- 58. Travel companion:** A person insured who is travelling with you or who has arranged to travel to the same destination for the same period of insurance and on the same airline.
- 59. Travel documents:** Travel tickets, visas, accommodation and other redeemable travel vouchers, Green Card, driving licence, vaccine certificates and passport.
- 60. Trip:** When travelling in a direct and uninterrupted manner on a domestic trip, starting when you pass through the security checkpoint and ending when you exit the airport on arrival at your destination as indicated in your Plan Schedule or trip itinerary.
- 61. 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. Cover under the travel delay benefit only applies to passengers who eventually travel.
- 62. Trip deposit:** A deposit made by the person insured toward any aspect of the trip.
- 63. Trip itinerary:** A document issued by the airline confirming the schedule of the trip that you are planning to take.
- 64. Unattended:** When you cannot see and are not close enough to your property or vehicle to prevent unauthorised interference or theft of your property or vehicle.
- 65. 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, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals.
- 66. 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.
- 67. We, our or us:** Discovery Insure Ltd, a licensed non-life insurer and an authorised financial services provider.



About the policy

1 | Important notice

We would like to draw your attention to important features of your policy:

- 1.1. The terms and conditions are the rules you must comply with for the policy to be valid.
- 1.2. **Inconvenience cover:** You can only claim for items in which you have an insurable interest.
- 1.3. If we issue two or more policies for the same trip, the benefits will be viewed collectively. If the policies apply to the same claim, we will attempt to assess the claim in line with this policy first.
- 1.4. Products are offered to you on a non-advice basis. You are ultimately responsible for ensuring the policy is suitable for your needs.
- 1.5. Headings have been inserted to help you find the information you need. They must not be taken to affect the interpretation of the policy. If there is any conflict in interpretation between the contents of the policy and the contents of the Plan Schedule, the policy will be given precedence.
- 1.6. The words and phrases appearing in the *General definitions* have the same meanings wherever they appear. The words and phrases appearing in italics and starting with a capital letter in this policy refer to specific sections of this policy and the *Schedule of benefits*.
- 1.7. If any word or expression has been given a specific meaning, it will have the same meaning wherever it appears.
- 1.8. Your *Schedule of benefits* is an outline of your policy and includes your level of cover, the benefits and limits, and the excesses that apply. There are age limits that apply to the various plans. Please check your Plan Schedule to make sure you are insured for the plan that best suits your needs.
- 1.9. Specific conditions and exclusions will apply to individual sections of your policy while *General exclusions* and conditions will apply to the whole policy.

2 | Territorial limits:

- 2.1. Cover is provided while travelling on an insured domestic trip.

3 | Who qualifies for the cover

- 3.1. We will provide the services and benefits described in this policy to persons insured who continually reside in the country of residence (in other words, have not spent more than six months abroad in the year prior to purchasing the policy).
- 3.2. To be covered under this policy, you must:
 - 3.2.1. Be a named person insured in the Plan Schedule
 - 3.2.2. A South African resident travelling on the airline domestically

4 | When cover will start

- 4.1. Cover will start, for:
 - 4.1.1. *Section 1 – Cancellation and postponement* when a trip is booked, reflected under the policy issue date in your Plan Schedule.
 - 4.1.2. *Section 2 – Baggage and inconvenience cover*, at the baggage check-in, once you have checked in your baggage before departure.
 - 4.1.3. Cover under *Section 1 - Emergency medical expenses* is only applicable once you cross South African borders and if you have purchased an Airlink Regional Policy.

5 | When cover will end

- 5.1. Cover will end, when you exit the airport on arrival at your destination.
- 5.2. *Cover under Section 1 - Curtailment only*, will end when a person insured exits the airport upon their return, on the date as indicated on their domestic ticket.

Privacy statement

To view the most updated Discovery Privacy Statement please click here:

<https://www.discovery.co.za/assets/discoverycoza/car-and-home-insurance/discovery-group-privacy-statement.pdf>

General conditions

The following general conditions are applicable to the policy as a whole:

1. This policy, the Plan Schedule, and the *Schedule of benefits* should be read together as one contract and any word or expression to which specific meaning has been attached will, unless the context otherwise requires, bear such meaning wherever it may appear.
2. You have a duty of disclosure of all relevant information to us that may influence our decision whether to insure you, and, if we do, on what terms, whenever you apply for or change a policy.
3. You must observe all terms and conditions, which are the rules you must follow for the policy to be valid. If you don't, it may result in us refusing to honour your claim.
4. Changes in your circumstances must be communicated to us in writing immediately and if possible before such changes occur to ensure continuous cover. If the changes are acceptable to us, they will be effective from the date agreed upon, subject to our terms and conditions being complied with. We will confirm these changes by sending you an updated Plan Schedule.
5. We may change your policy by giving you 31 days' notice by email to your last known email address.
6. Your policy carries a 15-day money-back guarantee and may be cancelled by you at any time. All cancellations requests should be submitted in writing by you. You can contact us at travel.service@discovery.co.za to cancel your policy. If you cancel this policy, we will be entitled to retain a portion of the premium calculated pro-rata for the period that this policy was in force. We will refund the unearned premium, provided:
 - 6.1. Your trip has not started
 - 6.2. You have not submitted a claim.
7. You can contact us on 0860 114 666 or travel.service@discovery.co.za to cancel your policy.
8. This policy may be cancelled by us by giving 31 days' notice to you, directed to your last known email address.
9. No sum payable by us under this policy will carry interest unless we are ordered to do so by a South African court of law.
10. This policy is between you and us only and all its provisions and conditions are for the sole and exclusive benefit of the said parties. Without limitation, no third party will have any rights under this policy or any right to receive policy benefits.
11. This policy will be voidable in the event of fraud, misrepresentation, misdescription or non-disclosure of any material by or on behalf of you, subject to the provisions of the Short-term Insurance Act 53 of 1998.

12. You agree that:

12.1. This policy shall be governed and construed in accordance with the law of the Republic of South Africa and the South African courts alone shall have jurisdiction in any dispute.

12.2. Communication of and in connection with this policy will be in the English language.

13. We do not accept any liability for any other products, including financial products or services sold, insurance or assurances provided or underwritten in conjunction with this policy by any other person, company, organisation including service providers, medical aid schemes, financial services companies, insurance companies, assistance companies or the like that are not specifically appointed by us and acting on our behalf.
14. We do not accept liability for any admission, statement, offer, promise, payment or indemnity made by you without our prior consent in writing.
15. All sums insured will be deemed VAT inclusive. We will only provide cover under the sections shown in *Schedule of benefits*.
16. No refund is due after the start date or return date shown in your Plan Schedule.



Claims

1 | General claims conditions

The following *General claims conditions* are applicable to the whole policy:

- 1.1. When we pay a claim, we consider several aspects in calculating the amount. These can include:
 - 1.1.1. The amount of financial loss
 - 1.1.2. The excess
 - 1.1.3. The maximum benefit limits and sub-limits
 - 1.1.4. The terms and conditions of the policy
 - 1.1.5. Any other cover or benefit you may have
- 1.2. Any excess, where applicable, will apply separately under each section, in respect of each claim and for each person insured.
- 1.3. How much we pay is always based on the value of the item up to the single item limit or maximum sum insured, and not the sentimental or other value you may hold.
- 1.4. You cannot claim more than the sum insured or the single item limit, even if your financial loss was greater.
- 1.5. You cannot claim more than the actual loss. Similarly, if an insured event is covered by any other insurance, airline, services or operator, then the amount payable by such other insurance, airline or operator will become the excess of this policy.
- 1.6. We will only be liable to pay our pro-rata portion of any claim submitted in terms of this policy if you or any person insured has cover, subject to the following:
 - 1.6.1. If any claim is covered by any other insurance, we will not pay more than our rateable proportion.
 - 1.6.2. If, in our discretion, we decide to pay the claim in full, then we will not be obliged to make payment unless you cede (give up) to us all your rights in respect of the other insurance.
 - 1.6.3. You must give all information, documentation and assistance we need to obtain indemnity from other insurers.
 - 1.6.4. If we have already paid benefits in terms of this policy, all your rights in respect of the other insurance will automatically be ceded (given up) to us.
 - 1.6.5. Notwithstanding the above, the benefits under this policy may not be ceded (given up) or assigned by you.
- 1.7. In approving your claim, we may decide to repair, replace, or reimburse you, subject always to the sum insured or limit of indemnity stated in the *Schedule of benefits*. The amount we pay is always reduced by the excess.
- 1.8. No sum payable by us under this policy will carry interest unless we are ordered to do so by a South African court of law.
- 1.9. You must sign a release in our favour before we will settle a claim.
- 1.10. You must submit your claim immediately or as soon as reasonably possible, but no later than 122 days after your date of return.
- 1.11. You must send us all supporting documents specified under *Required supporting documentation and information* which would assist to substantiate your claim.
- 1.12. You must help us with any legal proceedings against a party responsible for the loss. Note that any such legal action may be taken in your name.
- 1.13. You will, at your expense, provide us with all documents, certificates, signed medical certificates, receipts, information and evidence as we may require in the form prescribed by us.
- 1.14. You and each person insured must recognise our right to:
 - 1.14.1. Inspect and take possession of any item or property for which a claim is being made and handle any salvage in a reasonable manner
 - 1.14.2. Be reimbursed within 30 days for any costs or expenses that are not insured under this policy, which we pay to you or on your behalf
 - 1.14.3. Request and carry out a medical examination and insist on a post-mortem examination, at our expense, if the law allows us to ask for one.
- 1.15. We will have the right to access your current or prior medical records to finalise or proceed with the assessment of a claim. As provided for by this clause, you will be deemed (regarded) to have given us written consent to access any of your current or prior medical records.
- 1.16. We have the right to use your airline ticket to offset our expenses for the purchase of a replacement airline ticket.
- 1.17. Claims involving foreign currency will be converted into South African rands at the selling rate of exchange published by our bankers on the day nearest to the date of payment.

