

IMPORTANT NOTICE

Kindly be aware the below contains general answers to questions. In order to fully understand your query you should email us on saatravel@allianz-assistance.com and your question will be answered. Your travel insurance is subject to the terms, conditions and exclusions of your policy. Please read through the policy wording and ensure that you have a comprehensive understanding of the document.

WHAT TRAVEL INSURANCE POLICIES CAN I PURCHASE FROM THIS WEBSITE?

DOMESTIC COVER

Domestic Cover is residents of South Africa for who travel within South Africa on South African Airways

REGIONAL COVER

Regional Cover is for residents of South Africa for who travel within Africa on South African Airways

INTERNATIONAL COVER

International Cover is for residents of South Africa for International travel only on South African Airways

HOW CAN I PAY FOR MY TRAVEL INSURANCE?

You may use your credit or debit card to purchase your travel insurance which is safe and secure.

WHEN IS THE BEST TIME TO PURCHASE TRAVEL INSURANCE?

As soon as you have booked and paid for your journey.

WHAT DO I DO IN AN EMERGENCY?

We are available 24hrs a day to assist you, kindly contact us on +27 8719 50581 and we will gladly assist you with your emergency or provide information you require.

WHAT DO I DO IF I NEED A REFUND?

You have 30 days to review your policy from the date of purchase, should you wish to cancel the policy kindly send us an email to saatravel@allianz-assistance.com

WHAT TIME PERIOD DO I HAVE TO LODGE A CLAIM?

Up to 30 days after returning to South Africa

DO I NEED A POLICE REPORT REGARDING LOST OR STOLEN ITEMS?

Yes, all losses must be reported to the police within a 24hr period and a report must be obtained. Your claim may be declined without a police report.

WHEN DO I NEED TO LODGE A CLAIM?

You may lodge your claim while you are still overseas by contacting us.

WHAT IS THE AGE LIMIT ON THE TRAVEL INSURANCE POLICY?

You can purchase the travel insurance if you are aged 80 or under at the date your policy was issued.

CAN I PURCHASE TRAVEL INSURANCE IF I HAVE DEPARTED SOUTH AFRICA?

No, cover can only be purchased before departure.

WHAT IS A PRE-EXISTING MEDICAL CONDITION?

It is an ongoing medical or dental treatment or dental condition which you are aware or related complication you have, or the symptoms of which you are aware. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist and chiropractor) prior to policy issuance. Any conditions for which you take prescribed medicine or see a medical specialist. Any condition for which you have had surgery.

DOES MY TRAVEL INSURANCE COVER PRE-EXISTING MEDICAL CONDITIONS?

There is no cover for Pre-Existing Medical conditions. If you are uncertain about your coverage please email us on saatravel@allianz-assistance.com

AM I COVERED FOR HAZARDOUS OR SPORTING ACTIVITIES?

Yes your terms and conditions document contains a list of activities that are covered. In the event of your activity not being listed in the document please email us to confirm if it is a covered activity.

CAN I PURCHASE TRAVEL INSURANCE FROM THIS WEBSITE IF I AM EMIGRATING?

The cover offered from this website does not provide coverage for emigration.

I PURCHASED MY POLICY AND DID NOT RECEIVE MY DOCUMENTS?

Please email us on saatravel@allianz-assistance.com and we will gladly resend your documents.

I WANT TO DISPUTE A CLAIM THAT WAS DENIED OR HAVE A GENERAL COMPLAINT, WHO DO I CONTACT?

You are welcome to appeal the claim decision by emailing the Customer Service Manager on saatravel@allianz-assistance.com

If you are still unhappy with the decision it is your right to refer the matter to The Short-Term Insurance Ombudman via the details below:

PO BOX 32334
Braamfontein

2017

Phone: +27 (11) 726 8900

Fax: +27 (11) 726 5501

Email: info@osti.co.za

Website: www.osti.co.za

WHAT IS CANCELLATION COVER?

Cancellation cover begins from the issue date shown on your certificate of insurance and ends at the beginning of your journey.

We will pay up to the amount shown in your summary of cover for your part of unused South African Airways or South African Airways codeshare airline flight ticket costs which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover only in the following necessary and unavoidable circumstances:

The death, serious injury or serious unexpected illness of you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion.

You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.

WHAT IS CURTAILMENT COVER AND WHAT DO I NEED TO DO TO CLAIM?

You cut your journey short (curtailment) after it has begun because of one of the following:

Anything mentioned in cancellation.

You are injured or ill and are in hospital for the rest of your journey.

If you need to cut short your journey call +27 87 195 0581 or email saatravel@allianz-assistance.com immediately to get our prior agreement.

CAN I BE COVERED FOR GENERAL CHECKS WITH A MEDICAL PROFESSIONAL ABROAD?

Only medical conditions resulting from illness or accident and requiring emergency hospital admission, and for which delay in treatment beyond the next official working day could reasonably be expected to result in significant and permanent impairment to the life, health, bodily functions and or organ of the person insured are covered.

I WILL BE INVOLVED IN MANUAL LABOUR WHILE OVERSEAS, CAN I BE COVERED?

Activities that include manual labour are excluded from cover.

Underwritten by:

Allianz Global Corporate & Specialty South Africa (AGCS) FSP No: 16722