MSC Cruises SA Travel Insurance Policy Wording

Effective 1 July 2026



Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06)
a Licensed Non-Life Insurer and an authorised Financial Services Provider.
© 2012 Hollard Travel Insurance.

Hollard. travel

INDEX

WHO QUALIFIES FOR THE COVER **6**
WORDS WITH SPECIAL MEANING **8**
THE RULES OF COVER **22**
POLICY EXCLUSIONS **27**
OVERSEAS MEDICAL EXPENSES **35**
CANNOT TRAVEL **35**
BAGGAGE **37**
PERSONAL LIABILITY **37**
PERSONAL ACCIDENT **38**
HIJACK OF CARRIER **39**
GENERAL CLAIM RULES **40**
SCHEDULE OF BENEFITS: LOCAL CRUISES **46**
LIMIT OF LIABILITY **46**
SCHEDULE OF BENEFITS: INTERNATIONAL CRUISES **48**
LIMIT OF LIABILITY **48**

MSC - Internal

IMPORTANT INFORMATION

1. Contact us

If you have any questions or are in doubt about the cover provided, please call us on 011 351 4531 (Monday – Friday office hours) or send us an email travelinsurance@hollard.co.za

2. Changes to cover

We may change the cover in this policy as per the master agreement between MSC and us. You agree that you will review the terms and conditions of cover for any such amendments.

3. Complaints

If your claim is denied or you disagree with the outcome, you can request a review in writing within 90 days of our response.

- **Step 1**: Email your complaint to travelcomplaints@hollard.co.za.
- **Step 2**: If unresolved, escalate to hollardinsurecomplaints@hollard.co.za or call 011 351 2200.
- **Step 3**: Still dissatisfied? Contact the Office of the Internal Adjudicator at oia@hollard.co.za or call 011 351 5652.
- **Step 4**: Complaint to the Ombudsman:

For claim or service issues, contact the National Financial Ombud Scheme (NFO)
NFO at 0860-800-900, +27 (0)66 473 0157, or info@nfosa.co.za.
For policy purchase complaints, contact the FAIS Ombudsman
012 762 5000 or info@faisombud.co.za.

- **Step 5**: You may take legal action within 270 days of our rejection letter. If you go to court first, you can involve the Ombudsman only after withdrawing your summons.

4. Financial loss limitation

Except for the Personal Accident benefit, this policy only covers your actual financial losses.

5. Information you give us

5.1 **Storage and sharing:** The information you provide will be stored in databases and may be shared with other insurance industry parties. This sharing helps gather industry statistics and combat fraudulent claims. We may access this information even after your policy with us has ended.

5.2 **Purpose of sharing:** You acknowledge that sharing information for underwriting and claims purposes is in your interest. It enables insurers to underwrite policies, assess risks fairly, and reduce fraudulent claims, which can help limit premiums.

5.3 **Waiver of privacy:** You waive any right to privacy regarding underwriting and claims information, both for yourself and for anyone you represent, for any insurance policy or claims made by or on your behalf.

5.4 **Consent to storage and use:** You consent to your information being stored in the shared database and used as described.

5.5 **Disclosure to insurers**: You agree that we may disclose this information to any insurer or its agents.

5.6 **Verification**: You consent to us verifying underwriting information against legally recognized sources or databases.

MSC - Internal

5.7 **Survival of consent:** This consent remains effective even after the policy ends, is cancelled, or lapses.

6. Intention of coverage

6.1 The intention of this policy is to provide coverage for certain claims that may arise during your trip. It is important to recognize that not all events or circumstances associated with your trip are covered under this policy.

6.2 To ensure you understand the extent and limitations of your coverage, please review the policy document in its entirety. This will help you to identify what claims are eligible and which situations may not be covered.

7. Interest payments

We will not pay interest on any claim or benefit under this policy unless a court of law in your home country specifically orders us to do so.

8. Insurable interest

Claims can only be made for items you own or expenses you have paid yourself. Insurable interest means you would suffer a financial loss from damage or loss of the item.

Example: If you pay for a non-refundable trip, you can insure that investment. If your company pays for the trip, only the company can insure it under its own policy.

9. Legal framework

This policy is a legal contract between you and us, detailing its terms, conditions, and exclusions. It is governed by South African law. Please review the policy document to understand your rights and obligations.

10. Listed peril policy

This policy is a “listed perils” policy. We do not pay any claims when the cause of the claim is not listed under the “What we cover” or “What we pay” sections.

11. Medical aid exclusion

This policy covers emergency medical stabilisation and repatriation but is not a medical aid. It does not pay for ongoing treatment or any expenses in your home country after repatriation. You must have separate medical aid or insurance for care needed once you return home.

Example: if you break your leg skiing in Italy and need more treatment after returning home, this policy won't cover any costs incurred in your home country.

12. More than one policy with us

If you have more than one policy with us for the same item or loss, we will pay only the highest cover limit among your policies.

Example: If this policy covers baggage up to 5,000 and another covers up to 7,000, the maximum payout is 7,000.

13. Policyholder

This policy is a contract between the Hollard Insurance Company Limited (Hollard) and MSC Cruises SA, Incorporated in Geneva, Switzerland (MSC), master policy number OOJ10AP2013.

14. Personal Accident benefit

The Personal Accident benefit covers you up to the policy limit. If a personal accident occurs, we will compensate you up to the maximum amount stated in your schedule.

15. Pre-existing medical conditions

This policy contains restrictions regarding Pre-existing Medical Conditions. You must read the policy wording to ensure you understand which conditions we cover and which conditions we do not cover. Please declare all your medical conditions to us if you are not sure whether they are covered or not for us to advise you in writing of our decision. We want to highlight the following sections specifically:

15.1 Meaning of words
15.2 Exclusions: Medical conditions
15.3 Exclusions: Pre-existing medical conditions
15.4 Information you must declare to us

16. Policy documents

16.1 The policy wording covers benefits, conditions, exclusions, and claims requirements.
16.2 The policy schedule, part of your contract, lists your details, payment, excess, chosen benefits, and sum insured. Check it to confirm your cover.
16.3 Read the policy wording, schedule, and any endorsements together—headings are for reference only and don't affect interpretation. Review all sections to understand your cover and responsibilities; contact us with questions.
16.4 If there is a conflict between the policy wording and schedule, the schedule takes precedence.

17. Third party claims

We may finalise the claim by paying you up to the limit, or an amount for which the third-party claim may be settled. This will release us from any further liability for the claim.

18. Valuable items

Items worth more than the single item limit are only covered up to that limit. To insure high-value items fully, list them under All Risks on your home contents policy.

19. Your policy and transfer of rights

This policy is for you alone and does not grant rights or benefits to anyone else. You cannot transfer your rights or benefits under this policy to another party. Any attempted transfer will not be recognised, and our contract will remain solely with you.

MSC - Internal

WHO QUALIFIES FOR THE COVER

1. Age limits

1.1 Specific Benefits

1.1.1 You qualify for the Personal Accident benefit if you are younger than 65 years of age

1.1.2 the Overseas Medical Expenses benefit if you are younger than 86 years of age

1.1.3 All other benefits: no age limit

1.2 Specific exclusions relating to age: You are not covered for any claims because of:

1.2.1 a heart attack or signs of a heart attack (i.e. chest pain lasting longer than two minutes), or a stroke or signs of a stroke (loss of vision, sudden numbness, weakness, slurred speech) if you are 70 years or older.

2. Children

Children share cover with an accompanying adult when we do not receive premium for the child as shown on your MSC booking form.

Example: The cancellation sum insured is 10,000 per policy. This means that when one adult and two children travel together on the same journey, the total sum insured for the group is 10,000 — not 10,000 per person.

3. Cover start

3.1 Cancel for Named Reason benefit

3.1.1 Starts at 12:01 am (just after midnight) on the date after you paid your cruise deposit.

3.2 Overseas Medical benefit

3.2.1 Local cruises: The Overseas Medical benefit starts when you board the MSC South Africa cruise ship and is only applicable to treatment received whilst you are a guest of MSC Cruises South Africa.

3.2.2 International cruises: The Overseas Medical benefit starts when you pass through passport control from South Africa on either an International Flight or International Cruise. Cover is only applicable to treatment received outside the borders of South Africa.

3.3 All other benefits

All other benefits start as soon as you have checked in for your cruise or connecting flight.

4. Cover end

Your coverage ends at different times depending on the benefit:

4.1 **Cancel for Named Reason**: Ends on the date of departure from your home country 4 hours before your cruise's scheduled departure time.

4.2 **Curtailment**: Ends on your booked return date to your home country, as listed in your itinerary.

4.3 **Overseas Medical:** Ends when you pass through passport control back into your home country.

MSC - Internal

4.4 **Pregnancy:** Ends once the insured is more than twenty-five (25) weeks pregnant on the date of loss, or when there are fifteen (15) weeks or less until the expected date of delivery on the date of loss.

4.5 **All other benefits**: End when you pass through customs returning to your home country, at 00:01 on the date you reach the maximum age limit or the policy's end date, or if you refuse repatriation on the date we arrange transport.

4.6 **Medical claim extension**: If your overseas medical claim is approved while traveling and before your policy ends, we will automatically extend your policy.

5. Geographical exclusions

5.1 Domestic travel

5.1.1 Claims for travel within your home country are only covered if your trip includes a connecting flight. For example, coverage for missed connection starts when you check in for your flight from Johannesburg to Durban.

5.2 High-risk countries

No cover is provided for travel to the following high-risk countries:

5.2.1 Afghanistan, Burkina Faso, Central African Republic, Egypt (the area of North Sinai), Eritrea, Guinea, Guinea – Bissau, Haiti, Iraq, Iran (within 100km of the entire Iran/Afghanistan border, Iran within 10km of the entire Iran/Iraq border and the province of Sistan-Baluchistan, the area east of the line running from Bam to Jask, including Bam), Liberia, Libya, Mali, Niger, North Korea, Sierra Leone, Somalia, Syria and within 10km's of the border to Syria in any other country, South Sudan, Venezuela, Yemen.

