

# TRAVIX (SOUTH AFRICA)

Underwritten by Chubb Insurance SA Ltd FSP no: 27176

The information contained in this document is only a summary of the cover you have under your Travel Insurance policy and is provided to you for easy reference. Kindly refer to your policy wording for the full list of terms and conditions.

Travel Insurance is underwritten by Chubb Insurance SA Ltd (FSP No: 27176), an authorised financial services provider.

## **Benefits table to be read in conjunction with your policy wording:**

Section	Benefit Amounts/Limit of	Excess <sup>1</sup>
1. Cancellation	Flight Cost plus up to ZAR 10,000 for unused travel costs	✓
2. Medical Expenses & Repatriation		
A.		
i. & ii. Medical Expenses & Emergency Repatriation Expenses	up to ZAR 10,000,00	✓
iii. Travel Expenses	ZAR 1,200 per day up to a Max of ZAR 12,000	✓
B. Accompanying Traveller expenses	Return ticket, ZAR 1,200 per day up to a Max of ZAR 12,000	✓
C. Cremation Burial or Transportation Charges	up to ZAR 100,000	✓
D. Emergency Dental Treatment	up to ZAR 5,000	✓
3. Hospital Benefit	ZAR 300 for each full 24 hours up to a Max of ZAR 15,000	✓
4. Travel Delay/Abandonment		
A. Each complete 12 hour period	ZAR 1,500 after 12 hours, up to a Max of ZAR 6,000	✓
B. Abandonment	In Europe: up to ZAR 10,000 Outside Europe: up to ZAR 20,000	✓
5. Missed Departure	ZAR 4,000	✓
6. Curtailment	Outside Europe: up to ZAR 20,000	✓
7. Personal Effects and Baggage		
A. Loss, damage or theft	ZAR 30,000	✓
Single item limit	ZAR 5,000	
Valuables limit	up to ZAR 5,000	
Sports equipment limit	up to ZAR 5,000	
B. Delayed Baggage	ZAR 4,000 after 12 hours	✓
8. Loss of Passport / Driving Licence temporary replacement costs	up to ZAR 5,000	✓
9. Personal Money	up to ZAR 6,000	✓
Cash limit	up to ZAR 6,000	✓
10. Personal Accident	up to ZAR 200,000	✓
11. Personal Liability	up to ZAR 20,000,000	✓
12. Overseas Legal Expenses	up to ZAR 200,000	✗

<sup>1</sup>A ZAR 1,000 excess applies to each benefit section per person as highlighted in the table above other than under Section 1 - Cancellation where the excess is 10% of the applicable Claim amount, subject to a minimum of ZAR 1,000.

<sup>2</sup> Flight Cost means the total cost of Your flight as shown on Your flight booking confirmation.

The table above shows the maximum amounts that are covered under the Policy per Person Insured.

**Who is the insurer?**

Chubb Insurance South Africa Limited  
 Registration number: 1973/008933/06, FSP number: 27176  
 Ground Floor, The Bridle, Hunts End Office Park, 38 Wierda Road  
 West, Wierda Valley, Sandton, 2196  
 Telephone: +27 [0] 11 722 5700

**Who is the intermediary?**

Chubb Insurance South Africa Limited  
 Registration number: 1973/008933/06, FSP number: 27176  
 Ground Floor, The Bridle, Hunts End Office Park, 38 Wierda Road  
 West, Wierda Valley, Sandton, 2196  
 Telephone: +27 [0] 11 722 5700  
**Travix is a Juristic Representative of Chubb insurance SA**

**How do I obtain additional information on the product?**

The administrator of your policy can be contacted Monday to Friday, 8.30am to 4.30pm only via the following mediums:  
 +27 11 722 5757

**How can I submit a complaint?**

If you have experienced any service issues, a complaint can be made to Chubb's Compliance Manager. Chubb's contact details are:  
 0860 223 266  
[chubbtravel-sa@chubb.com](mailto:chubbtravel-sa@chubb.com)  
 Postal Address: PO Box 1192 Saxonwold 2032

**How do I submit a Claim?**

For overseas medical emergencies, please contact **Chubb Assistance**  
 on: Telephone: +27 11 722 5757  
 (24hrs a day, 365 days a year)

For all other claims, please contact Chubb claims  
 on: Telephone: +27 11 722 5700  
 (Monday – Friday, from 9.00am to 5.00pm)  
 Email: [myclaim@chubb.com](mailto:myclaim@chubb.com)

**When am I covered?**

Cancellation cover begins when a Trip is booked, or from the commencement date and time stated in the Certificate of Insurance, whichever is later. It ends when You start Your Trip.  
 Insurance cover under all other Sections operates for a Trip that takes place during the Period of Insurance.  
 Notwithstanding anything to the contrary contained in this policy cover in respect of this policy will not commence before the premium is actually received by us or the intermediary.