- 1.18. If any claim under this policy is in any respect fraudulent or if any fraudulent means or devices were used by you, a person insured, or anyone acting on your behalf to obtain benefits under this policy, we will be under no liability in respect of such a claim.
- 1.19. We will not be liable for a claim if any original writ, summons, legal process, or other correspondence received by you in connection with a claim is received by us after 122 days of receipt.
- 1.20. You and each person insured must take ordinary and reasonable care to safeguard against loss, damage, accident, bodily injury or illness as though you were not insured. If we believe you or any person insured has not taken due care, the claim may not be paid.
- 1.21. The items insured under this policy must be maintained in good condition.
- 1.22. You must not do the following without our written agreement:
 - 1.22.1. Admit liability or offer or promise to make any payment
 - 1.22.2. Dispose of items, to sell or otherwise dispose of any item or property for which a claim is being made or abandon any item or property
- 1.23. Where you or your personal representatives do not comply with any obligation to act in a certain way specified in this policy, we reserve the right not to pay a claim.
- 1.24. We will pay the claim to you and your receipt shall be a full discharge of all liability by us in respect of the claim.
- 1.25. You are responsible for any taxes and VAT on benefit payments.
- 1.26. Responsibility for any loss resulting from any factor reasonably beyond our control cannot be accepted by us.

2 | Claims authorisation

- 2.1. All claims (for example, claims for baggage or trip curtailment): You must contact us before incurring expenses equal to or greater than R10,000. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours. If you don't contact us for authorisation, we may reject the claim or reduce the amount we pay. You must submit your claim to us within 30 days of the date of loss.

3 | Time limits you must adhere to




- 3.1. In the event of baggage or personal possession loss, theft or damage in the custody of the airline, you must report the loss, theft or damage immediately to the relevant airline, before leaving the baggage area.
- 3.2. Inform the police immediately, but not later than 48 hours, after a theft, mugging or event and take all reasonable steps to recover any stolen property.

- 3.3. For all other claims (for example, claims for baggage or trip curtailment), you must do the following:
 - 3.3.1. Call Discovery Travel Insurance on 0860 878 233 or email us at travel.claims@discovery.co.za to get a claim form emailed to you
 - 3.3.2. Complete a claim form and submit your claim together with all supporting documentation to us
 - 3.3.3. Provide details of any other insurance covering the claim (unless your other insurance is with a Discovery Limited company)
 - 3.3.4. Provide any other documentation we think is necessary to handle the claim (such as death certificates, receipts, medical reports, invoices, or a police report)
- 3.4. If we formally reject your claim, you have 90 days to appeal this decision with us. If your dispute is not satisfactorily resolved, you can send a complaint to the Ombudsman for Short-term Insurance (OSTI). Your claim will no longer be valid after 180 days, unless you have started legal action against us, or the claim concerns your legal liability towards a third party.