5.3 Excluded countries

5.3.1 Coverage is excluded for countries under a state of emergency, those with active United Nations Armed Forces, or where war has been declared.

Disclaimer: The list of excluded countries may change at any time without prior notice.

MSC - Internal

WORDS WITH SPECIAL MEANING

1. Checked-in baggage

1.1 Airline travel

1.1.1 Checked-in baggage is luggage given to the airline at airport check-in and tagged, after which the airline takes custody of the luggage. It does not include hand luggage or carry-on items kept with the passenger. Once checked in, passengers cannot access the baggage during the flight and collect it at the baggage claim area at the destination airport.

1.2 Cruise travel

For cruises, checked-in baggage is luggage given to the cruise line at the embarkation terminal. It is delivered to your cabin and is not accessible to you while it is in the cruise line's custody. Before disembarkation, you place the baggage outside your cabin for collection by the cruise line. On arrival at the port, the baggage is collected by you at the terminal. It does not include hand luggage or carry-on items kept with you.

2. Cancel

When you cancel your cruise within the required period before your scheduled cruise departure time because of an event that is listed in your policy. The event that causes the cancellation must be specifically included among the covered reasons as outlined in the policy schedule.

3. Cancel for Named Reason

This means you can cancel your trip only for specific reasons listed in your policy (e.g., illness, injury, death of a close relative, natural disaster, etc.).

- These reasons are predefined and appear in your schedule or policy wording.

4. Carrier

A scheduled or chartered aircraft (excluding non-pressurised single engine piston planes) or cruise ship licensed to carry passengers for hire, on which you are traveling as a fare-paying passenger. This excludes crew.

5. Children / child

Your natural or adopted son or daughter, not in full-time employment and under 18 years old.

6. Complications of pregnancy

Means any of the following medical conditions occurring during a trip, provided the insured is not more than twenty-five (25) weeks pregnant (more than fifteen (15) weeks remaining until the expected date of delivery) on the date of loss.. The complications covered are:

- Toxaemia
- Gestational hypertension
- Pre-eclampsia
- Ectopic pregnancy
- Hydatidiform mole (molar pregnancy)
- Postpartum haemorrhage

MSC - Internal

- Retained placenta membrane
- Placental abruption
- Hyperemesis gravidarum
- Placenta praevia
- Stillbirths
- Miscarriage
- Emergency caesarean sections (only when medically necessary)
- Premature births

7. Civil unrest

Fighting between groups within the same country or near its borders.

8. Close contact

8.1 Before departure: You sit within two seats (1 metre) in any direction of a person with COVID-19 case in any kind of vehicle including buses, minibus taxis, flight, etc.

8.2 Whilst on your cruise: You sit within two seats (1 metre) in any direction of a person that tested positive with COVID-19 (example: dining room or theatre).

9. Close relative

Includes the following relatives residing in your home country:

- Legal spouse
- Parent, parent-in-law, stepparent, or legal guardian
- Biological child, foster child, adopted child, stepchild, grandchild, or son/daughter-in-law
- Biological or step sibling
- Grandparent

10. Connecting flight / connecting cruise

A connecting flight or cruise refers to an itinerary that involves transferring from one aircraft or cruise vessel to another, where the layover or connection time is less than 12 hours. The subsequent segment is designated as the connecting flight or cruise.

11. Curtailment

Returning to your home country prior to the scheduled return date listed on your policy, due to an approved reason listed in your schedule of benefits.

12. Dental emergency

Emergency pain relief for:

- Severe toothache
- Cracked, knocked out, or partially dislodged tooth
- Dental abscess

13. Electricity grid failure

MSC - Internal

A temporary disruption of electricity supply affecting a municipality, district, region, or country. Causes include infrastructure damage, provider issues, or complications during power restoration, and cover both the initial outage and any disturbances when reconnecting electricity.

14. Eligible expenses

*All expenses listed below approved by us before they are incurred:

14.1 **Inpatient** and **outpatient** care includes:

14.1.1 Doctor consultation fees, surgeries, x-rays, inpatient treatment, prescribed medication, and either a one-time taxi fare or ambulance cost to the nearest suitable hospital if you are admitted as an inpatient.

14.2 In case of a PCR positive test conducted by either MSC Cruises or a medical practitioner whilst on your trip:

14.2.1 The cost of an ambulance or taxi to a “Covid-19 facility or hospital”, and/or

14.2.2 The cost of repatriation to your home country booked by us

14.3 **Cremation or repatriation of remains**: We will cover the costs related to your cremation at the place of death while travelling, or for transporting your body or ashes back home when arranged by us. Expenses are limited to:

14.3.1 Collection of the deceased's body

14.3.2 Transfer to a funeral home

14.3.3 Embalming, preparation, or cremation as requested

14.3.4 Standard shipping casket

14.3.5 Any necessary consular paperwork and permits

14.3.6 Transporting the casket to the airport and loading it onto the plane

14.3.7 Airfare and transport of mortal remains to your home

14.4 **Medical repatriation or evacuation**: This cover aims to stabilise your condition and arrange your safe return home, not ongoing treatment. A "**fit to fly**" recommendation from your doctor is required within 24 hours of admission and must be updated every 24 hours. Once we confirm with your doctor that you are “fit to fly”, we'll cover the following options when approved or arranged by us:

14.4.1 The additional cost of transportation of the **same class** using the most economical route

14.4.2 Transportation as a **stretcher case** on a commercial flight (if medically needed) based on the most cost-effective route

14.4.3 Return travel for a qualified **medical escort** if required by health or airline policy

14.4.4 The cost of an **air ambulance**

14.4.5 **3-star accommodation** booked or approved by us if you must wait for the next available flight after being discharged as an inpatient

14.5 Additional flights and accommodation booked or approved by us

14.5.1 **Accompanying travel companion**: We cover 3-star accommodation, and an economy class return ticket for one individual to stay with you and return with you on the same flight if you receive inpatient treatment for five or more consecutive days.

14.5.2 **Visit by any one person**: We pay for an economy class airline ticket and 3 star accommodation so one individual can visit you after five days of consecutive

MSC - Internal

inpatient treatment. The ticket is for travel from your home country on your fifth day as an inpatient.

14.5.3 **Repatriation of children**: We pay for an economy class ticket and an escort so your children can return home if there is no other adult booked to accompany them and you are receiving inpatient treatment.

14.6 **Your compulsory medical quarantine**: We will pay for 3-star accommodation (booked or approved by us) if you test positive for Covid-19 before your scheduled departure time.

15. Treatment received from a licensed chiropractor or physiotherapist: we will reimburse you for one treatment/consultation per trip when a medical practitioner has referred you.

16. Emergency assistance provider

A company authorised by Hollard to assist you during your trip.

17. Emergency Room (ER)

The Accident & Emergency Department (A&E), also known as the Emergency Room (ER) or Casualty Department, is a dedicated unit within a hospital that provides immediate care for individuals experiencing life-threatening medical conditions.

18. Essential items

If your bag is delayed, the following items—paid for with your credit or debit card and supported by an invoice listing each purchase—are considered essential:

- Toiletries, including soap, shampoo, toothpaste, and a toothbrush
- Underwear
- Clothing and shoes

19. Evacuation

Medical evacuation: We arrange transport, by ambulance or commercial flight, from where you are injured or ill during a trip to the nearest appropriate hospital.

20. Excess

This refers to the initial amount you must pay, for each person and for each benefit, before making a claim under any part of this policy.

21. Home / Home country

Refers to your primary place of residence.

22. Infectious or Contagious Disease

Means any illness transmitted from an infected person, animal or species to another person, diagnosed in an insured person by a registered medical practitioner, which has not been declared by the World Health Organisation (WHO) as a Public Health Emergency of International Concern (PHEIC).

MSC - Internal

23. Illness
A medical condition diagnosed by a qualified medical practitioner that causes severe or acute symptoms and needs urgent treatment. Severe symptoms might include intense chest pain or severe difficulty breathing. Acute symptoms are those that come on suddenly and escalate quickly, such as a high fever with confusion or sudden loss of consciousness.

24. Injury
A sudden event resulting from violent, external, and accidental causes occurring at a specific location and time during your trip.

25. Inpatient
Admission to a hospital by a doctor where you receive treatment, accommodation, and meals for at least 24 consecutive hours.

26. Insured event / benefit
An event, or a series of related events caused by the same thing, that is described in this policy. We will not pay for claims if the event is not listed in this policy.

27. Life-threatening medical condition
A medical emergency where immediate treatment is needed to prevent death, such as:

- A serious allergic reaction that appears quickly and may cause death
- Broken bone/s
- High risk burn wounds, for example burns to **your** face, hands or feet
- Diving accidents or drowning
- Heat stroke with a temperature higher than 39 degrees Celsius
- Diabetic coma or insulin shock
- Low body temperature (below 35 degrees Celsius)
- Joint dislocation
- Poisoning
- Choking
- Convulsions, seizures or loss of consciousness
- Heavy, uncontrollable bleeding that **you** cannot stop
- Deep knife wounds or gunshot wounds
- (Signs of) a heart attack (i.e. Chest pain lasting longer than two minutes)
- (Signs of) a stroke (loss of vision, sudden numbness, weakness, slurred speech)

28. Limit
The maximum we will pay per insured person, per benefit, for a loss. All benefit limits are listed in the schedule.

29. Local cruise
All cruises with a confirmed departure date from South Africa and a confirmed departure date back to South Africa.

MSC - Internal

30. Loss of Limb
Refers to the physical severance of an arm at or above the wrist joint, or a leg at or above the ankle joint, or the complete and irreversible permanent loss of use or function of these limbs.

