

Old Mutual Investment Credit Card Account

Travel insurance



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Effective 1 July 2009

 **OLD MUTUAL**

Licensed Financial Services Provider

As an Old Mutual Investment Credit Cardholder under the age of 75, you are entitled to automatic travel insurance for both local and international travel when you purchase your travel ticket(s) on your Old Mutual Investment Credit Card.

This insurance has been specifically designed for Old Mutual Investment Credit Cardholders to protect you wherever you travel.

You also have a choice of buying the optional top-up insurance in addition to the automatic travel insurance.

Automatic cover

The automatic cover is provided at no cost to you! You will receive cover for emergency medical and related expenses as well as personal-accident cover. The cover also includes various assistance service benefits, like legal assistance abroad and a 24-hour medical emergency assistance helpline. To qualify for the automatic cover* simply charge the full cost of your public-conveyance ticket to your Old Mutual Investment Credit Card. The cover is valid for 30 days.

Optional top-up cover

Most of us underestimate the risk of travelling abroad without adequate insurance. The automatic insurance may

not cover every aspect of your insurance needs. That's why Old Mutual Investment has arranged a choice of three optional top-up insurance options* to complement your automatic cover.

Our optional top-up insurance provides cover for additional emergency medical expenses and personal-accident cover. It also provides cover for trip cancellation or curtailment, baggage loss and baggage delay as well as travel delay and personal-liability cover.

You can also select cover under the optional top-up on a three-month or extended cover for a six-month trip.

Pre-existing-medical-conditions cover

Our standard travel policy excludes any claim arising directly or indirectly from any pre-existing medical condition that manifested or existed in the 12-month period prior to the date of coverage. That's why we've provided optional pre-existing-medical-conditions cover, which waives this exclusion and automatically includes both the automatic and optional top-up cover for up to 180 days.

This cover would include:

- any pre-existing medical condition; and
- any cardiac or cardiovascular or vascular or cerebro-vascular condition if you are under the age of 70 years.

View our schedule of benefits for more information. If you would like more information on the terms and conditions that apply, please visit our website at www.oldmutual.co.za/card or call us on 0860 103 524.

Seniors cover

As our standard insurance top-up cover only provides cover for clients up to the age of 75 years, we've also developed unique travel insurance cover for clients aged 75 to 85 years. Provided your travel ticket(s) is/are purchased using the Old Mutual Investment Credit Card, you will qualify for the discounted seniors cover.

* Clients under the age of 75 years qualify for automatic cover and our optional top-up insurance.

Discounts for regular travellers – mandate insurance

We recognise that many of our clients travel regularly. That's why we have also introduced a new and exciting regular-travellers optional mandate insurance cover. With this option we will, with your permission, automatically bill you for travel insurance every time you purchase a public-conveyance ticket on your Old Mutual Investment Credit Card. Plus, the premium has been discounted further for you. It's a hassle-free way of ensuring comprehensive travel protection every time you travel.

For more information on the cover available please refer to the schedule of benefits in this brochure or call us on 0860 103 524 to discuss the terms and conditions that apply. You can also visit our website at www.oldmutual.co.za/card

We have also included an application form in this brochure for your convenience. Should you wish to activate any of the options above, simply select the required option on the form and fax or email it to us. Or you can call us on 0860 103 524.

NEW ... Clients can now also apply for cover ONLINE! Visit www.oldmutual.co.za/card for more information.

Important

Please note that this brochure is only a summary and the provision of the insurance services and benefits is always subject to the terms, conditions and exclusions of the master policy, which can be viewed at any of our branches or on our website at www.oldmutual.co.za/card

A copy may also be obtained by written request from Travel Guard Sales and Service at PO Box 623, Fontainebleau, 2032. Alternatively, you may fax a request to 0866 776 938 or call us on 0860 103 524.

For more information on travel insurance please contact us on 0860 103 524.

What is covered?