**When will cover end?**

Cover under Section 3 – Cancellation will end when You start Your Trip.  
 Cover under all other Sections ends when:  
 o the Period of Insurance ends; or  
 o You return to South Africa; or  
 o You exceed the maximum age limit  
 Whichever occurs earlier.

**Who is insured?**

All Persons Insured on this Policy must be:  
 permanently resident in South Africa and be in South Africa at the time of purchasing this Policy; and  
 a named Person Insured in the Certificate of Insurance; and  
 o 64 years of age or under at the time of purchasing this Policy.  
 o 79 years or under – applicable to the Travel Seniors Plan  
 at the time of applying for this Policy, have been able to make the statements We asked You to make, and which appear in Your Policy Schedule under the Section entitled your declaration to us.

**What countries are covered for travel?**

Cover is offered worldwide excluding the insured persons country of domicile (South Africa) and the following OFAC sanctioned counties:  
 North Korea;  
 North and South Sudan;  
 Iran;

Syria;  
Cuba;  
Crimea Region;

**There is no cover on your Leisure Travel Policy for the following:**

any Trip which involves manual work of any description;  
any Trip which involves the Person Insured travelling on a Cruise;  
any Trip which involves the Person Insured travelling specifically to obtain medical, dental or cosmetic treatment;  
any Trip when the Person Insured have been advised not to travel by their Doctor or they have received a terminal prognosis.  
Any Trip where the Person Insured is taking part in any leisure activities or sports not specifically covered in the policy.  
Any Trip where, on the date it is booked (or commencement of the Period of Insurance if later), The Person Insured or their Travelling Companion are 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 this Policy;  
Any Trip involving travel to areas where the Government or any Public Authority in the Republic of South Africa or the World Health Organization has advised and/or recommended against travel;  
Any claim arising out of an epidemic or pandemic. This exclusion applies to all sections of cover except for, Medical and  
Repatriation expenses in relation to the Coronavirus Disease 19 (COVID-19) provided You are not travelling in, to or through any area to which the Government or relevant Public Authority in the Republic of South Africa or the World Health Organization has advised and/or recommended against travel;  
Any claim due to a Pre-Existing Medical Condition;  
Any medical expenses incurred in South Africa;

**What is insured on this product?**

<p>Emergency Medical &amp; Related Expenses</p>	<p>If a Person Insured is injured or becomes ill during a Journey Abroad, we will pay up to amount stated in the Table of benefits for:</p> <p><b>Emergency medical expenses:</b> All reasonable costs that it is medically necessary to incur outside of South Africa for hospital, ambulance surgical or other diagnostic or remedial treatment, given or prescribed by a Doctor, and including charges for staying in a hospital;</p> <p><b>Emergency medical repatriation expenses:</b> All reasonable costs that it is medically necessary for Chubb Assistance to incur to return You to Your home in South Africa; or to move You to the most suitable hospital suitable hospital in South Africa if it is medically necessary to do so.</p> <p><b>Accompanying Traveller Expenses:</b> All necessary and reasonable accommodation (room only) and travel expenses incurred with the consent of Chubb Assistance, by any one other person if required on medical advice to accompany You or to escort a Child home to South Africa</p> <p><b>Cremation Burial or Transportation Charges if You die Abroad:</b> cremation or burial charges in the country in which You die; or transportation charges for returning</p> <p><b>Emergency medical and related expenses Claims Condition(s)</b> If an insured person sustains bodily injury or illness on a journey, they must follow the procedure detailed under claims conditions in the policy wording. if they do not, Chubb may reject their claim or reduce the amount that Chubb will pay to the insured person. The insured person must not make or attempt to make arrangements without the involvement and agreement of Chubb medical and personal assistance.</p> <p><i>* Terms &amp; Conditions apply as per the policy wording.</i></p>
<p>Personal Accident</p>	<p>We will pay the benefit stated in the Table of Benefits, If the Person Insured suffers physical injury caused by an Accident during a Trip, which within 12 months, results in their, <b>Death;</b> the benefit amount is doubled if death was Due to an Accident while the Person Insured was travelling in, boarding or alighting any scheduled commercial flight; or <b>Loss of Sight; or</b> <b>Loss of Limb; or</b> <b>Permanent Total Disablement.</b></p>
<p>Cancellation &amp; Curtailment, Travel Delay, and Missed Departure</p>	<p><b>Cancellation &amp; Curtailment:</b> Chubb will refund the person insured their unused travel and/or accommodation costs up to the amount stated in the Table of (including excursions pre-booked and paid for before starting their Trip), which they have paid or are contracted to pay and which cannot be recovered from any other source if it becomes necessary to cancel and/or Curtail a Trip Due To: the person insured, their travel companion o dying; or o suffering serious injury; or</p>

