

You now have to book into a hotel for the night.

Your insurance should compensate you for expenses incurred as a result of your flight being delayed for longer than a specified number of hours.

TIP TO AVOID ANY PROBLEMS IN RECEIVING THIS COMPENSATION, ASK THE AIRLINE TO CONFIRM THE DELAY IN WRITING AND KEEP ANY RECEIPT. ALSO KEEP RECEIPTS

MISSED CONNECTION

You finally depart Johannesburg a day after you were supposed to but due to the delay, you have now missed your connecting flight in Dubai. You will have to pay in to catch the next flight. This wasn't in your budget!!

Your insurance should compensate you for additional expenses incurred as a result of missing your flight.

TIP CHECK THAT THE BENEFIT AMOUNT IS REASONABLE (COVER CAN SOMETIMES BE A LITTLE AS R2 000)

- When booking your flights, make sure that your connecting time is no less than 3-4 hours (the policy will specify the exact minimum window), as the policy will not pay out if this is the case.

ADDITIONAL TIPS

- Remember to print out a copy of your policy documentation and take it with you on your trip. This will ensure that you have the relevant telephone numbers and procedures to follow should you need to lodge a claim.
- Travel insurance is enormously varied. Here more than in most arenas it is simply wrong to think "I have a policy. I'm okay." You must check benefits, check exclusions, and ring alarm bells if you see big gaps.

Not happy with the way your insurer handled your claim? Tell your concerns to the Ombudsman for Short-term insurance at 011 726 8900 or info@osti.co.za, or www.osti.co.za or P O Box 32334 Braamfontein 2017.

If you are not happy with the advice you received you can talk to the FAIS Ombud at 012 762 5000 / 012 470 9080 or info@faisombud.co.za or www.faisombud.co.za

The Ombud's services are free and accessible to all consumers.

Still not fully happy? You can reach the Financial Services Board at 0800 20 20 87 or info@fsb.co.za or www.fsb.co.za

Contact details

Tel: 011 726 5381

Fax: 086 647 2275

Email: info@saia.co.za
knowyourinsurance.co.za

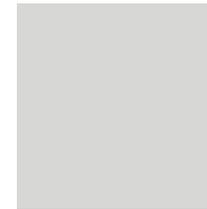
www.saia.co.za

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SAIA

South African
Insurance
Association



TRAVEL INSURANCE

*A GUIDE TO HELP YOU
PURCHASE THE RIGHT COVER*



You've had a long year and your time at the office is increasingly being spent imagining yourself on that beach in your screen saver.

It's time for a holiday.

But what happens if you fall ill when you are on holiday and need medical treatment? Or maybe you have to cancel your island holiday because a member of your family is taken into hospital.

Travel insurance is there to cover medical expenses or financial losses you might incur while traveling.

WHAT DOES TRAVEL INSURANCE COVER?

There are five main categories of travel insurance:

- Trip cancellation or interruption
- Medical and related expenses
- Loss of baggage and belongings
- Delays
- Missed connections

We will explain each of these in more detail.



TRIP CANCELLATION OR INTERRUPTION

A week into your holiday, your mum falls ill and is admitted to hospital. You can't be a million miles away sipping on cocktails while she suffers through this alone, surely?!

You decide to return home early to be by her side. Of course it's the right thing to do but you can't help wondering whether you'll be able to get a refund for the balance of your holiday expenses.

Your insurance should compensate you for pre-paid and non-refundable holiday expenditure should you need to cut your trip short or cancel it for reasons beyond your control.

TIP REASONS COVERED USUALLY INCLUDE:

- Your own, your travel partners or a close relative's illness or injury
- Losing your job
- Damage or burglary affecting your home within a specified time before departure

Policies differ in terms of which reasons are acceptable, so be sure to read your policy conditions carefully.

MEDICAL AND RELATED EXPENSES

There you are on your once in a life-time trip to the Amazon and get bitten by a snake. You need emergency evacuations and medical treatment. You may not have enough cash or money in your credit card to pay for what is going to be a very expensive bill.

Your travel insurance should cover you for accidents and emergency medical care when you travel.

TIP CHECK THE COVER LIMITS IN THE SCHEDULE OF BENEFITS FOR THE DIFFERENT AMOUNTS THAT CAN BE PAID FOR EACH EVENT. MOST POLICIES WILL HAVE A "PRE-EXISTING CONDITION"

EXCLUSION. THIS MEANS THAT IF YOU SUFFER FROM A HEART CONDITION, THEY MAY NOT PAY FOR EXPENSES THAT ARISE FROM A HEART-ATTACK.

LOSS OF BAGGAGE OR BELONGINGS

You've been spending your time lying on the beach, soaking up the sun and sipping on cocktails. You go for a quick dip in the sea to cool off but when you get back, you notice your beach bag is missing. Your camera, phone, wallet and sunglasses were in there!!

Your insurance should compensate you if your personal belongings are damaged, stolen, destroyed or lost.

TIP A FEW THINGS TO KEEP IN MIND:

- Limits will apply per item that needs to be replaced. Check that these limits are sufficient.
- Some policies specify lower limits for valuables stolen from a beach or pool-side. Check whether your policy has this restriction.
- There are usually also individual limits that apply to certain items such as sunglasses, cellphones and laptops. The compensation is usually not sufficient to replace expensive items. Check the specifics of your policy and if this is the case, you need to make sure that such items are covered by your home contents insurance policy.
- Most policies will also compensate you for stolen or damaged cash if you are able to provide proof of withdrawal.

DELAYS

You pack your bags and head to the airport. Upon arrival you check in, grab a coffee and catch up on the news while you wait for your flight to board. Halfway through the sports section, you hear the announcement ... your flight is delayed by several hours.