31. Loss of Sight
Complete and irreversible loss of vision in one or both eyes.

32. Master policyholder
MSC Cruises SA, Incorporated in Geneva, Switzerland. Registration number 2012/165726/10.

33. Medical practitioner
A medical practitioner is a doctor or healthcare professional who is officially licensed to provide medical care in the country where you receive treatment. They must work within the rules and training of their profession, and they cannot be a close family member of you or your travel companion.

34. Military coup
When the military takes control of a country's government by force.

35. Missed connection
You miss your connecting flight or cruise because your previous flight or cruise was delayed by something your policy covers.

36. Named reasons or perils
You are only covered for specific events listed in your policy.

Example:
- Covered delay: Your flight is delayed by a storm (bad weather is listed as an insured peril
- Not a covered delay: Your flight is delayed due to shortage of crew (operational reasons).

37. Outpatient
Services provided in the emergency department, urgent care, or outpatient settings when a doctor has not given an order for you to be admitted to the hospital as an inpatient.

38. Payment or deposit
EFT or credit card amounts you paid for your trip. Does not include certificates, vouchers, rewards, points, discounts, or credits.

39. Pair or set
If an item that belongs to a pair or set is lost or damaged, we will only pay for the part that is missing or damaged.

Example: if you bought a set of 3 bags for 3 000 and one bag is lost or damaged, we will pay 1 000 for the lost bag

MSC - Internal

40. Period of insurance

The duration specified in **your** schedule, beginning on the policy start date and ending on the policy end date.

41. Personal baggage

Items of clothing worn by you, toiletries for your individual use during your trip and a bag to carry the items, example: a suitcase, backpack or handbag.

42. Political unrest

Large groups of people protesting or demonstrating against the government.

43. Pre-booked

43.1 You arranged and paid for something before you left your home country.

43.2 Pre-booked packages listed on your MSC South Africa booking form, as per the examples below:

- 43.2.1 Shore excursions, for example: Nature Reserve Tour in Mozambique
- 43.2.2 Onboard packages
- 43.2.3 Entertainment, for example: themed cruises (“matrieks bootreis”)

44. Pre-existing medical condition*

44.1 Chronic or long-term medical conditions, including:

- 44.1.1 Alzheimer's, stroke, aneurysm, heart issues, dementia, depression, terminal illness
- 44.1.2 Respiratory diseases: emphysema, COAD/COPD, chronic bronchitis, cystic fibrosis

44.2 Ongoing medical care, such as:

- 44.2.1 Regular doctor visits or long-term medication (e.g., diabetes, epilepsy, asthma, high blood pressure, high cholesterol, blood clots)
- 44.2.2 Ongoing immunosuppressant therapy

44.3 Recent (within 6 months) medical issues, for example:

- 44.3.1 Persistent symptoms after medication
- 44.3.2 Continued symptoms after specialist consultation or surgery
- 44.3.3 Awaiting diagnosis or follow-up appointments
- 44.3.4 On a waiting list for treatment
- 44.3.5 Recent (within 2 weeks) severe flu symptoms with respiratory or neurological complications

44.4 Previous hospital stays or emergency visits

- 44.4.1 Angina,
- 44.4.2 Physiotherapy, or chiropractic care
- 44.4.3 History of spinal or brain surgery
- 44.4.4 Seizures in the last 12 months
- 44.4.5 Joint replacement over 10 years ago
- 44.4.6 Past or pending organ transplant
- 44.4.7 Congestive heart failure requiring angiography, stents, or bypass

MSC - Internal

44.4.8 Use of pacemaker or internal defibrillator (AICD)

*Note: This definition applies to you, your travel companion, or a close relative when you are aware of their medical conditions.

45. Pregnancy

Pregnancy that is confirmed by a positive blood pregnancy test requested by a medical practitioner and performed by a registered pathology laboratory. You must provide the laboratory result and written confirmation from the medical practitioner confirming pregnancy.

46. Proximate Cause

Proximate cause is the main event that directly leads to loss or damage. Claims are covered if the proximate cause is a risk listed in your policy, but not if the cause is excluded or not listed.

47. Public Health Emergency of International Concern (PHEIC) Large groups of people protesting or demonstrating

47.1 Means a formal declaration by the World Health Organisation (WHO) that an event constitutes a Public Health Emergency of International Concern in terms of the International Health Regulations.

47.2 For the purposes of this policy:

47.2.1 Any infectious or contagious disease declared a PHEIC by the WHO shall be excluded from cover, and

47.2.2 Covid-19 is expressly excluded from this general rule and is covered only to the extent set out in the Covid-19 sections and extensions of this policy.

48. Quarantine

Means isolation ordered by a medical practitioner following:

48.1 a positive Covid-19 test, or

48.2 diagnosis of an infectious or contagious disease not declared a PHEIC.

49. Repatriation

Your return to your home country.

50. Water and land sports – approved list

When **you** participate on a non-professional leisure basis in the listed **sports** below (must use / wear the required safety equipment):

Sport / Activity	Required Safety Equipment	Conditions of Cover	Exclusions / Notes
Abseiling	Helmet; harness with backup tether	Guided setup; inspected anchors; belay by qualified operator	—
Acrobatics	Proper mats; supervision	Training/recreational only	—

MSC - Internal

Aerobics	Appropriate footwear	Recreational classes	—
American football	Helmet; shoulder pads; mouthguard	Non-professional leisure	—
Athletics / Track & field	Event-appropriate gear	Leisure participation	—
Archery	Armguard; finger tab/release; chest protector; range safety protocols	Organised range or club	—
Badminton	Protective eyewear	Leisure participation	—
Banana boat rides	Life jacket (PFD)	Operator-run activity	—
Baseball	Helmet (batting); protective cup/pads	Leisure participation	—
Basketball		Leisure participation	—
Bicycling/Cycling (recreational)	Helmet	Non-competitive; leisure rides only	Exclude racing/competition
Blackwater rafting	Life jacket; helmet	Commercial operator; suitable river class	—
Boating	Life jacket	Inland/near-shore, leisure	Exclude crew
Bowling (lawn & ten-pin)		Leisure participation	—
Boxing (training, no contact)	Gloves; wraps; mouthguard; headgear (if drills require)	No contact sparring	Competition/contact excluded
Bungee jumping (<30 m)	Body harness + backup body harness	Operator-run; max height 30 m	—
Camel riding		Day/trek	—
Canoeing	Life jacket	Inland or ≤10 km coastal waters	—
Canyon swing (<30 m)	Body harness + backup tether	Operator-run; max height 30 m	—
Clay pigeon shooting	Eye & ear protection	Club/range rules	—
Cricket	Pads; helmet (batting); gloves	Leisure participation at school level	—
Curling	Traction shoes	Recreational league	—
Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)	Proper footwear	Leisure classes	Competition excluded
Dirt boarding	Helmet;	Non-competitive	—

MSC - Internal

	wrist/knee/elbow guards		
Dragon boating	Life jacket	Team/club activity	—
Dune buggy	Helmet; restraints	Guided recreational only	—
Elephant riding			—
Fencing	Mask; jacket; glove; plastron	Club training/rec league	—
Fishing (deep sea/angling/fly/river/boat/lake)	Life jacket on boat	Leisure fishing	Exclude competition, ice fishing, commercial fishing
Football/Soccer (association)	Shin guards; appropriate footwear	Leisure participation at school level	—
Go-karting (recreational)	Helmet	Recreational circuits only	—
Golf		Leisure participation	—
Gym (weights, Pilates, aqua aerobics, yoga)	Activity-appropriate gear	Classes/leisure	—
Gymnastics		Training/leisure	—
Handball		Leisure	—
High diving (<10 m)	Supervised facility	Max height 10 m	—
Hockey (field/indoor)	Mouthguard; shin guards	Leisure at school level	Ice hockey excluded
Horse riding (leisure/tour)	Helmet	Licenced tour operator; non-competitive	Exclude polo, hunting, jumping
Hot air ballooning	Operator safety briefing	Leisure	Racing/competition excluded
Jet boating	Life jacket	Operator passenger	—
Jet skiing	Life jacket	Recreational use	Competitions excluded
Kayaking (white water/sea/river/lake)	Life jacket; helmet (white water)	Leisure kayaking	—
Kite boarding	Life jacket; helmet	Leisure only	—
Kite surfing	Life jacket; helmet	Leisure only	Exclude racing, competition, storm surfing
Land surfing	Helmet; pads	Non-competitive	—
Martial arts (training only)	Gloves; pads; mouthguard	No contact; no competitions	—
Motor experience (passenger only)	Seatbelt; operator rules	Passenger only	Racing excluded

MSC - Internal

Motorcycle riding/touring	Helmet; valid licence	Independent or organised touring	Exclude off-road, racing, competition
Mountain biking (recreational)	Helmet	Leisure trails only	Racing/competition excluded; Extreme events excluded such as Cape Epic, Swiss Epic, etc.
Mountaineering/hiking (no ropes, <4,000 m)	Boots; safety gear	Organised group; marked route	Altitude <4,000 m; no technical ropes; no cover for helicopter rescue because of altitude illness
Netball		Leisure school level	—
Paintball	Eye/face protection	Recreational field	—
Quad biking	Helmet; ≤250 cc	Leisure only	Racing/competition excluded
Racquetball	Eye protection	Leisure	—
Roller skating / Inline skating	Helmet; wrist/knee/elbow guards	Leisure	—
Rowing/sculling / Surf boat rowing	Life jacket	Inland or ≤10 km coastal waters	—
Rugby	Mouthguard	School level participation only	Other levels excluded
Running/Jogging	Visibility gear (night)	Leisure; includes half-marathon, marathon	Covered as leisure distances; exclude competitions and ultra marathons
Safari tours	—	Leisure tours	Hunting/guns excluded
Sailboarding / Windsurfing	Life jacket	Leisure	Competition excluded
Sailing	Life jacket	≤10 nautical miles off any land mass	—
Sandboarding / Sand skiing	Helmet; guards	Non-competitive	—
Scooter / Moped	Helmet: high visibility clothing	valid driver's licence for vehicle class, obey traffic laws	Exclude passengers
Scuba diving	Open-water licence; buddy or licenced instructor; max depth 30 m	Leisure dives	—
Shark cage diving	Life jacket (on vessel) as	Operator activity	—

