

South Africa & Sub-Saharan Africa FAQs for Visa CEMEA Insurance Travel Insurance Benefits for Infinite & Signature Cardholders



Important Notice

These FAQs are prepared to provide a guide to your Travel Insurance cover but must be read in conjunction with the full policy terms and conditions including the specific section ‘What is not covered’ and General Exclusions, to understand whether you are covered. Capitalised terms in these FAQs have the same meaning as in the policy terms and conditions.

All cover is subject to Your individual policy terms and conditions, limits and applicable excess, which will depend on the type of card you have.

Useful Contacts

Access to International Medical and Travel Assistance and pre-travel advice is available to our cardholders 24/7 from International SOS. They can be contacted on the following numbers:

+27 (0) 11 541 1068

For any other claim please contact

creditcardclaims@broadspire.eu

1. What Journeys are covered?

A Covered Journey:

- Takes place during the Period of Insurance;
- Is devoted entirely to pleasure, rest or relaxation;
- At least 50% of the Cardholder’s total pre-booked transport and/or accommodation costs are charged to the Cardholder’s Card for Journeys undertaken by the Cardholder, Partner and or Children. With respect to any other Eligible Persons accompanying the Cardholder, 100% of their portion of the total Journey costs and any deposits for travel and/or accommodation need to be charged to the Cardholder’s Visa Card
- Begins and ends in the Country of Residence;
- Does not exceed 90 consecutive days; and
- Must be a return trip and is effective from the departure date to the return date as shown on the ticket purchased with the Eligible Card.

Journeys in Country of Residence are covered only if You have pre-booked at least two nights’ accommodation for a fee.

2. Who is Covered?

Insured Person(s) include Eligible Cardholders, their Partner and/or Child/Children (up to a maximum of 5 Children per Journey) and Eligible Persons aged under 85 years at the Commencement Date and each yearly renewal date.

Children must be

1. under 18 years (or under 23 years old if still in fulltime education); and
2. financially dependent on the Cardholder; and
3. living with the Cardholder (unless living elsewhere while in full-time education); and
4. unmarried.

3. Is there a limit to the number of days that I can travel for or the length a Journey can be?

Your policy covers a single trip up to 90 consecutive days and no more than 183 days in total are spent on Journeys Abroad in any 12-month period.

4. I have booked a trip for 90 days to study abroad, will my trip be covered?

For a Journey to be covered it must meet the definition of a Covered Journey which states that a Journey must be devoted entirely to pleasure, rest or relaxation to be covered. A study trip does not meet this definition.

5. Do I have to pay medical expenses and claim them back or will you pay them directly?

If it's a medical emergency and you are admitted to hospital, after cover is confirmed our emergency assistance service will guarantee the fees of the hospital and attending doctor(s) up to the limit specified in the Table of Benefits - so you don't have to pay. In cases where the expenses are small, you may opt to pay, or be asked to pay, and claim the money back. Unless it is a minor incident, please contact our emergency assistance services, who will direct you on what to do.

We will not pay for any expenses not covered by our policy.

Contact Chubb Assistance on +27 (0) 11 541 1068, 24/7, 365 days.

6. I am pregnant – will I be covered?

You will be covered for costs relating to unforeseen complications in pregnancy which first arise after departing on a Journey, provided You are fit to fly and do not have a high-risk pregnancy;
Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits and exclusions

7. Is plastic surgery as a result of an accident covered under the policy?

Plastic Surgery that is medically necessary to treat Your injuries which You sustained as a result of an Accident that is covered.

Elective Plastic Surgery is excluded.

Please refer to the full Policy Terms and Conditions see the full details of cover, conditions, and exclusions.

8. If I have to cancel my Journey due to personal reasons, will I be covered for cancellation?

We will pay up to the amount shown in the Table of Benefits for Your portion of any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if You need to cancel your Journey as a result of:

1. Unforeseen illness, injury or death to You or an Immediate Family Member;
2. A complication of pregnancy involving You.
3. Your compulsory quarantine on orders of a treating Doctor, jury service attendance, hijacking or being called as a witness at a Court of Law.

which is beyond Your control and of which You were unaware at the time of booking the Journey.

For all other cancellations You must contact Your travel provider to see if they can give You refund or rearrange Your booking.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

9. What cover does the policy provide if my trip is delayed?

If departure of the scheduled Public Transport on which You are booked to travel is delayed for at least 4 hours on your outbound or return journey, due to:

1. Adverse weather
2. Strike or Industrial action
3. Mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which You are booked to travel

We will pay you the amount shown in the Table of Benefits after a minimum of 4 hours delay. Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits and exclusions.

10. What will be covered if I missed my flight?

If You arrive too late at Your point of departure to board the Public Transport on which You are booked to travel Due To:

1. the car/taxi You are travelling in breaking down or being involved in an accident; or
2. the Public Transport You are travelling in failing to arrive on schedule.

