

**Important contact details for all  
claims and emergencies  
when travelling**



**Europ Assistance:  
EMERGENCY  
ASSISTANCE  
24 HOURS A DAY**

**assist@europassistance.co.za  
Club Med Master Policy Number:  
P00311-11-10**

**Medical Evacuation and Assistance  
+33 1 41 85 84 86**

**Non-Medical Assistance and Claims  
+27 11 991 8341**

**Contact details for all  
product related enquiries:  
Telephone : +27 12 482 6720  
travelinsurance@oojahtravel.co.za**

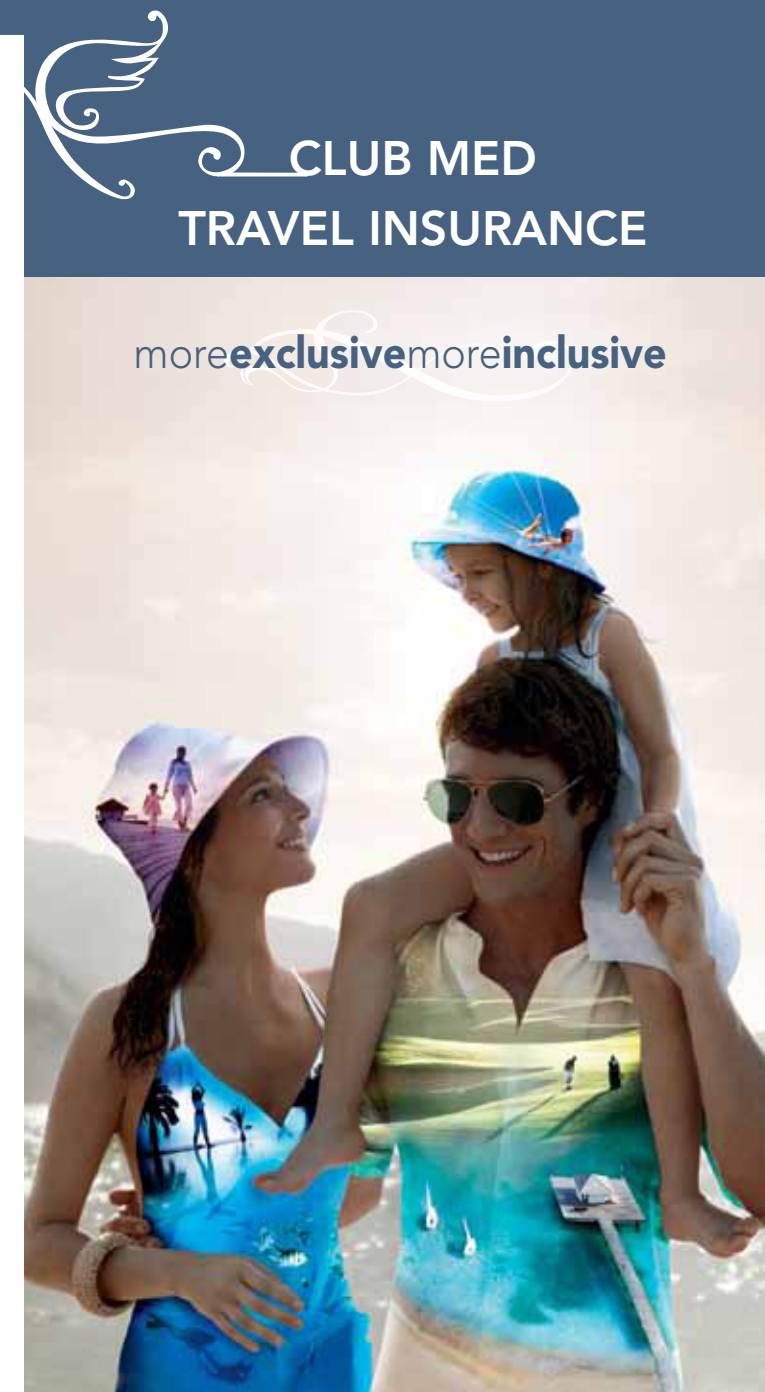
**Office Hours:  
08:30 – 16:30 Monday – Friday  
(excl. Public holidays)**

This brochure is a summary of the master policy arranged by Club Med on your behalf, and is provided for marketing purposes only. Please refer to the Club Med Embedded Master Policy Wording for terms, conditions and exclusions of cover.