MSC - Internal

	applicable		
Segway tours	Helmet	Licensed tour operator	—
Skateboarding	Helmet; guards	Leisure	Competitions excluded
Snorkelling		Leisure	—
Softball	Helmet (batting)	Leisure	—
Speed boating	Life jacket	Passenger only on licensed carrier	—
Squash		Leisure	—
Stand-up paddle surfing / Paddle boarding		Leisure	—
Surfing		Leisure	Competition excluded Exclude extreme surfing
Surface water activities (non-sailing)	Life jacket	≤2 nautical miles off any land mass	—
Swimming		Leisure	—
Tennis	—	Leisure	—
Tuk Tuk (passenger)	Seatbelt (if fitted)	Passenger only	Racing excluded
Volleyball	—	Leisure school level	—
Wakeboarding	Life jacket	Leisure	Competition excluded
Wall climbing (artificial)	Harness; proper harness wear/usage	Indoor/controlled walls	Racing/competition excluded
Water polo		Leisure school level	—
Water skiing	Life jacket	Leisure	Competition excluded
White water rafting (Grades 1–4)	Life jacket; helmet	Grades 1–4 only	—
Yachting	Life jacket	Inside territorial waters	Racing & crew duties excluded
Zip line	Helmet; harness	Operator-run	—
Zorbing	Helmet (if applicable); harness	Leisure	Competition excluded

51. Secure baggage area

- Locked dashboard, boot, or covered hatchback/estate car compartment
- Fixed storage in a motorised or towed caravan
- Locked baggage box on a locked roof rack

MSC - Internal

52. Strike or industrial action

Strike or industrial action means any activity, union-organised or not, intended to prevent, restrict, or interfere with the production of goods or delivery of services.

53. Supplier financial default

A scheduled airline registered in **your home country** is unable to operate flights due to financial insolvency, excluding charter airlines.

54. Terrorism or terrorist attack

54.1 An act involving force or violence directed at civilians, carried out for political, religious, ideological, or ethnic reasons.

54.2 The country in which the incident occurred must officially declare the event as an act of terrorism.

55. Trip

When travelling on an MSC Cruise including local and/or international connecting flights.

56. TSA lock

A TSA lock lets travellers secure luggage while allowing authorised security to open, inspect, and relock it without damage. Security agencies in countries like the USA, Canada, Japan, and several others have tools to access these locks. TSA locks can also be used for travel to all other countries.

57. Unattended

When your belongings are left without anyone watching over them or out of your sight, such as:

- On the beach or next to the pool while you swim
- Over 5 meters away from you at train or bus stations
- While you're busy taking photographs
- While dining at a restaurant or using an ATM if the item isn't on your person
- If your items are entrusted to someone you don't know

58. United States of America: Preferred Provider Organisation (PPO)

This policy covers treatment only within our U.S.A. PPO network, with authorised expenses paid directly to providers. For help finding a PPO provider, call the emergency number on your policy schedule. Expenses from non-network providers are not covered.

59. United States of America: Urgent Care Centers

Urgent care centers in the U.S. address non-life-threatening illnesses or injuries that need prompt attention but can't wait until the next day. They commonly treat conditions such as:

- Influenza, colds, fevers, headaches, and chills
- Sprains
- Allergic reactions
- Minor burns
- Dehydration

MSC - Internal

- Earaches and headaches
- Sprains and strains
- Urinary tract infections
- Diagnostic services (limited to X-rays and laboratory tests)
- Eye irritation and redness
- Vomiting, diarrhoea, or dehydration
- Severe sore throat or cough

60. Valuable items (and accessories)

60.1 Cameras, photographic and video equipment
60.2 Game consoles and games
60.3 Personal organisers
60.4 Mobile phones
60.5 Televisions
60.6 Portable audio equipment and disks
60.7 Spectacles and sunglasses
60.8 Telescopes and binoculars
60.9 Jewellery and watches
60.10 Furs and leather goods
60.11 Perfume
60.12 Precious stones, gold, silver, and other precious metals
60.13 Laptops, tablets, e-readers

61. We, our, or us

This policy is underwritten by The Hollard Insurance Company (Hollard), which is a licensed short-term insurer and an authorised provider of financial services.

62. Weather

Atmospheric conditions involving wind, temperature, clouds, moisture, and pressure.

63. You/Your

Each person travelling as a fare paying passenger on a cruise booked through MSC South Africa, and for whom the appropriate premium has been paid by MSC South Africa.

MSC - Internal

THE RULES OF COVER

1. Authorise expenses / treatment

1.1 You must call us on the emergency number provided in your policy schedule:

1.1.1 Before receiving treatment if you are conscious and do not require life-saving intervention

1.1.2 Before being admitted to a hospital

1.1.3 Immediately after your condition has been stabilised in the emergency department.

1.1.4 In the case of a life-threatening emergency, you must call us within 24 hours of the initial treatment unless you are unconscious.

1.1.5 If you are conscious but unable to call due to your condition, a family member or travel companion should contact us as soon as they become aware of your treatment.

1.2 We will authorise specific procedures and/or a set number of days for treatment once we confirm that the care is medically necessary. Our decision depends on the accuracy and completeness of information provided by you, your close relative, travel companion, or medical practitioner.

1.3 You must call us immediately if your condition changes or if additional inpatient treatment is needed.

1.4 We reserve the right to reconsider or challenge any previous authorisation if new information comes to light that affects our decision.

1.5 Authorisation does not guarantee payment. The fact that we authorise treatment does not ensure payment or the availability of services. Approval remains subject to the terms, conditions, and exclusions detailed in this policy.

1.6 You must inform the medical practitioner or hospital that authorisation from us is required under this policy and request their full cooperation with us.

1.7 If you fail to follow our instructions or obtain proper authorisation for treatment, we may limit your claim or deny it entirely.

2. Bring back damaged property

You are required to bring back any property damaged during your trip at your expense and keep the item until we have completed processing your claim. If returning the item is not possible, take a photograph of the damaged item and send it to us along with a request for permission to dispose of it. Do not discard the item unless we provide written permission.

3. Buy your policy promptly

You must buy your travel insurance before you leave from your home country.

4. Cancellation Guidelines

4.1 Named Reason Cancellation: You must cancel your flight, cruise, and accommodation at least 24 hours or more before your scheduled cruise departure time. If you do not cancel your trip before the scheduled date of departure, we will limit the cover to 50% of the loss for pre-paid packages (where you are confirmed as a “no-show” by the carrier).

4.2 Required Documents:

MSC - Internal

4.2.1 Proof of cancellation date (e.g., email to MSC and/or airline).
4.2.2 Letter from providers showing payment, their cancellation policy, and any refund—even if fully non-refundable.

5. Check in for your flight or cruise

You must check-in for your flight or cruise before it is closed by the carrier and arrive at the boarding gate before it is closed by the carrier.

6. Claim Form and Documents

Submit your completed claim form and all supporting documents within 30 days of returning to your home country. You are responsible for obtaining and paying for documentation. Some documents may be needed immediately in case of a medical emergency.

Examples of required supporting documents:

- Medical report from treating doctor, including:
- Hospital admission/discharge details
- Diagnosis
- Date of first consultation
- Details of treatment provided and cause of medical issue
- Medical reason if unfit to fly, including 6-month medical history for illness claims
- Doctor's note confirming need for quarantine
- Positive blood pregnancy test
- Receipts or itemised invoices for purchased items/services
- Proof of payment for all claimed expenses (e.g., bank statement)
- Original airline tickets to and from your home country
- Amended airline tickets if flights were changed
- Written confirmation of accident (e.g., police report from country where accident occurred)

7. Delay, loss or damage claims

7.1 Inspection and Reporting*
7.1.1 Check your baggage before you leave the baggage area. Immediately report any problem to the carrier (before you leave the baggage area) and request a Property Irregularity Report (PIR). Keep a copy for our records.
7.2 Claim from the carrier
7.2.1 First, submit your claim to the carrier.
7.2.2 Send us the letter from the carrier where they confirm the damage, loss, or delay. The carrier must confirm if you received compensation, even if it was nothing.

*We need both the PIR and the carrier's letter to process your claim.

8. Court judgement

You must send us any court judgement demanding payment within 48 hours of receipt.

9. Death

We must receive notice of death within 48 hours of issuance.

MSC - Internal

10. Do not admit liability

Do not admit fault, make promises, or offer payments without our written approval.

11. Flight ticket

When you inform us of a potential claim, you must immediately send us proof of your return reservation to your home country. If we agree to repatriate you, we reserve the right to use your return ticket.

12. Your responsibility to tell us about material information

Material information is any detail that could change our decision to insure you or affect the terms of your cover. In other words, if something might make your trip riskier or influence the cost or conditions of your policy, it's material and you must tell us – even if we don't ask.

Examples of material information:

- You receive treatment or consult with a medical practitioner before your trip.
- You have booked wheelchair assistance for your trip.
- You have a pre-existing medical condition (e.g., heart problems combined with diabetes).
- You plan to take part in high-risk activities (e.g., scuba diving, skiing, bungee jumping).
- You are travelling to a country with known health or safety risks.

12.1 Change of information

12.1.1 You must tell us immediately in writing of any material changes that could increase your risk. This includes any change to your, your travel companion's or close relative's health. If we approve the change, we will send you a written endorsement.