4 | What to do if your claim is rejected





- 4.1. If we reject or dispute your claim, you have the right to appeal our decision. Send your complaint in writing to:

The Insurer: Discovery Insure Ltd

 Discovery Insure, PO Box 3888, Rivonia, 2128
 0860 878 233
 travel.claims@discovery.co.za

- 4.2. You may also contact the Ombud, an independent body that investigates insurance complaints for consumers:

Ombudsman for Short-Term Insurance

 PO Box 32334, Braamfontein, 2017
 0860 662 837
 011 726 5501
 www.osti.co.za

5 | Required supporting documentation and information

BENEFIT SECTION	SUPPORTING DOCUMENTATION AND INFORMATION	
For all claims	<ul style="list-style-type: none"> ■ Copies of the person insured's flight ticket ■ Copies of all receipts and invoices the person insured received from the airline ■ Confirmation of the person insured's bank account details ■ Proof of other insurance (if any) 	
Cancellation, trip curtailment and postponement	Cancellation, curtailment and postponement claims (listed reasons)	<ul style="list-style-type: none"> ■ Airline and/or accommodation invoice ■ Proof of deposits or payments that the person insured cannot recover ■ Proof of ticket change fees in case of a postponement claim ■ Confirmation from the airline of the date and reason for cancellation
	Death	<ul style="list-style-type: none"> ■ Certified copy of the death certificate ■ Notification of death stating the cause of death ■ Medical history for the person giving rise to the claim from the person's usual medical practitioner.
	Illness or compulsory quarantine pre-departure	<ul style="list-style-type: none"> ■ Medical history provided by the usual medical practitioner of the person whose condition has led to the submission of the claim ■ Medical certificate or report confirming the diagnosis and certifying why the person insured is unfit to travel or continue with their original trip ■ If applicable, a medical report confirming a positive COVID-19 diagnosis
	Bodily injury	<ul style="list-style-type: none"> ■ Full description of the incident leading to the bodily injury ■ Details of the third party that was involved (if applicable) ■ A medical certificate or report confirming the bodily injury and certifying why the person insured is unfit to travel or continue with their original trip
	Traumatic event	<ul style="list-style-type: none"> ■ A police report confirming the incident ■ A medical certificate or report for incidents related to sexual assault or physical assault
	Retrenchment or redundancy	<ul style="list-style-type: none"> ■ A letter from your employer confirming you have been made redundant, the position held and the length of service
	Home damage or burglary	<ul style="list-style-type: none"> ■ Proof of damage to or loss to the person insured's home ■ A police report confirming that your property was burgled ■ The monetary value of the damage or loss
	Natural disaster cover	<ul style="list-style-type: none"> ■ A written statement from an appropriate public authority confirming the reason and nature of the disaster ■ Original receipts for essential expenses incurred
Trip delay	<ul style="list-style-type: none"> ■ A letter from the airline giving the reason for and the length of the trip delay ■ Any written settlement offers or compensation from the airline 	
Theft and damage of baggage and personal possessions	<ul style="list-style-type: none"> ■ Copy of the police or relevant authority report in your destination country ■ A detailed description of missing baggage and personal possessions ■ Any pre-loss evidence of ownership and existence of the items claimed (such as bank statements, proof of invoices, packaging, photos) ■ Receipts for new items and quotes for replacement items ■ Photo evidence of damaged items ■ Quote for repair or replacement if damaged beyond repair ■ For jewellery claims, original or certified copies of valuation certificates issued before the start date of the trip (or some other form of proof we agree to) ■ Receipts for essential expenses you incur ■ Proof of ownership of valuables or similar equipment 	
Theft, damage and accidental loss of baggage by the airline	<ul style="list-style-type: none"> ■ Copy of the airline report or property irregularity report (this is the written acknowledgement of legal responsibility by airlines) ■ Written settlement offers from the airline ■ A detailed description of missing personal belongings ■ Pre-loss evidence of ownership and existence of the items claimed (for example, bank statements, proof of invoices, packaging, photos) ■ Receipts for new items and quotes for replacement items ■ Photo evidence of damaged items ■ Quote for repair or replacement if damaged beyond repair ■ For jewellery claims, original or certified copies of valuation certificates issued before the start date of the trip (or some other form of proof we agree to) ■ Receipts for essential expenses you incur ■ Proof of ownership of valuables or similar equipment 	

Baggage delay	<ul style="list-style-type: none"> ▪ Letter from airline confirming the delay
Theft of passport, money and travel documents	<ul style="list-style-type: none"> ▪ For passport and travel documents, receipts for the cost of replacement ▪ Copy of the police or relevant authority report in your destination country ▪ Currency exchange slips or bank statements proving the withdrawal or exchange of cash (for theft of cash) ▪ Proof of losses you suffered (for bank card fraud) ▪ Report from your financial institution (for bank card fraud)



General exclusions

The following general exclusions are applicable to the whole policy. We will not be responsible for payment of any loss, claim, indemnity or benefit amount due to:

1. A person insured travelling to a province for which the South African government has issued a travel warning or travel ban.
2. Loss, damage or expense insured by any other insurance or cover.
3. Any deliberately reckless act or omission by you.
4. A person insured not meeting the eligibility criteria detailed under *Who qualifies for the cover*.
5. Any insured event which takes place on a trip described under *General exclusions* or under a section's *Specific exclusions*.
6. Any insured event occurring during a trip outside the Republic of South Africa.
7. A person insured committing or attempting to commit any illegal act.
8. You, your common-law partner, close business colleague, your children, the person who you had intended to stay with abroad, a family member or travel companion, committing or attempting to commit suicide, intentionally inflicting self-injury, regardless of the state of their mental health, or needlessly exposing themselves to danger, except to save human life.
9. Complications of pregnancy or childbirth, except for unexpected medical complications or an emergency occurring during the first 24 weeks of the pregnancy.
10. A medical condition for which a person insured chose not to take medication or other recommended treatment as prescribed or directed by a medical practitioner.
11. A tropical or communicable disease where the person insured has not had the vaccinations or taken the medication recommended, unless they have written confirmation from a medical practitioner that they should not be vaccinated or take the medication on medical grounds unless indicated otherwise by us.
12. A person insured will not be covered under *Section 1 - Cancellation, curtailment and postponement* if a trip is undertaken against the advice of a medical practitioner.
13. Any claim related to a person insured not taking the necessary precautions to safeguard themselves from being infected by COVID-19, unless indicated otherwise by us.
14. Booking a trip to a known COVID-19 hotspot or deliberately exposing yourself to COVID-19.
15. Any trip taken or booked after a travel advisory or ban has been issued by the South African government.
16. Your boarding being denied.
17. You, your common-law partner, close business colleague, your children, the person who you had intended to stay with abroad, a family member or travel companion, suffering from any state of anxiety, stress, depression, or any phobia, mental or nervous disorder that was diagnosed before the period of insurance started or the trip was booked (whichever is later) unless the condition is under control and the person insured continues to take the medication prescribed by a qualified medical practitioner.
18. Strike or industrial action, labour dispute, mechanical breakdown, or failure of the means of transport (other than the disruption of road and rail services by avalanche, snow or flood) which existed or the possibility of which existed, and for which advance warning had been given before the date on which the trip was booked, unless otherwise stated by us.
19. A person insured engaging in air travel or chartered water conveyance other than as a fare-paying passenger.
20. A person insured being under the influence of solvents or ingesting drugs, except for drugs which are properly prescribed by a medical practitioner.
21. Claims arising from any *Pre-existing medical condition*.
22. Cancer of any kind (whether a pre-existing medical condition or not).
23. All persons to whom a terminal prognosis has been given (whether a pre-existing medical condition or not).
24. Any claim arising or resulting directly or indirectly from trips outside the *Territorial limits* of the policy.
25. Any claim arising or resulting directly or indirectly from radioactive contamination.
26. Any claims in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon, device, chemical or biological agent, unless otherwise stated by us.
27. Any epidemic and pandemic event unless otherwise stated.
28. Any consequential loss.
29. Any scheduled change to your travel itinerary, for reasons not listed under *Section 1 - Cancellation, curtailment and postponement*.

Benefits

SECTION 1 CANCELLATION, CURTAILMENT AND POSTPONEMENT

1.1 | Cancellation, curtailment and postponement (listed reasons)

- 1.1.1. We will reimburse you for irrecoverable costs up to the limit of liability in the *Schedule of benefits* per person insured if an insured trip needs to be cancelled, curtailed or postponed due to an insured event listed below:
- 1.1.1.1. You, your common-law partner, close business colleague, your children, the person who you had intended to stay with abroad, a family member or travel companion suffering sudden and serious illness.
 - 1.1.1.2. Injury or death affecting you, your common-law partner, close business colleague, your children, the person who you had intended to stay with abroad, a family member or travel companion.
 - 1.1.1.3. When you or your travel companion's employment has been made redundant.
 - 1.1.1.4. A traumatic event that occurs within 30 days before the start date of a trip affecting you, your common-law partner, your children, a family member or travel companion.
 - 1.1.1.5. Damage or burglary affecting your home where the damage is more than R50,000. The damage or burglary must occur within seven days or less before your departure date from your country of residence.
 - 1.1.1.6. Your compulsory quarantine pre-departure within the period of insurance.
 - 1.1.1.7. We will cover a terrorist incident in a city listed in your itinerary, occurring 14 days or less before your departure date from your country of residence.
 - 1.1.1.8. A government regulation or World Health Organization recommendation issuing a notice advising not to travel because of an epidemic that takes place within four days before the start date of the insured trip and when the announcement is made after the policy start date.

