

## LIFESTYLE BENEFIT INTERNATIONAL TRAVEL INSURANCE



### HAPPY TRAVELS!

Through **BUPA GLOBAL TRAVEL** - our international travel insurance provider - you and your loved ones belonging to either our **BASE, CO - EVOLUTION, ELITE, CORPORATE ELITE** or **CORPORATE ELITE PLUS** Gap Cover options are covered in the event of acute illness or injury whilst travelling abroad for leisure and pleasure.

From the moment you need a medical doctor until your medical bills are paid, you'll be guided every step of the way.

### WHAT WE OFFER AS FROM 1 JANUARY 2019

- Cover when you travel alone or when travelling with your loved ones
- Cover up to **31 days**, limited to **1 event per policy per year**
- Free choice of recognised hospitals and doctors
- No deductibles or co-payments
- In-patient and out-patient treatment
- Evacuation
- Repatriation
- Crisis psychologist in the event of mugging or assault
- Compassionate emergency repatriation
- Accompaniment
- Compassionate emergency visit
- Statutory arrangements in case of death and home transportation of the deceased
- Guarantee of payment for eligible treatment
- Overnight accommodation, meals and local transportation for an insured person unable to continue their travel itinerary due to acute illness or injury, and persons summoned or accompanying an insured person.

### EMERGENCY SERVICES

- In the event of hospitalisation, evacuation, compassionate emergency repatriation, accompaniment, compassionate emergency visit, death and accident, Bupa Global Assistance must be contacted immediately:

**Text:** +45 42 41 30 00  
**Phone:** +45 70 23 24 61  
**Email:** emergency@ihi-bupa.com

A guarantee of payment for eligible treatment will be issued.

- Our in-house emergency service is staffed by highly qualified multi-cultural and multi-lingual co-ordinators, nurses and doctors.

- Risk reports and updates for more than 200 countries regarding crime, terrorism, civil unrest, risk areas and epidemics.
- You have access to:
  - Assistance in arranging medical evacuations;
  - Pre-authorisation;
  - In-house medical advice on necessary treatment and medical facilities available;
  - Medical referrals;
  - Counselling on treatment;
  - Assistance in finding the most suitable place of treatment;
  - Co-ordination of hospital stays and medical evacuations; and
  - Telemedicine.

### IMPORTANT TO KNOW

- We need to know about your upcoming trip 7 days before departure. Register online via our website at [www.stratumbenefits.co.za](http://www.stratumbenefits.co.za).
- Our cover does not apply if you have similar cover through another provider, such as your medical aid.
- Our cover may not be used to extend cover already provided by another insurer.
- Pre-existing medical conditions are excluded from cover.

### HOW TO CLAIM

- Download your claim form from [www.bupaglobal.com/en/travel-insurance/claims](http://www.bupaglobal.com/en/travel-insurance/claims) and submit your completed form by email to [traveleclaim@ihi.com](mailto:traveleclaim@ihi.com) together with all supporting documentation or submit it online. Keep all original bills until your claim has been settled.
- Supporting documents:
  - Copy of your air ticket, boarding card or travel certificate with information about the date of your departure;
  - All invoices and corresponding receipts;
  - Prescriptions of any medication you are claiming for; and
  - Original report from police/doctor/dentist/hospital or emergency room, where applicable.
- Out-patient treatment, such as visits to a doctor or dentist must be paid upfront and claimed back.

*Stratum Benefits (Pty) Ltd, an authorised FSP 2111, is underwritten by Constantia Insurance Company Limited, an authorised FSP 31111. Bupa Global Travel is the trading identity of Bupa Denmark, filial af Bupa Insurance Limited, England. CVR 31602742. Bupa Insurance Limited is registered in England No. 3956433, and is authorised by the Prudential Regulation Authority (UK) and subject to limited regulation by the Danish Financial Services Authority. This document is a summary and does not replace any information provided in your policy documentation. In the event of any differences, your policy contract will apply. Terms and conditions apply.*