12.2 Your duty of honesty and good faith

12.2.1 You must act honestly and in good faith when dealing with us. This means providing accurate information and being transparent about anything that could affect your cover or claim.

Examples of dishonesty or lack of good faith

- Giving false or misleading information when you buy your policy.
- Submitting fraudulent or exaggerated claims.
- Failing to disclose previous claims, or claims submitted to other insurers for the same event.
- Not telling us about material information that affects your health, travel plans, or activities that increase risk.
- Using forged or altered documents to support a claim.

12.3 Consequences if you give us incomplete or incorrect information (lack of disclosure of material information)

12.3.1 Your policy may be cancelled immediately.

12.3.2 Any claims you submit may be refused.

12.3.3 You may have to repay any amounts already paid to you.

12.3.4 Possible legal action.

MSC - Internal

13. Legal

If we choose to begin legal proceedings against anyone responsible for the loss, you are required to assist us. We may also initiate legal action against another person or company using your name.

14. Lock your bag

Always lock your bag before check-in. If it doesn't have a built-in lock, use a TSA-approved luggage lock to prevent unauthorised opening.

15. Repayment of Costs

You must reimburse us for any expenses not covered by this policy within 30 days from the date we made the payment.

16. Proof of Payment, ownership and cash

16.1 Proof of payment:

16.1.1 You must give us evidence that you paid for the item claimed by way if a bank statement or letter from your bank confirming the transaction. If you paid any expenses through an agent or third party, you need proof from the agent that they paid for example the airline, such as the agent's BSP remittance to the airline.

16.2 Proof of ownership:

16.2.1 For stolen or damaged items, you must show proof of ownership like an original receipt and a credit card or bank statement.

16.3 Cash:

16.3.1 For claims involving cash purchases or stolen cash, you must give us evidence that you obtained the foreign exchange before the trip covered by this policy.

16.3.2 If you cannot give us proof of payment and ownership your claim will not be covered.

17. Police report

17.1 Notify the police within 24 hours after any theft, mugging, or accident (not involving a carrier) and provide us with the police report.

17.2 If you must return to your home country due to damage or theft at your home, submit a copy of the police report to us.

18. Prevent loss

You must take reasonable steps to protect your insured property after an incident, or we may not cover any loss or damage.

Example: Do not leave your cell phone unattended in a restaurant.

19. Sign the agreement of loss

To receive payment, sign the agreement of loss and give us evidence of your bank details.

20. Unattended items

MSC - Internal

Do not leave your belongings alone or out of your reach in public areas, such as airports. Unattended items are not covered by your policy.

21. Valuable Items, cash and passport

Always keep valuable items, cash and your passport with you, either in your pocket or in a bag you are holding. Alternatively place them in a locked safe when not in use. Do not put them in your checked-in baggage.

MSC - Internal

POLICY EXCLUSIONS

1. After 12 months

We will not cover medical expenses you incur more than 12 months after the loss or your first treatment date.

Example if your baggage was damaged on January 1, 2020, and no claim is paid by January 1, 2021, your claim will expire and become invalid.

2. Age limit

We do not cover any claims where you have reached the age limit on the date of loss.

3. Alcohol and drugs

We do not pay any claim caused directly or indirectly by:

- 3.1 Excessive alcohol consumption where you exceed either a breath alcohol content of 0.24mg per 1,000ml, or a blood alcohol limit of 0.05g per 100ml at the time you are admitted to a hospital, or
- 3.2 The use of drugs or narcotics unless they were prescribed to you by a medical practitioner, and they were taken as per a medical prescription, or
- 3.3 Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.
- 3.4 If there is suspicion of alcohol use and you cannot provide proof that your blood or breath alcohol level was within the legal limit for instance, where hospital notes mention intoxication.

4. Alternative arrangements

We will not pay claims if you have received a travel voucher from the carrier or if the carrier provides reasonable alternative travel options.

5. Authorisation not obtained

- 5.1 Medical: We will not cover any expenses if the treatment was not authorised by us, as specified in this policy.
- 5.2 We will not cover the cost of extra flights or accommodation unless these have been approved and/or booked by us.

6. Baggage – no pay out for items listed below

Situations in which baggage loss, theft, or damage claims are excluded are listed below.

- 6.1 Notification and reporting requirements
  - 6.1.1 If you do not notify the airline or cruise line of theft, loss, or damage before you leave the baggage area and cannot give us the baggage report, your claim will not be covered.
  - 6.1.2 Theft of any unchecked items must be reported to the police within 24 hours of the event. Failure to do so will result in denial of the claim.
- 6.2 Specific item exclusions and situations

MSC - Internal

6.2.1 Items stolen from the overhead baggage compartment are not covered.
6.2.2 Damage from wear and tear is not covered. This means things that happen over time from normal use, like:
6.2.2.1 parts breaking down (including mechanical or electrical breakdown), damage from cleaning or repairs, fading from sun or water, rust, mold, cracks or scratches that don't stop the item from working, and damage from insects or pests.

6.3 Losses from an unattended car
6.3.1 Loss or damage from an unattended car is not covered unless the items were locked in the boot and there is clear evidence of forced entry, like a broken window or door.

6.4 Items that are not covered
6.4.1 Forgotten or mislaid items are not covered.
6.4.2 Theft of valuables or cash is not covered if:
6.4.2.1 They were in checked baggage,
6.4.2.2 They were not on your person (in your pocket or a bag you were carrying),
6.4.2.3 They were not locked in a safe at the time of loss.
6.4.3 Anything shipped as freight or under a bill of loading.
6.4.4 Theft or damage to personal baggage not traveling with you on the same flight.

6.5 Baggage delay
6.5.1 We only pay for baggage delay if your bag was delayed longer than the time listed in your policy.
6.5.2 You must show receipts for things you bought because of the delay. A valid receipt is a slip or document from the store showing what you bought, how much you paid, and the date.

6.6 Other exclusions:
6.6.1 Items lost, taken or stolen by customs, police, or airport security.
6.6.2 Loss or damage on a bus or train.
6.6.3 Damage to cameras or phones (like cracked screens).
6.6.4 Theft or damage to baby strollers or prams.
6.6.5 When you cannot show proof that the bag was locked before check-in (for example, a report from the airline showing the lock was damaged).

7. Carrier cancelled flight or cruise

7.1 When the airline or cruise line cancels the flight or cruise for any reason other than the reasons we list as covered events. You must request a refund from them.
7.2 When the carrier changes its operating time or schedule.
7.3 When a regulator or government stops the carrier from operating.

Example: Your flight is cancelled because of Covid restrictions. In this case, the airline is responsible for refunding you, as they could not provide the transport. You must claim the refund directly from the airline.

8. Consequential loss

Consequential loss means extra costs or losses that happen because of the main event, however they are not listed as covered events (what we cover) or items (what we pay) in this policy.

Example: If your flight is delayed, the unused accommodation would be a consequential loss as we

MSC - Internal

cover the additional costs for meals whilst your flight is being delayed.

Examples of consequential losses not covered by this policy:

8.1.1 Cost of a taxi (other than your first trip to the hospital)
8.1.2 Search and/rescue costs from a mountain or remote area
8.1.3 Telephone calls or faxes
8.1.4 Food and drinks (other than when it is purchased during a travel delay)
8.1.5 Interpreters' fees
8.1.6 Inconvenience or lack of enjoyment
8.1.7 Loss of earnings
8.1.8 Time-share fees and holiday points
8.1.9 Any additional travel or accommodation costs (not booked by us)
8.1.10 The sentimental value the property may hold to you
8.1.11 The cost to postpone your trip to different date
8.1.12 Trips or expenses paid on your behalf by another party or person
8.1.13 Refundable airport taxes or service fees charged by your agent.
8.1.14 Unused accommodation of flights unless the reason you did not use them is listed as a covered event.

9. Criminal act or reckless behaviour

We do not cover any claim if you commit an illegal or criminal act, or if your own reckless behaviour causes the loss or injury.

Example: If you are injured while ignoring safety rules (such as speeding excessively), your claim will not be paid.

10. Cooperation (lack of)

We cannot assist or manage your case if you, the provider or doctor does not cooperate with us. It is your responsibility to send us the supporting documents.

11. Delay in treatment or medical complications

This policy provides travel insurance only. We are not responsible for the actions, omissions, or delays of any medical provider. Medical care, hygiene standards, phone services, and emergency evacuation facilities can vary from country to country. We will help as much as we can, but we are not responsible for any loss, medical problems, or delays caused by things outside our control.

Example:

- If you need urgent medical evacuation and the local hospital does not have the right equipment or delays the process.
- If poor road conditions or bad weather prevent an ambulance from reaching you quickly.
- If local phone networks fail and we cannot contact the hospital or arrange transport.
- If sanitary conditions in a remote clinic are below international standards and affect your recovery.
- If strikes, civil unrest, or government restrictions delay medical treatment or transport.

12. Denied boarding or entry

MSC - Internal

This policy does not cover claims arising from:

12.1 Being denied boarding by an airline or cruise operator; or

12.2 Being refused entry into any country.

Example: You may be denied boarding if you arrive late for check-in, do not have the correct travel documents, or fail to meet health requirements (such as vaccination or Covid test rules).

13. Choosing not to travel

We do not pay claims if you simply decide not to travel, unless it is for a reason listed under "What we cover".

Example: If your airline offers you an alternative flight after a delay, but you pay for a different flight, this is considered your decision not to travel and is not covered.

14. Electricity grid failure

We do not cover loss, damage, any amount of any kind, or liability that is caused (in any way) by electricity grid failure.