- 1.1.1.9. A natural disaster occurring within 10 days or less before your date of arrival, which causes structural damage to the accommodation you are booked to stay in and where the natural disaster occurs after the policy start date.

1.2 | Trip postponement due to COVID-19

- 1.2.1. We will reimburse you for the cost of the trip change imposed by Airlink up to the limit of liability in the *Schedule of benefits* per person insured if an insured trip needs to be postponed due to you contracting COVID-19 within 48 hours of your trip.

1.3 | Trip delay

- 1.3.1. We will reimburse you up to the limit of liability shown in the Schedule of benefits if your Airlink trip is delayed for longer than the excess period stated in the Schedule of benefits

SECTION 1 CANCELLATION, CURTAILMENT AND POSTPONEMENT

Specific conditions

1. **Illness or injury:** You must obtain a medical certificate at your cost from a medical practitioner prior to cancelling, postponing or curtailing your trip. The medical practitioner must provide a medical history, diagnosis and certify why you are unfit to travel or continue with your original trip.
2. **Damage or a burglary affecting your home:** You must provide us with written documentation or an affidavit from the police confirming that the loss or damage occurred.
3. **Trip curtailment:** You must contact us before you make any changes to your trips or accommodation to get authorisation from us to return to your place of residence earlier than booked.
4. With reference to *Section 1.1.*, you must provide us with a letter from the airline confirming their penalties relating to your claim and the irrecoverable expense.
5. If you suffer a travel delay or missed connection, you must get written confirmation from the airline stating the period and reason.
6. You must provide receipts for the expenses paid.
7. You must take every reasonable step to start and complete the trip to the departure point and check in for the trip on time.

8. Trips arranged through us will be of a standard not superior to that of the original trip, up to an economy class trip.
9. We have the right to use your airline ticket to offset our expenses in the purchase of a replacement airline ticket.
10. Any claim where you have not done everything you can to get to the point of departure for the time specified on your ticket or itinerary.

SECTION 1 CANCELLATION, CURTAILMENT AND POSTPONEMENT

Specific exclusions

1. Any claim where the transportation was cancelled by the airline. You must obtain a refund from the airline.
2. Any claim related to financial default.
3. The cost of new tickets, accommodation or travel arrangements.
4. Any expenses incurred due to adverse changes in your financial circumstances.
5. Cover for curtailment will not be applicable for one way flights.
6. Withdrawal from service, temporarily or otherwise, by the airline on the orders or recommendation of the manufacturer, the Civil Aviation Authority, Rail Authority or Port Authority or any similar body in any country.
7. Any expenses incurred because of disinclination (unwillingness) of a person insured to travel or, if on a trip, disinclination to continue.
8. A delay in notifying the tour operator, travel agent, airline or accommodation provider that it is necessary to cancel a booking.
9. Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any claim for management fees, maintenance costs or exchange fees associated in relation to timeshares or similar arrangements.
10. Travel and additional accommodation expenses where the alternative transport or accommodation is of a standard which is superior to that of the original trip.
11. Redundancy where you or your travelling companion:
 - a) Were unemployed or knew that you or they may become unemployed, at the time the trip was booked
 - b) Are voluntarily made redundant or made redundant because of misconduct or following resignation
 - c) Are self-employed or a contract worker.
12. Any expenses incurred because of regulations or order made by any public authority or government.
13. Any loss arising from failure of the person insured to check in according to the published itinerary.
14. Any loss arising where you failed to obtain written proof from the airline or their handling agents of the reason for and length of any travel delay or original receipts for cancellation expenses, curtailment, postponement or alteration of itinerary expenses, reasonable essential expenses and travel and accommodation expenses incurred.
15. The cost of this policy.
16. Anything mentioned in the *General exclusions*.

SECTION 2 BAGGAGE AND INCONVENIENCE COVER

2.1 | Theft, damage or accidental loss of checked-in baggage

- 2.1.1. If, during transit, your checked-in baggage or personal possessions are damaged, stolen or lost in the custody of the baggage handlers and not recovered, we will cover you up to the limit of liability in the *Schedule of benefits* per person insured for the repair or replacement costs (as applicable), whichever is the lesser.