	<ul style="list-style-type: none"> <li>o suffering sudden or serious illness; or</li> <li>o suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a Doctor who specialises in obstetrics); or</li> <li>o being compulsorily quarantined on the orders of a treating Doctor; provided that such cancellation/curtailment is confirmed as medically necessary by the treating Doctor.</li> </ul> <p>The Person Insured's Immediate Family Member or Close Business Colleague the Person Insured's Travelling Companion's Immediate Family Member or Close Business</p> <ul style="list-style-type: none"> <li>o dying; or</li> <li>o suffering serious injury; or</li> <li>o suffering sudden or serious illness; or</li> <li>o suffering from complications in pregnancy if incurred in an emergency as a result of complications (where such complications are diagnosed by a Doctor who specialises in obstetrics); or</li> </ul> <p>provided that such cancellation/curtailment is confirmed as medically necessary by the treating Doctor.</p> <p><b>Travel delay:</b> If a person insured is delayed for at least 12-hours on his/her outward international Trip or the final part of his/her international return Trip because the scheduled departure of the public conveyance is affected by strike, industrial action, adverse weather, mechanical breakdown or grounding of an aircraft due to mechanical or structural defect, Chubb will pay the amount the stated in the Table of Benefits.</p> <p><b>Missed Departure:</b> Chubb will reimburse the person insured for reasonable additional accommodation (room only) and travel expenses up to the amount shown in the Table of Benefits, to enable the Person Insured to reach their Schedule destination Abroad if, on the outbound Trip, the person insured arrives too late at their final point of international departure to board the Public Conveyance on which they are booked to travel; or to reach South Africa, if on the Person Insured's return Trip, they arrive too late at their final point of international departure to board the Public Conveyance on which they are</p> <ul style="list-style-type: none"> <li>o the car/taxi they are travelling in breaking down or being involved in an accident; or</li> <li>o the Public Conveyance they are travelling in failing to arrive on schedule.</li> </ul> <p><i>* Terms &amp; Conditions apply as per the policy wording.</i></p>
<p>Personal Effects &amp; Baggage, Personal Money and Emergency Replacement of Travel Documents/Driving License</p>	<p><b>Personal Property:</b> If during a Trip a person insured sustains loss, theft or damage to personal belongings, Chubb will pay Repair and Replacement Costs in respect of such loss, theft or damage up to the amount shown in the Table of benefits for any one Trip.</p> <p><b>Personal Property Delay:</b> If during the Person Insured's outbound Trip, their personal property is delayed for at least 12 hours, We will pay up to the amount stated in the Table of Benefits to reimburse the Person Insured for the cost of essential items of clothing, medication, toiletries and Mobility Aids that they have to purchase.</p> <p><b>Money:</b> We will pay up to the amount stated in the Table of Benefits if Money held by the Person Insured for their own personal use is Lost or stolen during a Trip whilst: being carried by the Person Insured; or left in a locked safe or safety deposit box.</p> <p><b>Emergency Replacement of Travel Documents and Driving Licence</b> If the Person Insured's Passport and/or driving licence are Lost, destroyed or stolen while they are on a Trip Abroad, We will pay up to the amount stated in the Table of Benefits to cover the cost of:</p> <ul style="list-style-type: none"> <li>o getting any temporary replacement Travel Documents needed to enable the Person Insured to return from their Trip including any additional travel and accommodation (room only) costs incurred by them or on their behalf during their Trip to obtain such documents; and</li> <li>o the replacement Travel Documents and/or driving licence fee payable, provided that it remained valid for at least 2 years at the date it was Lost, destroyed or stolen.</li> </ul>

Personal liability & Legal Expenses	<p><b>Personal Liability</b>          Chubb will cover the person insured up to the limit of liability stated in the Table of Benefits against all sums which the Persons Insured is legally liable to pay as damages in respect of accidentally bodily injury and/or accidental loss of or damage to material property which occurs during the Period of Insured arising out of the Trip.</p> <p><b>Legal Expenses</b>          If during a Trip the Person Insured sustains bodily injury or illness which is caused by a third party, We will pay up to the amount stated in the Table of Benefits to cover Legal Expenses arising out of Any One Claim.</p> <p><i>*Terms &amp; Conditions apply as per the policy wording</i></p>
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The information contained within this document is only summary of your cover for easy of reference. Kindly refer to your policy

### **Data Protection**

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We use personal information which you supply to us or, where applicable, to your insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting.

We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control.

You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how we use your personal information. For more information, we strongly recommend you read our user-friendly Master Privacy Policy, available here:

<https://www.chubb.com/za-en/privacy-policy.html>. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at: [dataprotectionoffice.RSA@chubb.com](mailto:dataprotectionoffice.RSA@chubb.com)