15. Employment

We do not pay claims when you travel to work as per below:

15.1 Manual work and/or tradesmen.

15.2 Working as crew on any aircraft or sea vessel.

15.3 Travelling other than as a fare-paying passenger.

15.4 Work involving explosives.

15.5 Service in any police, military, militia, or paramilitary organisation.

15.6 Underground mining or tunnelling.

15.7 Manufacturing ammunition or refining petroleum.

15.8 Professional sportspersons, such as ski instruction or motor racing.

16. Fit-to-travel

You are not covered when:

16.1 You travel against the advice of a medical doctor.

16.2 You travel for the purpose of obtaining medical treatment.

16.3 You receive treatment for symptoms that began before your trip, where you were awaiting a consultation or test results, or had not confirmed the underlying cause.

17. Flights and accommodation

We do not pay for the below:

17.1 The cost of additional or new flights and accommodation unless it is listed under "What we pay".

Example: we do not pay for the cost of new flights if you cannot return to your home country on the booked date except when we have authorised your inpatient treatment and we arranged a medical repatriation flight to your home country.

17.2 Unused flights if you cannot provide us with a detailed breakdown of the airfare and taxes.

MSC - Internal

17.3 Unused flights and/or accommodation when we pay to bring you back to your home country

Infectious or Contagious Disease We do not cover any claim in any way caused by or resulting from an infectious or contagious disease. This exclusion applies once such disease is declared by the World Health Organisation (WHO) as a Public Health Emergency of International Concern (PHEIC). This exclusion applies notwithstanding any other section of this policy, except where cover is expressly provided for under the Covid-19 benefits listed in this policy.

18. Known event

We do not pay claims for events you already knew about when you bought the policy, or that were public knowledge at the time.

Example: If you buy this policy after news reports confirm a strike is planned for the date of your flight, you cannot claim for cancellation caused by that strike.

19. Medical (also refer to pre-existing medical conditions)

We do not cover any claim relating to the below (whether pre-existing or not):

19.1 Cancer or terminal illness.

19.2 No cover if you have a heart attack or stroke when you are known to have diabetes plus any of the following:

19.2.1 High blood pressure

19.2.2 High cholesterol

19.2.3 High blood lipids

19.3 Deep vein thrombosis (DVT) when you are in treatment for high blood pressure, cholesterol, or lipids.

19.4 Specialist tests or surgery unless approved by us or done as a life-saving emergency in the emergency department.

19.5 Sexually transmitted diseases.

19.6 Cosmetic surgery.

19.7 Routine eye or dental checks.

19.8 General Muscle Pain (Myalgia):

19.8.1 This means pain or soreness in your muscles that is not linked to a specific injury. It is considered a general health issue rather than an emergency. If you experience muscle aches after exercise or long travel and seek treatment, this policy does not cover those costs.

19.9 Suicide, attempted suicide and intentional self-injury.

19.10 Mental health conditions and emotional or nervous conditions like depression, anxiety, insanity, psychiatric or psychological conditions, dementia, eating disorders and behavioural diagnoses.

19.11 Treatment in a private clinic, room or hospital without our approval.

19.12 Treatment where another facility we approved is available within 100 km.

19.13 Costs after you pass passport control into your home country.

19.14 Treatment or surgery that can wait until you return home (not life saving).

19.15 Over-the-counter medication without a prescription.

MSC - Internal

19.16 Travelling against medical advice or for medical treatment.
19.17 The cost of a coffin or urn.

20. One-way ticket, emigration or self-drive

You are not covered if:

20.1 You depart from your home country on a one-way ticket.
20.2 You travel intending to emigrate.
20.3 You drive yourself into a remote area or country, a high-risk country, or across multiple countries. This is because self-drive in these situations increases the risk of accidents and makes it difficult for us to help.

21. Other insurance or airline / cruise line liability

21.1 We don't cover costs covered by another insurance or policy, like workers' compensation or medical aid. This doesn't apply to Personal Accident cover.
21.2 If your carrier rejects your claim because you didn't submit it or missed their deadline, we'll also reject your claim since our cover is secondary.

22. Personal Accident

We do not cover Personal Accident claims resulting from the following:

22.1 Illness or infection not related to an accidental cut or wound
22.2 Physical disability that you already had when the policy started
22.3 When you participate in a sporting activity

23. Personal liability

We do not pay liability claims for:

23.1 Injury or death of your family, household members, employees, or someone you know
23.2 Damage to property you own, use, or are responsible for
23.3 Owning land or buildings
23.4 Anything covered by another insurance policy
23.5 Business or professional activities
23.6 Fraud, dishonesty, assault, or reckless behaviour
23.7 Using vehicles, boats (except rowboats/canoes), aircraft, animals, or firearms
23.8 Claims linked to disease transmission, such as HIV/AIDS
23.9 Court orders outside your home country or where the event happened
23.10 Claims made under USA or Canadian law.

24. Pregnancy

24.1 We don't cover Overseas Medical claims if:
24.1.1 You are 26 weeks or more pregnant at the time of the loss
24.1.2 The claim is not because of a complication of pregnancy
24.1.3 You have experienced any complications before the date of departure
24.1.4 The claim relates to birth control, childbirth, antenatal care, or caring for a newborn

MSC - Internal

25. Pre-existing medical conditions (also refer to medical)

We do not pay any claims related directly or indirectly to a pre-existing medical condition listed below:

- 25.1 Outpatient care or hospital stays under 48 hours
- 25.2 Chronic medication or home oxygen therapy
- 25.3 Chronic kidney failure
- 25.4 Epilepsy if using two or more medicines or medication changed in the last 12 months
- 25.5 Undiagnosed symptoms or pending tests before travel
- 25.6 Any condition in the last 6 months where you:
  - 25.6.1 Still have symptoms after treatment
  - 25.6.2 Had or are waiting for surgery
  - 25.6.3 Are awaiting test results, follow-up visits, or treatment
  - 25.6.4 Were hospitalised, visited emergency, or had angina (chest pain)
  - 25.6.5 Are on prednisone or other immunosuppressants
  - 25.6.6 Had physiotherapy or chiropractic treatment
- 25.7 Conditions that ever required spinal or brain surgery
- 25.8 Seizure in the last 12 months
- 25.9 Joint replacement done over 10 years ago
- 25.10 Organ transplant (had or on waiting list)
- 25.11 Flu with severe symptoms (shortness of breath, chest pain, dizziness, confusion) within 2 weeks before departure
- 25.12 Heart conditions (congestive heart failure needing angiography, stents or bypass)
- 25.13 Pacemaker or internal defibrillator (AICD)
- 25.14 Stroke or heart attack
- 25.15 Diabetes with complications such as eye, kidney, nerve or vascular problems
- 25.16 Respiratory diseases (emphysema, COAD, COPD, chronic bronchitis, cystic fibrosis)
- 25.17 Asthma if you're 60 or older and have another respiratory disease

26. Ransom

We do not pay claims for the fulfilment of any ransom demands.

27. Repatriation

If we confirm that it is safe and practical for you to return home for treatment as per the fit-to-fly recommendation, we may insist that you do so. If you choose to stay overseas instead, any costs after the agreed return date will not be covered. Surgery or treatment in your home country will always be at your own expense.

28. Rescue costs

You are not covered for:

- 28.1 Any air-sea rescue costs
- 28.2 Any rescue costs related to altitude illness, including costs to bring you down from a mountain

MSC - Internal

29. Specific items

We do not pay claims for:

- 29.1 Baggage freight costs or bags not on the same flight
- 29.2 Forgotten or mislaid items
- 29.3 Contraceptive devices, prosthetics, crutches, braces, slings, dentures, or spectacles
- 29.4 Anything not listed under "What we pay for"
- 29.5 Bonds, securities, stamps, documents, or ID cards
- 29.6 Driver's licences, visa fees, or passport replacement costs
- 29.7 Fragile or special items like musical instruments, antiques, glass, china, pictures, pedal cycles, hearing aids, car keys, food
- 29.8 Vehicles, accessories, business goods, samples, or specialised equipment that are not included under the definition of personal baggage.
- 29.9 Unused mobile rental charges or pre-payments
- 29.10 Fragile, perishable, or brittle items
- 29.11 Sports gear while in use
- 29.12 Items hired, loaned, entrusted, or bought during your trip (including gifts)
- 29.13 Credit/debit cards
- 29.14 New or replacement spectacles

30. Sport

You are not covered when you participate:

- 30.1 In any sport that is not listed as an approved sport in this policy, or
- 30.2 As a professional sportsman or women, for example ski instructors and motor racing drivers, or in a competition.

31. Superficial damage

We do not cover damage that only affects appearance, such as chips, cracks, dents, discolouration, scratches or tears if the item still works and can be used. Cover applies only when the damage makes the item unusable.

Example: If your suitcase has scratches but still opens and closes properly, we won't pay for it.