Emergency medical and related expenses

- Medical expenses (inpatient and outpatient).
- Medical evacuation, repatriation and transport to a medical centre.
- Return after medical treatment.
- Visit by a family member, if you are hospitalised.
- Return of accompanying children and/or travel companion (if insured by Chartis South Africa Limited).
- Burial, cremation or return of mortal remains.
- Coffin expenses.

Personal accident

- Death and permanent disability – 24 hours a day and while on a public conveyance (under 75 years of age).

Loss of unused, non-refundable deposits due to the cancellation of the journey resulting from the following:

- Your unexpected death, illness or injury, or that of your spouse, your children, your business associate, a relative, travel companion or the person overseas with whom you intended to stay.
- The non-availability of the person that was intended to take care of your dependent or disabled children as a result of death, illness or injury.
- Cancellation or diversion of scheduled public transport services as a result of strikes or other industrial action.
- A traumatic event, involving medical advice, experienced by you, your spouse, your children, your business associate, a relative or the person overseas with whom you intended to stay within 30 days of the date of departure and where travel is not advised.
- Loss or theft of travel documents.
- The termination of your employment for economic reasons within 30 days of departure (including retrenchment).
- Considerable damage to real estate owned by you, caused within 30 days of departure.
- Theft or complete immobilisation of your private vehicle at the moment of departure or on the way to the point of departure owing to a traffic accident or fire or as a result of a hijacking.
- Delay at the point of embarkation resulting from immobilisation of your private vehicle for more than one

hour owing to a traffic accident or circumstances beyond your control ('act of God') on the way to or on arrival at the place of embarkation.

Loss of unused, non-refundable deposits due to the curtailment of the journey resulting from the following:

- The death or imminent death of your spouse, child, relative, business associate, travel companion or the person overseas with whom you intended to stay.
- Cancellation or diversion of scheduled public transport services as a result of strikes or other industrial action.
- Loss or theft of travel documents.

Loss of baggage, personal effects, documents, money and credit cards

- Accidental loss of, theft of or damage to your accompanying baggage and personal effects.
- Non-recoverable cost of replacing travel documents, airline tickets, credit cards and travellers cheques.
- Assistance in the advancement of funds should cash, banknotes, postal or money orders or other negotiable instruments be damaged, lost or stolen.
- Loss arising out of the unauthorised use of travel documents, credit cards or travellers cheques as a result of fraud.

Baggage delay as a result of the following:

- The carrier delaying, misdirecting or misplacing your baggage.

Travel delay resulting from the following:

- Loss or theft of travel documents.
- An accident involving the conveyance in which you were arranged to travel in, or were travelling in.
- Delay of a scheduled departure of a public conveyance due to:
 - industrial dispute, strike and/or action;
 - adverse weather conditions; and
 - mechanical and/or electrical breakdown of the conveyance on which the insured person had arranged an insured journey.
- Failure of the public transport services.

Natural disaster

- Booked accommodation being uninhabitable due to fire, flood, earthquake or storm.

Personal liability

- Accidental injury to another person.
- Accidental loss or damage to another's property.

Assistance services

- Cash advances.
- Consular referrals.
- Emergency travel and accommodation services.
- 24-hour medical emergency and assistance telephone line.
- Transmission of urgent messages.
- Your premature return in the event of death, illness or injury of a spouse, child, relative or business associate.
- Legal assistance abroad.

What is not covered?