## EXCLUSIONS

- Any illness, injury, bodily infirmity or physical disability and consequences thereof which have come into existence or shown symptoms prior to your trip.
- Cosmetic surgery and treatment and consequences thereof unless medically prescribed and approved by the company.
- Recreational treatment.
- Pre-existing diseases of the teeth and dental treatment which is not pain-relieving and can await your arrival home.
- Dentures, glasses, contact lenses and hearing aids.
- Venereal diseases, AIDS, AIDS-related diseases and diseases relating to HIV antibodies. However, diseases relating to AIDS and HIV antibodies are covered if proven to be caused by a blood transfusion received after the commencement of the policy. The HIV virus will also be covered if proven to be contracted as the result of an accident occurring during the course of only the following occupations: doctors, dentists, nurses, laboratory personnel, ancillary hospital workers, medical and dental assistants, ambulance personnel, midwives, fire brigade personnel, police men/woman and prison officers. You must notify the company within 1 week after such accident and at the same time provide a negative HIV antibody test.
- Medical assistance in connection with maternity after the 8th month of pregnancy and after the 4th month of pregnancy when the pregnancy is a result of fertility treatment and/or the insured is expecting more than one child.
- Induced abortion which is not medically prescribed.
- The use of alcohol, drugs or medicines unless it can be documented that the illness or injury is unrelated thereto.
- Intentional self-inflicted bodily injury, including suicide or suicide attempt.
- Treatment by naturopaths, naturopathic medicines and other alternative methods of treatment.
- Treatment for sickness or injuries directly or indirectly caused while actively engaging in:
  - War; Invasion; Acts of foreign enemy; Hostilities; Civil war; Terrorist attacks; Rebellion; Revolution; Insurrection; Civil commotion; Military or usurped power; Martial law; Riots or the acts of any lawfully constituted authority or army, naval or air service operations;
- Nuclear reactions or radioactive fallout;
- Treatment performed by an unrecognised physician or facility;
- Epidemics which have been placed under the direction of the public authorities;
- Treatment by psychologists unless prescribed by the treating physician in connection with emergency relief;
- Medical check-ups, vaccinations and other preventative treatment;
- The insured resisting or failing to comply with the medical directions given by the company's medical consultant and the treating physician;
- The insured resisting medical evacuation/repatriation;
- Transportation which has not been pre-approved and co-ordinated by the company;
- Medical treatment and examinations which can await the insured's arrival home;
- Private room in the hospital unless medically prescribed and approved by the company;
- Any treatment which is not necessary, or which is not directly related to the diagnosis covered by the insurance;
- Active participation in any motorsport show, motorsport race or motorsport competition, including any training, base jumping, paralysing, hang gliding, wing sui flying or mountaineering that requires specialised climbing equipment and outdoor climbing;
- Any illness or injury resulting from active engagement in any illegal act;
- Search and rescue services;
- Expeditions, mountaineering and trekking in Antarctica, the North Pole and Greenland; and
- Injury caused by gross negligence and/or with intent.

A policy document will be issued directly from the insurer when you apply for cover.

## POLICY CONDITIONS

- Insurance cover ceases at age 70.
- The right to compensation takes effect when you leave your country of permanent residence and ceases when you return to your country of permanent residence.
- Cover does not apply within your country of residence even if illness/injury occurred abroad.
- Insured children under the age of 18 are entitled to compensation for reasonable travel expenses if their parents are medically evacuated or repatriated.
- Treatment by authorised physicians and specialists, prescribed hospitalisation, prescribed medicines and local transport to and from the place of treatment will be compensated at 100% of the expense.
- Treatment by physiotherapists and chiropractors prescribed by an authorised physician will be compensated at 100% of the expense, subject to a benefit limit.
- Provisional pain-relieving dental treatment in case of an injury or infection, a lost filling or a broken tooth during the trip that requires immediate treatment by authorised dentists and prescribed medicines in connection herewith will be compensated, subject to a benefit limit.
- Cover for expenses for medical assistance in case of any sudden and unforeseen illness and/or complications in connection with maternity until and including the 8th month (36th week) of pregnancy, however only until and including the 4th month (18th week) of pregnancy when the pregnancy is a result of fertility treatment and/or the insured is expecting more than one child.