32. Terrorism, war and public disorder

We do not cover any claim caused by:

- 32.1 Terrorism involving nuclear, chemical, biological, or radioactive materials
- 32.2 Your active participation in:
  - 32.2.1 War or civil war, invasion, or similar military actions
  - 32.2.2 Rebellion, uprising, revolution, or martial law
  - 32.2.3 Protests or acts meant to create fear or disrupt government or public order

33. Valuables and cash

We do not cover theft or loss of valuables or cash if:

- 33.1 They were left unattended (e.g., in a car, checked-in baggage, or not in a safe)
- 33.2 They were not on you (e.g., not in your pocket or a bag you were carrying)

MSC - Internal

OVERSEAS MEDICAL EXPENSES

1. What we cover – Overseas medical expenses

1.1 Eligible expenses for the immediate treatment of insured events listed in the schedule.

2. What we pay – Overseas medical expenses

2.1 We will pay up to the limit in the schedule for eligible expenses.

CANNOT TRAVEL

Cannot Travel – Summary Table			
Benefit	**What We Cover**	**What We Pay**	**Insured perils/reasons**
Cancel for Named Reasons	• You cancel your trip less than 60 days before the ships' departure date, • 4 hours before the scheduled departure time • because something listed in your schedule happens to • you, your travel companion, or a close family member.	Unused, pre-paid amounts you paid (minus refunds) for: • Airfare, cruise fare and pre-booked packages • Cost of quarantine accommodation for a maximum of 15 days when authorised by us if you test positive when you are tested by MSC upon arrival at the harbour	• Look at your Schedule of Benefits for a full list of insured perils • Examples: Illness, injury or death of a close relative
Delayed Departure (6+ hours) *	• Your cruise departs • more than 6 hours later than scheduled • due to an insured peril/reason.	Extra costs you paid whilst you wait to board the ship for: • meals, drinks, and accommodation.	• Strike or industrial action • Severe weather preventing the ship from leaving the harbour • Mechanical breakdown of the ship
Delayed Departure (12+ hours) *	• Your cruise departs • more than 12 hours later than scheduled	Unused, pre-paid amounts you paid (minus refunds) for: • Airfare, cruise fare and pre-booked	• Strike or industrial action • Severe weather preventing the ship from leaving

MSC - Internal

	• due to an insured peril/reason.	packages	the harbour • Mechanical breakdown of the ship
Delay in return to the harbour	• The ship arrives in the harbour • More than 4 hours later than scheduled • Due to an insured peril/reason • The late arrival causes you to miss your connecting flight	• The additional costs you paid after you disembark from the ship up to the limit in the schedule.	• Strike or industrial action • Severe weather preventing the ship from leaving the harbour • Mechanical breakdown of the ship
Missed Cruise (1+ hour delay)	• You miss your connecting cruise • When you booked a minimum of 4 hours connecting time between the arrival of your flight and the scheduled departure time of your cruise • because your incoming flight arrives • more than 1 hour late • due to an insured peril	• The unused, non-refundable cruise fare	• Strike or industrial action • Severe weather • Mechanical breakdown • Medical emergency on board
Returning Home Early (Curtailment)	• You return home • earlier than planned • because something covered under "Cancel for Named Reasons" • happens to you, your travel companion, or a	• The cost of an economy flight to return home earlier than booked, when the flight is arranged by us, and • Non-refundable, unused accommodation after your early	• Serious illness, injury, death of you, your travel companion or a close relative that requires inpatient treatment

MSC - Internal

	close family member.	return. Calculated unused nights between scheduled and actual return dates.	

Example of curtailment calculation:
If you were booked to return on 10 January but returned on 5 January, we will cover 5 unused nights.

* You can only claim under one benefit

BAGGAGE

1. What we cover - Baggage

This policy covers the below insured events whilst you are on your trip, up to the limit in the Schedule:

1.1 Theft, loss or damage to your personal baggage by the airline or cruise line
1.2 theft of valuables or foreign currency on your person
1.3 theft of valuables or cash (foreign currency) in a safety deposit box
1.4 theft of personal baggage (excluding valuable items and cash)
1.5 theft of your passport whilst on your person or from a locked safe
1.6 baggage delay: when your checked-in baggage is misplaced by the airline or cruise line for more than 6 hours whilst you are outside the borders of your home country

2. What we pay - Baggage

2.1 We pay up to the limit in the schedule. When we pay you, we base the amount on either:
2.1.1 Theft or damage:
2.1.1.1 The replacement cost "new for old" for the same item, or the cost of similar new property as determined by us on the date of loss, or the cost of the repair of the damaged item if the item can be repaired for less than the cost to replace.
2.1.1.2 Where the make, model, or exact same replacement cannot be verified, the luggage will be treated as unbranded luggage. In this case, we will determine the replacement value using the cost of a comparable item available for sale online that, in our reasonable opinion, is of a similar size, type, quality, and functionality.
2.1.2 Delay: The financial loss based on the purchase of essential items whilst the bag is delayed.

PERSONAL LIABILITY

1. What we cover – Personal liability

1.1 We cover you for money that a court of law will force you to pay to another party (third party) because of:
1.1.1 bodily injury or death of another person outside the borders of your home country

MSC - Internal

1.1.2 accidental loss or damage to property outside the borders of your home country
1.1.3 any legal costs paid with our written consent in the defence of your claim

2. What we pay – Personal liability

2.1 We'll cover any court judgement against you for an insured event, up to the limit shown in your Schedule. This limit applies to all claims in one insurance period that come from the same cause. We'll reimburse you in your home country and in your local currency.

PERSONAL ACCIDENT

1. What we cover – Personal accident

1.1 We cover injuries you suffer outside your home country that lead to death or permanent disability within 12 months.
1.2 The injury must be caused by a clearly violent, accidental event.
1.3 If you die, we may require a post-mortem at our expense.
1.4 If you are disabled, our medical officer will assess the level of disability.

2. What (who) we pay – Personal accident

2.1 If you become permanently and totally disabled, we pay you.
2.2 If you die, we pay your legal representatives, your estate, or the beneficiary named in your policy.
2.3 Payments are calculated as follows:
2.3.1 Death or permanent total disablement: According to the Disability Table.
2.3.2 Carrier accumulation limit: We pay up to the limit shown in your Schedule for claims resulting from your death or permanent total disablement.

Disability Table	
Disability (total and permanent) or Death – Percentage Payment	
Benefit	Percentage Payment
a) Death	100%
b) Total, permanent and irrecoverable loss of hearing in both ears	100%
c) Total, permanent and irrecoverable loss of hearing in one ear	50%
d) Total, permanent and irrecoverable loss of sight in both eyes	100%
e) Total, permanent and irrecoverable loss of sight in one eye	50%
f) Loss by physical separation or permanent total loss at or above the wrist or ankle of one or more limbs	100%

Important:

- Disability or loss must be total and permanent, not temporary.
- Loss includes loss of use, with or without amputation.
- If you qualify under more than one benefit, we will not pay more than 100% of the limit in the Schedule.

MSC - Internal

HIJACK OF CARRIER

1. What we cover – hijack of carrier

1.1 If during your trip, you are directly affected by one of the insured events listed below:

1.1.1 Hijack of your booked flight or cruise you are travelling on

2. What we pay – hijack of carrier

2.1 We will reimburse you up to the limit in the schedule for the following costs:

2.1.1 The cost of an economy flight arranged by us (where possible) to return to your home country

MSC - Internal

GENERAL CLAIM RULES

1. **Submit your claim online**
   www.hollardtravel.com
2. **365-day limit**
   You must claim within 365 days of the loss. After that, your claim will not be enforceable unless you have started legal action against us.
3. **Accumulation limit**
   If several people are injured or die in the same accident involving the same aircraft, cruise ship, or public transport, we will not pay more than the total limit shown in your Schedule for all insured persons combined.
4. **Baggage damage or baggage loss**
   Branded luggage is luggage where we can identify the brand and obtain a current replacement price for the same item. If we cannot identify the exact brand or model, or find a replacement price for it, the luggage will be treated as unbranded luggage. We will then use the price of a comparable item available online that we reasonably believe is similar in size, quality, features, and purpose to determine its replacement value.
5. **Currency**
   We use your bank statement or the exchange rate on the date of loss if you paid in foreign currency. All limits are in South African Rand.
6. **Excess**
   You pay the first part of every valid claim (the excess). For example, if the excess is 500 on a 20,000 claim, we pay 19,500. The excess is shown in your Schedule.
7. **How we calculate a claim**
   - 7.1 We may repair, replace, or pay in cash.
   - 7.2 We never pay more than your cover limit.
   - 7.3 We always deduct the excess.
8. **Interest**
   We do not pay interest unless ordered by a court or Ombudsman in your home country.
9. **No overpayment**
   - 9.1 We never pay more than the value of the property, even if you are over-insured.
   - 9.2 We do not pay twice for the same event (e.g., under two sections of this policy).
   - 9.3 If your bag is damaged and you cannot prove what it cost, we will decide its value based on the price of a similar bag. The bag does not need to be the same, only similar in use.
10. **Supporting documents**
    We will not pay if you do not provide the required documents (e.g., medical history for illness claims).
11. **Third-party claims**
    We may settle by paying you the liability limit or a smaller amount agreed with the third party. This ends our responsibility for that claim.
12. **Other insurance**

MSC - Internal

More than one policy with us: We pay up to the highest limit only.

13. Policies with other companies

We share the claim amount between policies (rateable portion calculation). Tell us if you have other insurance.

14. Airline liability

Claim from the carrier first for flight delays, cancellations, baggage issues. We pay the difference between their payment and your loss.

15. Where we pay claims

15.1 Medical claims authorised by us: We pay the provider directly in the country of loss, up to your limit.

15.2 All other claims: We reimburse you in your home country, up to your limit.

16. Who we pay

16.1 Medical claims authorised before treatment: we pay directly to the hospital when the hospital accepts our guarantee of payment.

16.2 All other claims: paid to you in your home country.

MSC - Internal

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

Your insurance product may involve two companies performing different functions, if you buy your policy through a broker/intermediary:	
The Insurance Broker	This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable.
The Insurer	This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy.
The Binder Holder and/or the Administrator	This company "binds" various aspects of your policy and potential claims on behalf of your insurer, within mandates (for example: entering into policies on the insurer's behalf, and where relevant, also settles claims on the insurer's behalf.