Chartis South Africa Limited (Chartis SA) will not be liable to pay any benefit under a claim caused by or arising directly or indirectly from the following:

- War and terrorism (there is limited terrorism cover under optional cover).
- Nuclear, biological and chemical contamination.
- Engaging in occupational activities underground or requiring the use of explosives.
- Wilful or deliberate exposure to danger (except in an attempt to save human life).
- Intentional self-inflicted injury, suicide or attempt thereat.
- Deliberate violation of criminal law.
- Travelling by air, except as a passenger on a legally licensed aircraft, or where the insured person is acting as part of the aircraft crew.
- Mental disorders.
- Pregnancy or childbirth of the insured person (except for an unexpected medical complication or emergency occurring during the first 26 weeks of the pregnancy).
- Sexually transmitted diseases and the conditions thereof, howsoever acquired or caused.
- Chronic-fatigue syndrome or myalgic encephalomyelitis (ME) (anticardiolipin antibody positivity) or the illness commonly referred to as yuppie flu.
- Non-adherence to medical advice.
- The insured person being under the influence of alcohol, drugs or narcotics.
- Any pre-existing medical condition, unless cover for pre-existing medical conditions was purchased (terms and conditions apply).

- Any cardiac or cardiovascular or vascular or cerebrovascular illness or conditions or sequelae thereof or complications that, in the opinion of a medical practitioner appointed by the company, 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.
- The insured person travelling against medical advice or to seek medical attention or advice or with a terminal condition that was diagnosed prior to the insured journey or when the insured person is unfit to travel.
- Employment involving manual labour, unless the insured person is off duty.
- Undertaking employment on a permanent or contract basis that is not casual, other than while on a leisure trip.
- Participating in any sport as a professional player or school sports.
- Any hazardous pursuits, sports or activities that introduce or increase the possibility of a loss, including but not limited to sports activities, blackslope and off-piste skiing, horseback riding, hunting, bungee jumping, abseiling, white-water rafting, hiking, mountaineering, scuba diving, potholing, fighting (except in bona fide self-defence), racing (other than on foot), being a crew member on a ship, or sailing outside of territorial waters (unless an endorsement has been issued and an additional premium charged and authorised by the company and paid by the insured person).
- All forms of motorcycling.
- Consequential loss of any kind or financial loss and/or expense not otherwise specifically covered.
- 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 its/his/her obligation to the insured person.
- The insured person's intention to emigrate.
- Being in the service of or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation.
- The insured person being a terrorist or a member of a terrorist organisation, a narcotics trafficker or a purveyor of nuclear, chemical or biological weapons.
- Travelling in, to or through Cuba or Iraq.

NOTE: Clients that do not purchase their travel tickets with their Old Mutual Investment Credit Card will not qualify for the automatic cover. For information about purchasing cover please call us on 0860 103 524.

Travel insurance – schedule of benefits
2009/2010 (table 1 of 3)

Effective 1 July 2009

Automatic cover	OLD MUTUAL INVESTMENT CREDIT CARD	
	Domestic	International
Age limit	Up to 75 years	Up to 75 years
Section 1A – emergency medical and related expenses and assistance		
Injury	R70 000	R1 000 000
Illness	N/A	R1 000 000
Excess – inpatients	R2 000	R2 000
Excess – outpatients	R500	R500
Burial, cremation or return of mortal remains	Actual expenses	Actual expenses
Coffin expenses	R10 000	R10 000
Return of travel companion	Actual expenses	Actual expenses
Return of children	Actual expenses	Actual expenses
Visit by a family member	Actual expenses	Actual expenses
Section 1B – Travel Guard		
Cash advances	Assistance service	Assistance service
Consular referral	Assistance service	Assistance service
Emergency travel and accommodation arrangements	Assistance service	Assistance service
Legal assistance abroad	Assistance service	Assistance service
24-hour medical emergency and assistance telephone line	Assistance service	Assistance service
Replacement of lost travel documents	Assistance service	Assistance service
Transmission of urgent messages	Assistance service	Assistance service
Section 1C – medical evacuation or repatriation (transportation)	Actual expenses	Actual expenses
Section 2 – personal accident		
(i) Public conveyance	R600 000	R750 000
(ii) 24-hour cover	R100 000	R100 000
Section 13 – hijack – public conveyance – in excess of 12 hours		
R750 per day for up to 10 days	N/A	N/A

