

1. WHAT DOES BONITAS INTERNATIONAL TRAVEL COVER?

Bonitas International Travel benefits cover emergency medical conditions for you and your dependants while travelling outside South Africa. Whether for business or leisure, the benefit protects against unforeseen illnesses or accidental injuries. **Pre-authorisation** is required for any hospital stay or for expenses exceeding **R5,000** to ensure coverage. **Please note:** This coverage is **not** a medical aid and does not cover treatments that could be carried out in South Africa.

2. WHAT IS THE BENEFIT LIMIT AND DURATION FOR BUSINESS AND LEISURE TRAVEL?

This policy provides coverage for both business and leisure travel, with the following benefit limits and durations:

DURATION:

- **Business Travel:** Coverage is provided for trips of **up to a maximum of 30 days**.
- **Leisure Travel:** Coverage is provided for trips of **up to a maximum of 60 days**.

COVERAGE LIMITS:

- **Excluding the USA,** up to **R2.5 million** per family.
- **Including the USA,** up to **R500,000** per family.

ADDITIONAL COVERAGE:

Medical Quarantine Accommodation (Non-Hospitalised): If you test positive for an epidemic or pandemic illness related to COVID-19, we cover your quarantine accommodation costs at R1,000 per day, up to a maximum of R10,000.

3. WHO MANAGES THE BENEFIT?

The Bonitas International Travel benefit is managed by Europ Assistance and administered by Linkham Services SA (Pty) Ltd (FSP 45396). It is underwritten by GENRIC Insurance Company Limited (FSP: 43638), an Authorised Financial Services Provider and licensed non-life Insurer.

4. WHO IS COVERED?

This policy covers Bonitas members who live in South Africa and regard it as their permanent residence. Coverage applies to both business and leisure travel.

5. WHAT IS COVERED?

Your international travel insurance covers the following for both business and leisure trips:

- Emergency medical treatment (inpatient and outpatient).
- Emergency optical and dental treatment.
- Medical repatriation, evacuation, and transportation.



6. WHAT IS NOT COVERED?

CERTAIN EXPENSES ARE EXCLUDED FROM COVERAGE, INCLUDING:

- ❌ **Pre-existing Medical Conditions:** No cover for outpatient treatment related to pre-existing conditions.
- ❌ **High-Risk Activities:** There is no cover for winter sports, adventure sports, or other hazardous activities unless explicitly included in your policy.
- ❌ **Activation:** Coverage must be activated before you leave South Africa. No cover if not activated.
- ❌ **During Travel:** No cover is provided for children born during the trips or for elective surgeries, procedures, and medical appointments planned as part of the trip.
- ❌ **Against Medical Advice:** If travel or treatment is undertaken against the advice of a medical adviser or if the adviser anticipates the need for treatment during travel, these costs are not covered.
- ❌ **Emigration:** If your trip is intended for emigration, the cover does not apply.
- ❌ **Specified Treatments:** Costs for investigatory treatments not deemed immediately necessary by an appointed medical practitioner are excluded.
- ❌ **Vaccines and Medications:** Mandatory vaccines and costs for obtaining or replacing medication are not covered.
- ❌ **Accommodation Costs:** Extra costs for single or private room accommodation are excluded unless agreed.
- ❌ **Specialised Facilities:** Treatment or services at health spas, nursing homes, or rehabilitation centres not approved by the Emergency Assistance Service.
- ❌ **Visiting Hospitalised Persons:** Costs incurred to visit someone in the hospital are not covered.
- ❌ **After Return:** Expenses incurred after you have returned to South Africa are not covered.
- ❌ **Decision Against Medical Advice:** If we arrange for your transfer or repatriation and you choose not to follow these arrangements, related expenses will not be covered.
- ❌ **Manual Labour:** Coverage excludes travelling for business that involves manual labour.

**FOR A DETAILED LIST OF EXCLUSIONS,
PLEASE REFER TO THE POLICY WORDING.**

7. ACTIVATING YOUR COVERAGE

To ensure you are covered for your travels, please activate your Bonitas International Travel Benefit using one of the following methods:

a) ONLINE ACTIVATION:

Log in to the Bonitas Member Zone or Bonitas App* to activate your coverage.

b) ALTERNATIVE ACTIVATION METHODS:

If you're unable to activate via the Bonitas Member Zone or Bonitas App*, you can still activate your coverage by calling **010 211 4958** or emailing bonitas-assist@linkham.com

IMPORTANT NOTES:

- Ensure your Bonitas premiums are up to date before activation.
- Activation must be completed before you depart from South Africa to ensure coverage.
- Once your application is submitted and processed, your policy document will be sent to you within 24 business hours. Please review it carefully to understand the terms and conditions of your policy.
- **If you do not activate your coverage before departing South Africa, you will have no coverage.**

8. WHAT INFORMATION DO YOU NEED TO ACTIVATE COVERAGE?

WHEN ACTIVATING YOUR COVER, YOU WILL NEED TO PROVIDE THE FOLLOWING DETAILS:

- Bonitas membership details (medical aid plan and member number).
- Full name and surname (as per your passport).
- Contact details and ID number.
- Travel dates (departure and return).
- Travel destination(s).
- Purpose of travel (business or leisure).
- Any hazardous pursuits or adventure sports.
- Information on pre-existing conditions.
- Email address for policy documentation.

9. EMERGENCY ASSISTANCE CONTACT

Emergency assistance is available 24/7. For assistance, contact **+27 (11) 991 8174** or email assist@europassistance.co.za. Reverse call charges are accepted.

10. WHAT YOU MUST DO

TO ENSURE YOUR COVERAGE IS VALID, PLEASE FOLLOW THESE STEPS:

- **Policy Review:** Familiarise yourself with what is covered and not covered by reading the policy wording and schedule of benefits.
- **Secure Coverage:** Obtain travel insurance policies for your family members before departure.
- **Health Check:** Consult with your doctor to ensure you are fit for travel.
- **Emergency Contact:** In the event of an incident, immediately contact the Emergency Assistance Services.
- **Expenses Exceeding R5,000:** For all medical expenses over R5,000, contact our Emergency Assistance Services at **+27 (11) 991 8174** or email assist@europassistance.co.za for pre-authorisation. If pre-authorisation is not obtained, coverage will be limited to R5,000.

11. SUBMITTING A CLAIM

To submit a claim, contact the claims department within 31 days of returning to South Africa. Ensure that all relevant documents, such as receipts and medical reports, are submitted within 60 days of the incident.

Bonitas International Travel Insurance provides coverage for both business and leisure travel, ensuring your peace of mind while you travel. Be sure to activate your cover before departure and review the coverage limits and exclusions to make the most of your benefits.

FOR MORE INFORMATION OR ASSISTANCE, CONTACT OUR SUPPORT TEAM.

*Not available on BonCap

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