

# IMPORTANT INFORMATION

LINKHAM TRAVEL INSURANCE HAS DESIGNED A RANGE OF TRAVEL INSURANCE PRODUCTS FOR LEISURE AND BUSINESS TRAVELERS.

## TRAVEL INSURANCE PROVIDES YOU WITH COVER AGAINST TRAVEL RISKS SUCH AS:

- Sports and activities: refer to page 8 of the policy wording for listed sports covered and terms and conditions.
- Trip Cancellation cover: (Refer to page 9 of the policy terms and conditions): The cover starts before your International Journey begins. If your journey is cancelled because of:
  - Illness, injury, death, being made redundant, theft of travel documents, accidental damage affecting your home, unforeseen strikes and other industrial action within 14 days prior to departure or a traumatic event before departure (30 days prior to departure). Theft or complete immobilization of your private motor vehicle during your trip towards the point of departure due to a traffic accident, fire or because of hi-jacking.
  - The cover becomes effective as soon as the travel insurance policy is purchased.
- Trip Curtailment:(refer to page 9 for the policy terms and conditions): The cover is for cutting your international journey short to return to your country of residence (South Africa) for reasons as per Trip Cancellation benefits.
- Cancellation for other reasons: (Refer to page 12 for the terms and conditions): Applicable to Worldwide, Europe and Business cover options only.
  - You must buy your policy within 24 hours of paying for either your travel ticket or your trip deposit. Should you need to cancel your trip you need to give us notice of more than 48 hours prior to your departure. We will cover up to 50% of the irrecoverable expenses incurred, limits as per schedule of benefits.
- Cancellation and Curtailment due to Terrorism: Refer to page 10 for the terms and conditions of the policy wording.
  - Your trip is scheduled to commence within 42 days of a terrorist incident and the location of your booked accommodation or arrival is within 40km of the location of the terrorist incident (limit as per your schedule of benefits).
- Cancellation due to your visa application being denied: (Refer to page 12 for the policy terms and conditions):
  - Irrecoverable expenses incurred if your visa application is denied resulting in your trip being cancelled. Benefit only applicable to Business, Europe, Credit Card top-up and Worldwide Cover options.
- Travel Supplier Insolvency Cover (Refer to page 12 for the terms and conditions):
  - Irrecoverable pre-paid expenses if you are unable to travel because the airline or travel supplier has been liquidated.
- Emergency Medical Benefit covers for international journey: (Refer to page 12 for the terms and conditions)
  - Medical Expenses for unexpected illness or injury.
  - Medical Expenses due to Terrorism
  - Medical Evacuation, Repatriation or Transport to a Medical Centre
  - Pre-existing Medical Conditions: Any conditions during 6 months prior to departure where you have received any form of treatment, prescribed medication, medical consultation, investigation or follow-up/checkup will not be covered. If because of a sudden and unexpected acute onset of pre-existing medical condition you require medical treatment whilst on your trip we will pay for Emergency medical and related expenses up to the limit of liability as stated in your schedule of benefits under Pre-existing Medical Cover provided you are hospitalized as an in-patient for more than 48 hours. We will not pay for any Outpatient expenses. The travel products have different levels of cover, select an option that provides adequate cover for your needs.
  - If you are over the age of 71 years, you are not covered for any conditions relating to Cardiac, Cardio Vascular, vascular or cerebro-vascular illness.
- Personal Accident: (Refer to page 12 for the terms and conditions)
  - This is a lump sum payout in the event of an accident in which you die or permanently disabled.
- Baggage: (refer to page 12 for the terms and conditions)
  - We cover for the accidental loss of personal items, theft of or damage to baggage. A single item limit applies as per the schedule of benefits. You are advised to insure any valuable items exceeding this single item limit on a separate All Risks Policy. You must report the loss, theft or damage to the Local Police in the country where the incident occurred within 24 hours of discovery.
  - If baggage, personal money or passports are lost, stolen or damaged whilst in the care of an airline you must get a Property Irregularity Report from the airline before leaving the airport.
  - All loss or damage attributable to theft or vandalism by airline carriers, other transport companies or hotels must be reported to them immediately and a written report must be obtained.
- Personal Liability Cover: (Refer to page 17 for the terms and conditions)
  - Cover costs where you are legally liable for accidental bodily injury or loss of or damage to property.
- Excess waiver: For an additional premium we will waive all excess.

## GUIDELINES IN CHOOSING PRODUCTS:

Our products are designed according to the country you are travelling to, type of travel (Business or Leisure) and age group making it simple to choose the policy that suits your needs.

- Leisure travel products are for people up to 70 years of age who are who are travelling for leisure. There are a range of products available:
  - Single Trip, cover for a single overseas trip.
  - Annual Multi Trip, 12 months cover for multiple overseas trips of up to 90 days in duration.
  - Credit Card Top Up, your airline ticket must be purchased with your credit card and you must qualify for underlying travel insurance.
  - Inbound, for tourists travelling to South Africa

The single trip and annual multi trip products offer different cover levels for Africa Asia Indian Ocean and Middle East, Europe, Schengen Visa Countries and Worldwide.

- Senior: this product is for those 71 to 80 years of age who are travelling for leisure.
- Business: is a product for people 21 to 70 years of age undertaking international travel for business purposes.  
There are two covers:
  - Work involving manual labour.
  - Work not involving manual labour.
- Student Cover: this product is for those 16 to 30 years of age who are travelling for study or a working holiday.



**SINGLE-TRIP**



**MULTI-TRIP**



**INBOUND**



**STUDENT**



**BUSINESS**



**SENIOR**



**CARD TOP-UP**

If you need advice or help in deciding on the most suitable product to buy, contact us on +27(0)10 211 6981 or email [travelinsurance@linkhamservices.com](mailto:travelinsurance@linkhamservices.com).

When you purchase your travel insurance policy, you will receive the policy terms and conditions and a policy certificate (outlining the benefit and limit of liability) however should you not receive the policy documentation, please contact our assistance service.

You will need to pay by credit or debit card. Secured gateway payment via Nedbank Iveri.

Emergency Assistance Service is operated by International Medical Rescue, in the event of any illness, injury, accident or hospitalization which requires Inpatient and Outpatient treatment anywhere in the world, you must contact IMR at +27(0)10 211 6981 or email [assist24@africa-assist.co.za](mailto:assist24@africa-assist.co.za).

Understanding your policy wording: each section is explained providing what is covered and what is not covered and the conditions applicable. It is important to read through the policy wording and familiarize yourself with the terms, conditions and exclusions.