2.2 | Theft of valuables, money or devices taken into the cabin

- 2.2.1. If, during transit, your device(s) are stolen and not recovered, we will cover you up to the limit of liability in the *Schedule of benefits* per person insured.
- 2.2.2. If, during transit, 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.
- 2.2.3. If, during transit, the money you are carrying on your person is stolen and not recovered, we will cover you up to the limit of liability in the *Schedule of benefits* per person insured.

2.3 | Theft, damage or accidental loss of checked-in sports equipment

- 2.3.1. If, during transit, your checked-in sports equipment is damaged, stolen or lost in the custody of the baggage handlers and not recovered, we will cover you up to the limit of liability in the *Schedule of benefits* per person insured for the repair or replacement costs (as applicable), whichever is the lesser.

2.4. | Baggage delay

- 2.4.1. If your baggage is certified by the airline to have been mishandled on your arrival at your destination for a period more than one hour, we will reimburse you up to the limit of liability in the Schedule of benefits per person insured.

SECTION 2 BAGGAGE AND INCONVENIENCE COVER

Specific conditions

1. You must report damage or theft to the airline before you leave the baggage area and obtain a Property Irregularity Report from the airline.
2. When damage, loss or theft occurs in the custody of an airline, we act as a secondary compensation to that of the airline. The amount not reimbursed by the airline may then be directed to us up to the limit of liability in the *Schedule of benefits*.
3. You must take suitable precautions to secure the safety of your baggage and personal possessions and must not leave it unsecured or unattended or beyond your reach at any time in a place to which the public has access.
4. In the insured event of device theft:
 - a) You must report the device theft to the local police in the destination country and produce a case number and affidavit as soon as possible after discovery of the loss.
 - b) Produce proof from your mobile network operator that the device has been blacklisted.
 - c) Report the claim to us within 15 days of the insured event occurring.
5. You must take all reasonable steps to attempt to recover items listed under *Section 2: Baggage and inconvenience cover* if they are damaged, stolen or lost.
6. There is a single item limit of 25% on the sum insured for:
 - a) Theft, damage or accidental loss of checked-in baggage.
 - b) Theft of valuables, money or devices taken into the cabin.
7. You must produce proof of purchase of the original goods by way of receipts, card or bank statements (unless such goods were a gift to you), as failure to do so may affect the assessment of the claim.
8. We will be liable only for the value of that part of the pair or set which is lost or damaged.
9. You must report the baggage delay that happens at the destination airport to the airline or airport authority immediately. You must get a written acknowledgement of the delay.

10. You must provide receipts for the expenses paid or essential items purchased.
11. Passports, money, travel documents and valuables must be carried on your person or locked in a safety deposit box at the time of loss.
12. You must report damage or theft of money within 24 hours of the insured event to the relevant issuing authority. You must take the appropriate steps to cancel the bank cards, cheques or documents. You will have to prove that any delay in reporting the loss or theft did not affect us negatively.
13. We will be liable only for the value of that part of the pair or set which is lost or damaged.

SECTION 2 BAGGAGE AND INCONVENIENCE COVER

Specific exclusions

1. We will not be liable for payment of any loss, claim, indemnity or benefit for more than the limit of liability in the *Schedule of benefits*.
2. Aesthetic damage to baggage, devices and personal possessions that does not render the baggage or personal possessions unusable.
3. Loss, theft of or damage to consumables.
4. Damage to the screens of mobile phones, devices and valuables.
5. Any item not defined as baggage or personal possessions under *General definitions*.
6. Loss, theft of or damage to money and valuables (even if valuables cannot be carried as checked-in luggage) from checked-in baggage left in the custody of the airline or money and valuables packed in baggage left in the baggage hold or storage area of the airline.
7. Loss, theft of or damage to money and valuables not on your person, or not locked in a safety deposit box at the time of loss.
8. Items hired by you, and all items loaned or entrusted to you.
9. If the airline denies your claim because you did not file a claim or the claim was not filed in time, we will also deny your claim since we are secondary to the airline.
10. Loss or corruption of or damage to software, information or data contained in any computer, portable storage of any kind (such as flash drives and external hard drives), tapes or recording equipment or any consequential loss arising from that.
11. Electrical or mechanical breakdown of the article insured.
12. Wear and tear, damage caused by water, moth or vermin or any process of dyeing or cleaning.

13. Loss, damage, cost or expense directly or indirectly arising from permanent or temporary dispossession resulting from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities.
14. Bonds, securities, stamps or documents of any kind including driving licences and passports, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, dentures, coupons, vehicles or accessories, samples, merchandise, business goods or specialised equipment relating to a trade or profession (unless otherwise specified by us), unused mobile telephone rental charges or prepayments.
15. Damage to fragile, perishable or brittle items.
16. Forgotten or mislaid items.
17. Loss, theft or damage to baggage and personal possessions not accompanying you on the same trip.
18. Loss, theft or damage to illegal items or counterfeit watches.
19. Medication.
20. The excess.
21. Anything mentioned in the *General exclusions*.