As a Short-term policyholder, or prospective policyholder, if you buy your policy through a broker/intermediary, you have the right to the following information:

YOUR INSURER	
Name	The Hollard Insurance Company Limited
FSP number	17698
Physical address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal address	PO Box 87419, Houghton, 2041
Telephone number	(011) 351-4531
Fax number	(011) 351-0691
Website	www.hollard.co.za
Compliance department	(011) 351-5000, and ask for the Group Compliance department or email: compliance@hollard.co.za

PARTICULARS OF YOUR BINDER HOLDER AND/OR ADMINISTRATOR	
Name	Africa and Worldwide Medical Assistance Services (Pty) Ltd
Trade name	Africa Assist
Company registration number	1997/013679/07
Physical address	110 Conrad Drive, Craighall Park, Randburg, 2196
Postal address	Postnet Suite 118, Private Bag x 75, Bryanston, 2021
Telephone number	(010) 211 5000
Email address	assist24@africa-assist.co.za

MSC - Internal

Disclosure Notice

Website	www.africa-assist.co.za
Compliance officer	Oracle Compliance Leonardo d'Onofrio, leonardo@oraclecompliance.com, (011) 100 2551
PARTICULARS OF YOUR BINDER HOLDER AND/OR ADMINISTRATOR	
FSP number	44376
YOUR BINDER HOLDER AND/OR ADMINISTRATOR HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS	
Professional indemnity	Yes
Fidelity guarantee	Yes

COMPLAINTS RESOLUTION	
Should you have a complaint about this product, please contact your broker.	
Should you have any complaints with respect to the product and service and you would like to escalate the complaint to the insurer, please write to:	
Name	The Hollard Insurance Company Limited
Department	Hollard Insure Complaints
Email address	hollardinsurecomplaints@hollard.co.za
Website	www.hollard.co.za
If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.	

THE NATIONAL FINANCIAL OMBUD SCHEME		**THE FAIS OMBUD**	
Physical address	110 Oxford RoadHoughton Estate Johannesburg, 2198	Physical address	125 Dallas Avenue Waterkloof Glen Pretoria 0010
Telephone number	(0860) 800 900	Telephone number	(012) 762-5000/ (086) 066 3274
Email address	info@nfosa.co.za	Email address	info@faisombud.co.za
Website	www.nfosa.co.za	Website	www.faisombud.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA)	
Physical address	41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002
Postal address	PO Box 35655, Menlo Park, 0102
Telephone number	0800 20 37 22

MSC - Internal

Disclosure Notice

Fax number	(012) 346-6941
Email address	info@fsca.co.za
Website	www.fsca.co.za

HOW TO REPORT A CLAIM

Procedures for submitting a claim are set out in full detail in your policy document. If you require assistance, contact your broker or your local Hollard office.

Please note that claims must be reported as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss. You will be required to notify the police in the event of theft, or where a criminal act is suspected.

If you have a dispute regarding a claim that is not resolved to your satisfaction by the broker or the insurer, you may submit the complaint to the Ombudsman for Short-term Insurance as per the details above.

DISCLOSURE OF PREMIUMS AND FEES

All premium obligations, commissions and broker/policy fees are disclosed in your policy schedule.

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims processes and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

a) You must be informed of any material changes to the information provided above.
b) If the information above was given to you verbally, it must be confirmed in writing within 30 days.
c) A polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
f) You must, on request, be supplied with a written or printed copy of any transaction requirement within a reasonable time.
g) Do not sign any blank or partially completed application form.
h) Complete all forms in ink.
i) Keep all documents handed to you.
j) Make a note as to what is said to you.
k) Don't be pressurised to buy the product.
l) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
m) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and

MSC - Internal

Disclosure Notice

provide you with a record of advice.

n) Your broker will provide you with a document prior to rendering financial services which will set out details of the broker's mandate to conduct financial services, including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.

o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.

p) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.

q) You have the right to request recordings of any disclosures provided telephonically.

r) Review your cover periodically to ensure it is appropriate for your needs.

Hollard wants to know from you if you have any information that will assist us in preventing fraudulent claims. Remember fraudulent claims costs everyone money, including you as the client, as premium increases can result from too many fraudulent claims. Should you be aware of any fraud that has or is about to take place on a Hollard Insurance claim, please report this (anonymously if you choose to) on 0801 516 170 (toll free) or via email at Hollard@tip-offs.com.

MSC - Internal

Schedule of benefits: Local cruises	LIMIT OF LIABILITY
1. Overseas Medical Expenses whilst on your trip – Excess R500	**Refer to below**
Unexpected illness or injury: Not pre-existing	R750 000
Illness: Pre-existing condition requiring inpatient treatment of 48 hours+	R500 000
Evacuation / Repatriation arranged by us: unexpected illness or injury	Real Expense
Evacuation / Repatriation arranged by us: infectious or contagious disease	R10 000/R40 000 per booking
Burial or cremation arranged by us	Real Expense
Dental or Optical: Illness	Nil
An infectious or contagious disease or Covid-19 (when not declared a PHEIC):	Refer to below
a. Inpatient treatment	R100,000
b. Your compulsory quarantine	R2 500 per day, maximum 15 days
c. Covid-19 hospital cash benefit: 7 consecutive days after cruise	R5 000
One Covid-19 PCR or diagnostic test when positive test result	Real expense
Complications due to pregnancy	R750 000
2.1 Cancellation & 2.5 Curtailment – Excess R500	**Refer to below**
Unexpected Illness/serious injury or death: Not pre-existing	R20 000/R40,000 per booking
Pregnancy	R20 000/R40,000 per booking
Pre-existing medical conditions	R5 000
Delay in departure of ship of 12 hours or more	R10 000
Accidental damage, burglary, flooding or fire to your home	R10 000
Being made redundant	R10 000
Terrorist incident 14 days before trip	R10 000
An infectious or contagious disease (when not declared a PHEIC):	Refer to below
a. Cancellation	R20 000/R40 000 per booking
b. Curtailment	R5 000/R15 000 per booking
c. Your compulsory quarantine	R2 500 per day, maximum 15 days
2.2 Delay in departure of ship 6 hours or more	**Refer to below**
Additional accommodation	R1 000 1 day / R2 000 2 days max
Additional meals and drinks	R150 1 day / R300 2 days max
Additional transport or taxi to/from the harbour	R250 1 day / R500 2 days max
2.3 Delay in return to harbour for 4 hours or more	**Refer to below**
New flight ticket	R1 500
Accommodation whilst you wait for your flight	R1 500
2.4 Missed Cruise: 1hr + late arrival of flight & 4hrs+ connecting time	**R5 000**
3. Personal Baggage – Excess R500	**Up to R10 000 per bag**
Sub-limit: Any one article/pair/set of articles	R1 500
Sunglasses/Prescription glasses/cell phones/ipad/ipod from a safe	R1 000
Loss, damage or theft from beach/pool-side	R1 000
Laptop, palmtop or computer from a safe	R5 000
Cash (foreign currency) and/or Passport from a safe	R750
Baggage Delay on ship for 6 hours or more	R1 500
4. Personal Liability - Excess R1000	**R500 000**
5 Personal Accident:	**Refer to below**
5.1 Death/Permanent Disablement younger than 70 years	R50 000

MSC - Internal

Schedule of benefits

5.2 Death/Permanent Disablement 70 years and older	R10 000
8. Hijack of carrier: 12 hours or more	**R5 000**
9. Carrier Accumulation Limit:	**R750 000**

MSC - Internal

Schedule of benefits: International cruises	LIMIT OF LIABILITY
1. Overseas Medical Expenses whilst on your trip – Excess R500	**Refer to below**
Unexpected illness or injury: Not pre-existing	R5 000 000
Illness: Pre-existing condition requiring inpatient treatment of 48 hours+	R500 000
Evacuation / Repatriation arranged by us: unexpected illness or injury	Real Expense
Evacuation / Repatriation arranged by us: infectious or contagious disease	R10 000/R40 000 per booking
Burial or cremation arranged by us	Real Expense
Dental or Optical: Illness	R5 000
An infectious or contagious disease or Covid-19 (when not declared a PHEIC):	Refer to below
a. Inpatient treatment	R100 000
b. Compulsory quarantine	R3 000 per day, maximum 15 days
c. Covid-19 hospital cash benefit: 7 consecutive days after cruise	R5 000
d. One Covid-19 PCR or diagnostic test when positive test result	Real expense
Complications due to pregnancy	R5 000 000
2.1 Cancellation & 2.5 Curtailment – Excess R500	**Refer to below**
Unexpected Illness/serious injury or death: Not pre-existing	R30 000/R100,000 per booking
Pregnancy	R30 000/R100,000 per booking
Pre-existing medical conditions	R7 500
Delay in departure of ship of 12 hours or more	R15 000
Accidental damage, burglary, flooding or fire to your home	R15 000
Being made redundant	R15 000
Terrorist incident 14 days before trip	R15 000
An infectious or contagious disease or Covid-19 (when not declared a PHEIC):	Refer to below
a. Cancellation	R30 000/R60 000 per booking
b. Curtailment	R10 000/R20 000 per booking
c. Your compulsory quarantine	R3 000 per day, maximum 15 days
2.2 Delay in departure of ship 6 hours or more	**Refer to below**
Additional accommodation	R2 000 1 day / R4 000 2 days max
Additional meals and drinks	R150 1 day / R300 2 days max
Additional transport or taxi to/from the harbour	R250 1 day / R500 2 days max
2.3 Delay in return to harbour for 4 hours or more	**Refer to below**
New flight ticket	R15 000
Accommodation whilst you wait for your flight	R2 000
2.4 Missed Cruise: 1hr + late arrival of flight & 4hrs+ connecting time	**R10 000**
3. Personal Baggage – Excess R500	**Up to R15 000 per bag**
Sub-limit: Any one article/pair/set of articles	R1 500
Sunglasses/Prescription glasses/cell phones/ipad/ipod from a safe	R1 000
Loss, damage or theft from beach/pool-side	R1 000
Laptop, palmtop or computer from a safe	R5 000
Cash (foreign currency) and/or Passport from a safe	R750
Baggage Delay on ship for 6 hours or more	R1 500
4. Personal Liability - Excess R1000	**R2 000 000**
5 Personal Accident:	**Refer to below**
5.1 Death/Permanent Disablement younger than 70 years	R50 000
5.2 Death/Permanent Disablement 70 years and older	R50 000
8. Hijack of carrier: 12 hours or more	**R5 000**
9. Carrier Accumulation Limit:	**R5 000 000**