The Club Med embedded travel insurance product is underwritten by the Hollard Insurance Company(Hollard), and managed by Oojah Travel Protection (Pty) Ltd, a juristic representative of Hollard. Hollard is a registered short-term insurer, and an authorised financial services provider (FSP 17698).

	Schedule of Benefits	Limit of Liability
1.	<b>Medical &amp; Repatriation Expenses</b>	R 15,000,000
1.1	Medical expenses as a result of terrorism	R 10,000,000
1.2	Medical Evacuation/ Repatriation/Transportation	Real Expense
1.3	Burial/Cremation/ Return of mortal remains (Medical Excess In-patient: Nil, Medical Excess Out-patient: R350)	Real Expense
2.1	<b>Emergency dental treatment</b>	R 10,000
2.2	<b>Emergency optical treatment</b>	R 10,000
2.3	<b>Follow-up treatment in South Africa: Insured event</b>	R 5,000
2.4	<b>Follow-up treatment in South Africa: Malaria</b>	R 15,000
3.	<b>Additional accommodation &amp; travel expenses</b>	
3.1	Accompanying Travel Companion & Children	Real Expense
3.2	Visit by any one person	Real Expense
3.4	Child repatriation	Real Expense
4.	<b>Pre-existing medical expenses extension</b>	R 150,000
5.	<b>Winter sports extension</b>	R 10,000,000
6.	<b>Adventure sports extension</b>	R 10,000,000
7.	<b>Personal Assistance services</b>	
7.1	Child Assist	Assistance
7.2	Consular Referral	Assistance
7.3	Emergency travel & accommodation arrangements	Assistance
7.4	24-Hour Nurse line	Assistance
7.5	Legal assistance abroad	R 7,500
7.6	Replacement of travel documents	Assistance
7.7	Transfer of emergency funds	Assistance
7.8	Trauma Assist	R 2,500
7.9	Urgent message relay	Assistance

	Schedule of Benefits	Limit of Liability
8.	<b>Hospital daily benefit</b>	R 2,000 (R500 p.d.)
9.	<b>Cancellation, Curtailment &amp; Trip interruption (Excess: R500)</b>	R 20,000
10.	<b>Travel Delay: Accommodation and meal expenses if the departure of your flight is delayed for more than 4 hours, following an insured event</b>	R 1,000
11.	<b>Missed Connection (Excess: 6 Hours)</b>	R 1,000
12.1	<b>Personal Baggage: Theft/damage by carrier</b>	R 15,000
12.1.1	<b>Single item limit: Theft/damage</b>	R 3,750
12.2	<b>Personal Baggage: Accidental Loss</b>	R 3,750
12.2.1	<b>Single item limit: Accidental Loss (Personal Baggage Excess: R500)</b>	R 940
13.	<b>Baggage Delay (Excess: 6 Hours)</b>	R 1,500
14.	<b>Loss of cash and/or passport (Excess: R300)</b>	R 1,000
15.	<b>Personal Liability (Excess: R1,000)</b>	R 2,000,000
16.	<b>Personal Accident</b>	
16.1	Permanent Disablement	R 250,000
16.2	Death	R 250,000
16.3	Terrorism extension	R 250,000
17.	<b>Hijack of Public Conveyance</b>	R 5,000 (R1,000 p.d.)
	<b>Carrier Accumulation Limit</b>	R 50,000,000
	<b>Sub-Limits: (over and above excess)</b>	<b>Limit of Liability</b>
	Contact lenses, spectacles or sunglasses	500
	Cellular Phones, fittings & accessories	750



**Club Med**  
WHERE HAPPINESS MEANS THE WORLD  
[www.clubmed.co.za](http://www.clubmed.co.za)

## CLUB MED TRAVEL INSURANCE

Valid for bookings via Club Med South Africa  
on or after 1 January 2011

Club Med South Africa in association with **Europ Assistance** offers you complete protection and peace of mind, and your Club Med package automatically includes travel insurance for trips up to 21 days.