Notice to policyholders

As a short-term insurance policyholder or prospective policyholder, you have the right to the following information.

1. ABOUT THE INTERMEDIARY

- Airlink (Pty) Ltd is a juristic representative of Discovery Insure Ltd (FSP: 43064) for the purpose of selling products to customers and collecting premiums on behalf of Discovery Insure Ltd.
- Business Address: No 3 Greenstone Hill, Office Park Emerald Boulevard
- Postal Address: PO Box 7529, Bonaero Park, 1609
- Contact Number: +27 11 451 7300
- Airlink (Pty) Ltd are authorised to provide intermediary services for short term insurance.
- Airlink (Pty) Ltd receives 20% of the total gross written premium for products sold through our distribution channel and does not directly or indirectly hold more than 10% of Discovery's shares, nor any equivalent substantial interest in any of the companies or products within the Discovery Group.

2. ABOUT THE INSURER AND FINANCIAL SERVICES PROVIDER (FSP)

Name	Discovery Insure Limited
Registration number	2009/011882/06
FSP number	43064
Physical address	1 Discovery Place, Sandhurst, Sandton 2196
Postal address	Discovery Insure, PO Box 3888, Rivonia 2128
Telephone number	0860 87 82 33
Type of policy	Please refer to your plan schedule and policy wording
Professional indemnity cover	Discovery Insure Limited is in possession of professional indemnity cover.

3. PREMIUM OBLIGATIONS

Manner of payment	Please refer to your plan schedule and policy wording
Due date of premiums	Please refer to your plan schedule and policy wording
Consequences of non-payment	Please refer to your plan schedule and policy wording
Fees	The premium displayed on your plan schedule

4. COMPLIANCE

If 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 Discovery Insure's compliance officer.

Telephone number	011 529 2980
Fax	011 539 1887
Email address	compliance@discovery.co.za

Your policy document contains the details of procedures to follow in the event of a claim. If anything is unclear, please contact your insurance adviser or Discovery Insure for assistance.

6. COMPLAINTS

If you are dissatisfied with the feedback received from your intermediary or your underwriting manager, or your complaint remains unresolved, feel free to contact the Discovery Insure complaints department:

Telephone number	0860 87 82 33
Email address	insurecomplaints@discovery.co.za
Our website	https://www.discovery.co.za/corporate/contact-us

7. IMPORTANT INFORMATION

- Discovery Insure will inform you of any material changes to the information above.
- If any of the information reflected above was given to you orally, this disclosure notice serves to provide you with the information in writing.
- If any complaint to the intermediary or Discovery Insure is not resolved to your satisfaction, you may submit the complaint to the Ombudsman for Short-term Insurance or Ombud for Financial Service Providers (FAIS Ombud) using the details provided below.
- A polygraph or any lie detector test is not obligatory in the event of a claim and failing it may not be the sole reason for repudiating (rejecting) a claim.
- Discovery Insure, and not the intermediary, must give reasons for repudiating your claim.
- Discovery Insure may not cancel your cover by informing your intermediary; it is our obligation to send notice to you.
- You are entitled to a copy of the policy wording, free of charge.

Claims	The claims submission process is detailed in the policy wording in the section headed <i>General claims conditions</i> . In the event of a possible claim, you must notify your adviser or Discovery Insure as soon as possible and submit a completed claim form within 30 days from the date of loss.
General	The policy wording and Plan Schedule must be read as one document. If you need advice on any aspect of your policy, excesses, claims procedures or your responsibility to pay premiums, please contact your insurance adviser or Discovery Insure. If you, at any time, suspect fraudulent dealings, please contact Discovery Insure on 0860 87 82 33 or the Insurance Fraud line on 0800 00 77 88.
Ombudsman for Short-term Insurance	PO Box 32334, Braamfontein 2017 0860 66 28 37 +27 11 726 5501 www.osti.co.za
Financial Sector Conduct Authority (FSCA)	P.O. Box 35655, Menlo Park 0102 0800 20 37 22 +27 12 346 6941 www.fsc.co.za
The FAIS Ombud	PO Box 74571, Lynnwood Ridge 0040 +27 12 470 9080 +27 12 348 3447 www.faisombud.co.za