Travel insurance – schedule of benefits 2009/2010 (table 2 of 3)

Effective 1 July 2009

	OLD MUTUAL INVESTMENT CREDIT CARD					
OPTIONAL COVER (IN ADDITION TO AUTOMATIC COVER)	TOP-UP OPTIONS					
Age limit	Up to 75 years		Up to 75 years		Up to 75 years	
Premium per trip 1-30 days	R403		R440		R484	
Premium per trip 31-90 days	R546		R595		R651	
Premium per trip 91-180 days	R1 159		R1 271		R1 401	
Premium per trip – mandate 1-90 days	R403		R440		R484	
	OPTION 1		OPTION 2		OPTION 3	
	Domestic	International	Domestic	International	Domestic	International
Section 1 – emergency medical and related expenses and assistance						
Section 1A – additional emergency medical and related expenses and assistance – injury or illness	N/A	R5 000 000	N/A	R7 000 000	N/A	R9 000 000
Emergency medical expenses due to terrorism	N/A	R1 000 000	N/A	R2 500 000	N/A	R2 500 000
Excess – inpatient	N/A	N/A	N/A	N/A	N/A	N/A
Excess – outpatient	N/A	R500	N/A	R500	N/A	R500
Section 1B – legal assistance abroad	N/A	R5 000	N/A	R5 000	N/A	R5 000
Section 1D – hospital cash (confinement) – daily benefit for a period not exceeding 20 days	N/A	N/A	N/A	N/A	N/A	R5 000
Section 1E – alternative employee or resumption of assignment expenses	N/A	N/A	N/A	N/A	N/A	R25 000
Section 2 – personal accident						
(i) Public conveyance	R600 000	R600 000	R1 000 000	R1 500 000	R1 000 000	R2 000 000
(ii) 24-hour cover	R300 000	R300 000	R500 000	R750 000	R500 000	R1 000 000
(iii) Terrorism extension	N/A	R250 000	N/A	R750 000	N/A	R750 000
Section 3 – cancellation or curtailment						
Cancellation of journey	R10 000	R10 000	R15 000	R20 000	R20 000	R20 000
Curtailment of journey	R10 000	R10 000	R15 000	R20 000	R20 000	R20 000
Excess	R500	R500	R500	R500	R500	R500
Section 4 – baggage loss	R5 000	R7 500	R10 000	R15 000	R10 000	R20 000
Maximum insured value of any one item	R2 000	R2 000	R 2 000	R 2 000	R 2 000	R 2 000
Excess	R500	R500	R500	R500	R500	R500
Section 5 – baggage delay – in excess of 24 hours						
Incurred expenses up to an amount of	R2 000	R2 500	R2 000	R2 500	R2 000	R3 500
Section 6A – travel delay – in excess of 24 hours						
Incurred expenses up to an amount of	R2 000	R2 500	R2 000	R2 500	R2 000	R2 500
Section 6B – travel – missed connection – in excess of 6 hours						
Incurred expenses up to an amount of	N/A	N/A	N/A	R2 500	N/A	R2 500
Section 7 – ticket upgrade – in excess of 6 hours						
Incurred expenses up to an amount of	N/A	N/A	N/A	R4 000	N/A	R4 000
Section 8 – natural disaster – in excess of 48 hours						
Incurred expenses up to an amount of	N/A	R2 500	N/A	R2 500	N/A	R2 500
Section 9 – loss of cash/travel documents	R2 000	R2 000	R2 000	R3 000	R2 000	R3 000
Excess	R500	R500	R500	R500	R500	R500
Section 10 – personal liability	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000	R2 000 000
Section 13 – hijack – public conveyance – 12-hour excess						
R750 per day for up to 10 days	R7 500	R7 500	R7 500	R7 500	R7 500	R7 500
MAXIMUM ACCUMULATION LIMIT (AUTOMATIC AND OPTIONAL)	R 2 250 000	R11 000 000	R2 250 000	R13 000 000	R2 250 000	R15 000 000