In short, travel insurance is Peace of Mind, protection against the unexpected and assurance that you won't lose your financial investment in a trip. It allows you to relax and enjoy your vacation without worry.

**A summary of the FEATURES AND BENEFITS of your embedded travel insurance cover:**

### Medical & Repatriation

Medical expenses for the immediate treatment of an unforeseen medical emergency.

### Accommodation & Travel Expenses

Accompanying travel companion, visit by any one person and repatriation of children.

### Pre-existing Medical Expenses

If you are under 56 years of age, and you suffer from a pre-existing medical condition and we have accepted the condition(s) for insurance in writing prior to departure, we will cover your inpatient medical expenses & repatriation.

### Winter & Adventure Sports

Ice-skating (outdoor), skiing and snowboarding (on-piste/ glacier and on recognised and authorised areas only: green, blue and red slopes only), tobogganing and skidoo. Please refer to the Adventure Sports table in the policy wording for a list of covered activities.

### Hospital Daily Benefit

A daily lump sum for each day spent in hospital.

### Cancellation & Curtailment

Non-refundable deposits for pre-paid travel and accommodation you do not use because of your inability to start your trip or complete the trip due to an insured reason.

### Trip Interruption

Returning you back to the location abroad following the curtailment of your trip.

### Travel Delay

Accommodation and meal expenses if the departure of your flight is following an insured event.

### Missed Connection

Travel and accommodation expenses incurred to reach your booked destination by the most direct alternative route and/ or flight, if your trip is interrupted by a missed connection at the transfer point.

### Personal Baggage

Your Personal Baggage is damaged, stolen, destroyed or lost (and not recovered).

### Baggage Delay

The purchase of essential items.

### Loss of Cash and/or Passport

Money is stolen, damaged or destroyed, or if your passport is lost.

### Personal Liability

You become legally liable for accidental bodily injury to, or the death of any person, and/or accidental loss of or damage to their property.

### Personal Accident

Death or Permanent Disablement following an unexpected accident.

## POINTS TO KEEP IN MIND

- Your policy contains restrictions regarding **Pre-existing Medical Conditions** which unless declared and accepted by the underwriter in writing prior to travel may invalidate any subsequent claim.
- **Personal Possessions:** While this policy provides cover for your personal baggage, if you are planning to take expensive items (camera, jewellery, etc.) with you then you should take note of the single item limits.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unexpected complications related to pregnancy, as defined in the master policy wording.

- **Cover will automatically cease** upon your return to South Africa (if travelling directly to this point after leaving the Club Med resort), or when you depart from a Club Med resort (if travelling elsewhere after leaving the resort).

## AGE LIMITS

- The embedded product provides cover up to the age of 69 years.
- Permanent disablement cover ceases on your 65th birthday.
- Pre-existing medical conditions cover ceases on your 56th birthday.
- Children under 12 years share in the cover with the accompanying adult/s.
- GMs older than 69 years don't qualify for the embedded product, however you may purchase optional cover up to the age of 80 years.

## GENERAL ADVICE WARNING

Club Med is mandated by Oojah Travel Protection to provide you with an intermediary service (general information) but cannot advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the Policy Wording. Please contact Oojah Travel Protection should you require any clarity on the cover provided. A copy of the policy wording can also be downloaded from the Club Med website: [www.clubmed.co.za](http://www.clubmed.co.za)

