

**As a Standard Bank Master/ or Cheque Card holder, you get basic automatic Travel insurance at no cost to you when you charge the full cost of a departure and return conveyance ticket to your card. You qualify for this cover if you are between 3 months and 75 years of age. This cover is valid for 90 days.**

**For the full policy features, benefits, definitions, terms, conditions and exclusions please refer to the policy wording by calling Standard Bank Insurance Brokers on 0860 123 999, option 2 then option 8 or visit [www.standardbank.co.za](http://www.standardbank.co.za)**

#### **General exclusions**

The Company (AIG South Africa Limited) will not be liable to pay any Benefit or cover any loss, injury, damage or legal liability sustained directly or indirectly by or caused by or arising directly or indirectly from:

- 1 War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power, labour disturbances, riot, strike or lock-out, however, the Insured Person will continue to be entitled to be covered for 7 calendar days from the start of the hostilities in case he is surprised by such events abroad and insofar as he does not actively participate in them; or
- 2 the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or
- 3 any Terrorist Act or bomb incident or threat thereof; or
- 4 any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons; or
- 5 the use, release or escape of nuclear materials that directly or indirectly results in ionising, radiation or contamination by radioactivity from any nuclear fuel or from nuclear weapons materials. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission; or
- 6 the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- 7 being in active service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation; or
- 8 engaging in occupational activities underground or requiring the use of explosives; or
- 9 wilful or deliberate exposure to danger (except in an attempt to save human life), intentional self inflicted injury, suicide or attempt thereof; or
- 10 deliberate violation of criminal law; or
- 11 travelling by air or acting as part of an aircraft crew, except where the Insured Person is travelling as a fare-paying passenger on an aircraft that belongs to an airline company duly registered for the transport of fare-paying passengers on regular and published scheduled routes; or
- 12 mental disorders including, but not limited to anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism; or
- 13 pregnancy or childbirth of the Insured Person (except for an unexpected medical complication or emergency occurring during the first 26 weeks of the pregnancy); or
- 14 sexually transmitted diseases and the conditions commonly known as AIDS or HIV and/or any related illness or condition including derivatives or variations thereof, howsoever, acquired or caused; or
- 15 chronic fatigue syndrome or myalgic encephalomyelitis (M.E.) (anticardiolipin antibody positivity) or the illness commonly referred to as yuppie flu; or
- 16 non-adherence or travelling against medical advice or travelling when unfit to do so; or
- 17 a an Insured Person being under the influence of alcohol with more than the legal limit of alcohol in his blood or breath; or
  - b an Insured Person being under the influence of drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner or unless prescribed by and taken in accordance with the directions of a Medical Practitioner; or
  - c an Accident occurring whilst an Insured Person was driving a motor vehicle with more than the legal limit of alcohol in his blood or breath; or
  - d alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind; or
- 18 a any Pre-existing Medical Condition; or
  - b any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that can reasonably be related thereto, if the Insured Person has received medical advice or treatment (including medication) for hypertension 12 months prior to the commencement of the Insured Journey; or
- 19 any condition known to the Insured Person prior to the Effective Date of Coverage, where the Insured Person:
- 20 a is on the waiting list for Medical Treatment; or

- b is travelling for the purpose of obtaining Medical Treatment (even if this is not the sole reason for the Insured Journey);
  - or
  - c has received a terminal prognosis; or
  - d has been recommended to continue or to commence any Medical Treatment or medication after the Effective Date of Coverage; or
- 21 employment involving Manual Labour; or
- 22 undertaking employment on a permanent or contract basis which is not casual; or
- 23 participating in any sport as a Professional Player; or
- 24 any claim arising from using a two-wheeled motor vehicle where the engine capacity exceeds 200cc and/or is under control of an unlicensed driver and/or where a crash helmet is not worn.
- 25 consequential loss of any kind or financial loss and/or expense not otherwise specifically covered; or
- 26 any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to the Insured Person; or open ended tickets, if purchased for emigration purposes or otherwise; or
- 27 any search and rescue costs; or
- 28 for any expenses that you would normally incur regarding your trip; or
- 29 being a crew member on a ship; or
- 30 policies that cover South African residents can only cover medical cost incurred outside of South Africa (the policy cannot cover medical expenses incurred in South Africa)

If the Company alleges that by reason of any of the above exclusions, loss or damage is not covered by this Policy, the burden of proving the contrary shall rest on the Insured Person.

Benefits summary:

	Gold, Corporate, Travel Agent Cards		Platinum and Titanium Cards	
	Local Journey	International Journey	Local Journey	International Journey
Emergency medical expenses	Nil	R1,000,000	Nil	R1,000,000
AIG Travel assistance services	Access to listed services free of charge, subject to policy terms and conditions.			
Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense	Actual Expense	Actual Expense
Hospital cash	Nil	R3,000	Nil	R5,000
Accidental death and disability: public conveyance	R250,000	R375,000	R375,000	R500,000
Accidental death and disability: 24 hour	R750,000	R750,000	R750,000	R1,000,000
Baggage delay	Nil	Nil	R2,000	R3,500
Travel delay	Nil	Nil	R2,000	R3,500
Personal liability	Nil	Nil	R2,500,000	R2,500,000
Purchase protection	Nil	R3,000	Nil	R3,000

Sports exclusion:

The participation or practice in any of the dangerous sports or activities listed below is excluded on this policy:

4-wheel all-terrain vehicle (ATV); or	jet ski; or	skydiving; or
travel on a motorcycle; or	kickboxing; or	spelunking; or
biathlons; or	motorsport; or	stunt riding; or
big wave surfing; or	other like recreational vehicles; or	trampolines; or
bungee jumping; or	parachuting; or	triathlons; or
canoeing down rapids; or	parasailing; or	tubing; or
cliff jumping; or	piloting and aircraft; or	ultra marathons; or

glider flying; or	sail-planing; or	wakeboarding; or
hang gliding; or	scuba diving (depths greater than 50 meters); or	water skiing.
horse jumping; or	ski cycle; or	