We will pay up to the amount stated in the Table of Benefits, subject to any deductible, for necessary and Reasonable Additional Expenses to enable You to reach Your:

- Scheduled destination, if on Your outbound international journey; or
- Country of Residence, if on Your return international journey.

For all other Missed Departures, You must contact Your travel provider to see if they can give You a refund or rearrange Your booking.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

11. If I slept through and missed my departure, will I be eligible for any insurance benefits?

The policy will provide no cover in this scenario.

Please refer to the Question 10, where we have provided details on what is covered under Missed Departure section of the Policy.

12. What will be covered if I missed my connecting flight?

If You miss an onward travel connection at the transfer point during a Journey abroad due to the late arrival of Your incoming confirmed international connecting flight and no alternative

onward transportation is made available to You within 3 hours of Your arrival, We will pay You the amount shown in the Table of Benefits.

For all other Missed Connections, You must contact Your travel provider to see if they can give You a refund or rearrange Your booking.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

13. What am I covered for if my baggage is delayed?

We will pay the amount shown in the Table of Benefits, for baggage delay if Your checked in baggage containing Personal Property is temporarily lost in transit during the outbound leg of Your Journey and not returned to You within 4 hours of Your arrival. Cover only applies to the final destination of Your outbound Journey.

The limit will vary depending on the type of card you have.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

14. What benefit does the policy provide if our belongings are stolen, lost or damaged during our trip?

We will pay You, subject to any Deductible, up to the amount shown in the Table of Benefits for the accidental loss, theft of or damage to Your Personal Property on a Journey.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Personal Property).

The maximum We will pay for any one article, Pair or Set of articles is equal to the Single Item Limit shown in the Table of Benefits. The maximum We will pay for all Valuables in total is equal to the Valuables Limit shown in the Table of Benefits.

The limit will vary depending on the type of card you have.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

15. Will the policy provide cover if my baggage gets confiscated by the airport authorities?

We will not be liable to reimburse any Benefit Amount for baggage that has been confiscated by the airport authority.

Please refer to the full Policy Terms and Conditions see the full details of cover, conditions, and exclusions.

16. In the event of my death, to whom will the benefit for Loss of Life be paid?

1. If You are 18 years old or above, We will pay the Claim to Your estate and the receipt given to Us by Your personal representative (in most cases, the executor appointed under Your will) shall be a full discharge of all liability by Us in respect of the Claim.
2. If You are aged under 18 years and covered under this Policy as the Partner of the Cardholder, We will pay any Claim for Accidental death to Your Partner. In all other circumstances We will pay any Claim for Accidental death to Your Parent or Legal Guardian. Your Partner's or Parent or Legal Guardian's receipt shall be a full discharge of all liability by Us in respect of the Claim.

3. If You are covered under this Policy as a Child of the Cardholder, We will pay any Claim for Accidental death to Your Parent or Legal Guardian. Your Parent or Legal Guardian's receipt shall be a full discharge of all liability by Us in respect of the Claim.

17. If I lose important travel documents whilst on a Covered Journey, how will the policy respond?

We will arrange payment of all reasonable costs necessarily incurred in replacing essential documents (including personal computer discs and presentation slides) that are lost or stolen during a Covered Journey abroad. Costs payable are only for the physical cost of replacing the documents.

Please refer to the full Policy Terms and Conditions see the full details of cover, conditions, and exclusions.

18. What is Rental Car Collision Damage Waiver?

For this Section the cost of the Rental Vehicle must be charged fully (100%) to the covered card.

When you hire a Rental Vehicle, your rental agreement should include a Collision Damage Waiver (CDW) and cover for Third Party Liability and Theft. There is usually an excess applicable to the CDW and Theft part of the agreements which you would be liable to pay in the event of a claim. Our CDW cover is designed to allow you to claim back the costs of this excess up to the amount stated in the Table of Benefits.

Cover is granted for the duration specified in the rental agreement, but no more than 31 days.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

19. Who can be covered by the Rental Car Collision Damage Waiver?

You being the named first driver in the rental agreement, and any member of the party travelling with You named on the original rental agreement as an authorised driver, being at least 21 years of age and under 80 years of age, in possession of a valid driver's license valid for the class of Rental Vehicle.

20. Is there an excess to pay if I make a claim?

A deductible does apply to certain sections of cover. Please refer to Your Policy Table of Benefit to see the amount and under what section of cover it applies.

21. How do I make a claim?

Please e-mail creditcardclaims@broadspire.eu and provide the following information:

- Name and surname
- BIN Number (the first 9 digits of Visa bank card)
- Your address
- Nature of loss (the section under which you wish to make a claims)
- Date of loss
- Brief Details about your claim
- Proof of payment for the Journey using an Eligible Card

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any Eligible Cardholder or Insured Person(s).

Please refer to the policy documentation issued for full terms and conditions of coverage.