Travel insurance – schedule of benefits

2009/2010 (table 3 of 3)

Effective 1 July 2009

OLD MUTUAL INVESTMENT CREDIT CARD						
OPTIONAL PRE-EXISTING COVER (IN ADDITION TO OPTIONAL COVER)	OPTION 1 Up to 75 years		OPTION 2 Up to 75 years		OPTION 3 Up to 75 years	
Age limit	Domestic	International	Domestic	International	Domestic	International
Premium per trip 1-30 days	N/A	R806	N/A	R1 011	N/A	R1 364
Premium per trip 31-90 days	N/A	R1 085	N/A	R1 352	N/A	R1 810
Premium per trip 91-180 days	N/A	R2 790	N/A	R3 324	N/A	R3 770
Premium per trip – mandate 1-90 days	N/A	R806	N/A	R1 011	N/A	R1 364
Benefit	N/A	R100 000	N/A	R150 000	N/A	R250 000
Any medical condition for which an insured person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an inpatient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.						
SENIORS COVER	Domestic			International		
Age limit	75-85 years			75-85 years		
Premium per trip 1-30 days	R812			R812		
Premium per trip 31-90 days	R1 104			R1 104		
Premium per trip – mandate 1-90 days	R812			R812		
Section 1 – emergency medical and related expenses and assistance						
Section 1A – emergency medical and related expenses – injury or illness						
Emergency medical expenses due to terrorism	N/A			R5 000 000		
Excess – inpatient	N/A			R1 000 000		
Excess – outpatient	N/A			N/A		
Burial, cremation or return of mortal remains	Actual expenses			Actual expenses		
Coffin expenses	R10 000			R10 000		
24-hour medical emergency and assistance telephone line	Actual expenses			Assistance service		
Replacement of lost travel documents	Assistance service			Assistance service		
Section 1B – legal assistance abroad						
Section 1C – medical evacuation, repatriation or transportation						
Section 1D – hospital cash (confinement) – daily benefit for a period not exceeding 20 days						
The assistance services under automatic cover also extend to seniors cover.	N/A			N/A		
Section 2 – personal accident						
Section 3 – cancellation or curtailment – R500 excess						
Cancellation of journey	R10 000			R10 000		
Curtailment of journey	R10 000			R10 000		
Excess	R500			R500		
Section 4 – baggage loss						
Maximum insured value of any one item	R2 000			R2 000		
Excess	R500			R500		
Section 5 – baggage delay – in excess of 24 hours						
Incurring expenses up to an amount of	R2 000			R2 500		
Section 6A – travel delay – in excess of 24 hours						
Incurring expenses up to an amount of	R2 000			R2 500		
Section 6B – travel – missed connection – in excess of 6 hours						
Incurring expenses up to an amount of	N/A			N/A		
Section 7 – ticket upgrade – in excess of 6 hours						
Incurring expenses up to an amount of	N/A			N/A		
Section 8 – natural disaster – in excess of 48 hours						
Incurring expenses up to an amount of	N/A			R2 500		
Section 9 – loss of cash/travel documents						
Excess	R2 000			R3 000		
Excess	R500			R500		
Section 10 – personal liability						
Excess	R2 000 000			R2 000 000		
Section 13 – hijack – public conveyance – in excess of 12 hours						
R750 per day for up to 10 days	R7 500			R7 500		
SENIORS COVER MAXIMUM ACCUMULATION LIMIT						
	N/A			R5 000 000		

NOTES

- The optional top-up benefits are in addition to the automatic-cover benefits.
- Cardmembers aged 75 to 85 years do not qualify for automatic cover, and must purchase seniors cover.
- Except for seniors, an extended period of insurance from 91 days to 180 days can be purchased on request.
- Cover for pre-existing medical conditions is not available for persons aged 75 years and over.
- The excess of R2 000 applicable to any emergency assistance and expenses claim is waived if the optional cover is selected.
- The excess for outpatient cover is reduced to R500 when the optional cover is selected.
- Premiums include 10% commission and a R5 policy administration fee, where a sale is concluded via the call centre.
- Premiums include 20% commission and a R5 policy administration fee, where a sale is concluded via a travel agency.

Contact details

For more information on our travel insurance programme please contact us on 0860 103 524. You can also email us on nedbank.nactravel@travelguard.com or visit our website at www.oldmutual.co.za/card

Medical claims

For emergency medical and related expenses claims please contact the 24-hour alarm centre:

Helpline: +44 1273 227036

Fax: 011 551 8290

Note: If not approved by Travel Guard, our liability will be limited to R2 000 for any one incident. The services of Travel Guard are provided by Travel Guard.

Non-medical claims

Other claim requests should be submitted on your return to South Africa. All original supporting documentation should be submitted to Chartis Travel Claims, PO Box 31983, Braamfontein, 2017. You may also call us on 0860 103 524.

We are available weekdays from 08:00 to 17:00 and on Saturdays from 08:00 to 13:00, excluding public holidays (all calls are recorded).

Important information

About Old Mutual Investment Group Insurance Brokers (NGIB)

NGIB – a division of Old Mutual Investment – provides short-term insurance and holds professional and indemnity insurance. Recordings of telephone discussions will be made available to you on requests. For unresolved complaints NGIB's Compliance Department can be contacted on 011 667 5333.

About the underwriter

Old Mutual Investment travel insurance is underwritten by Chartis South Africa Limited, registration number 1962/003192/06 (Chartis SA). Chartis South Africa Limited (Chartis) is a financial services provider in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act).

The amount of commission paid to NGIB for the sale of Old Mutual Investment Credit Card travel insurance is 10% of the quoted premium where a sale is concluded via the Travel Guard Sales and Service Call Centre.

Where a sale is concluded via the travel agency, 20% of the quoted premium is paid to the travel agent that made the booking.

This premium includes a regulated commission payment to the agent and a fee paid to Travel Guard.

About Travel Guard

Travel Guard is one of the world's leading providers of emergency assistance and, offers a wide range of services through its wholly-owned assistance centres located in Asia, Europe and the Americas.

Our assistance centres operate around the clock and are staffed with multi-lingual/multi-cultural specialists, medical personnel and a vast team of highly trained customer service professionals. To complement our emergency medical services, we have units dedicated to the support of claims, security, travel, concierge and relocation.

Travel Guard helps leisure and business travellers the world over solve problems and manage risks. Our global reach, unparalleled service quality and proven operational capabilities give our clients and policyholders best-in class customer care.

Travel Guard – UK serves a client base resident throughout Europe, the Middle East parts of Asia and more recently, South Africa.

Complaints and dispute resolution

We have developed an internal procedure for dispute resolution so that, if at any time our products or services have not satisfied your expectations, you can contact our compliance officer on 011 551 8000 or at complaintssa@chartisinsurance.com. Our complaints and disputes resolution procedure will ensure that your complaint is reviewed by management. You may access this procedure on our website at www.chartisinsurance.com. If you are still unhappy, you may take your complaint to the Short-term Insurance Ombudsman by calling 011 726 8900 or by sending your

complaint to PO Box 32334, Braamfontein, 2017.
Alternatively, you may contact the Financial Services
Board on 012 428 8000 or at PO Box 35655,
Menlo Park, 0102.

CHARTIS 



TRAVEL GUARD
CHARTIS 

VISA



Cards

Issued under licence of Nedbank Ltd, Reg No 1951/00009/06, an authorised financial services provider and registered credit provider in terms of the National Credit Act (NCR Reg NCRCP16). Nedbank Ltd, who is a member of the Old Mutual Group, subscribes to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, supports resolution through the Ombudsman for Banking Services.

