

International Travel Insurance benefit for Fedhealth members

As a Fedhealth member, your wellbeing is important to us, even when you're travelling outside the borders of South Africa. **Europ Assistance** provides you with free travel insurance that will assist you with cover for unforeseen medical emergencies and related expenses when you travel abroad. In order to ensure that you understand what the policy does and does not cover, please read the policy document carefully.



Obtaining your Travel Insurance Policy

You must declare your travel before departing on your international journey to receive your Policy in order to obtain cover. **NO DECLARATION/TRAVEL POLICY, NO COVER.**

To declare travel and obtain an insurance certificate, visa letter and policy documentation, please:

1. Go online and issue your own travel certificate <https://www.tic.co.za/fedhealth> OR
2. Call the **TIC Help Desk on (011) 521 4500** during office hours and await the prompts.

Information required:

- Your details such as your full name, ID number and Fedhealth membership number
- Destination
- Date of departure
- Date of arrival back in South Africa
- Contact numbers – landline and mobile
- Email address



PLEASE NOTE THAT IF YOU HAVE NOT RECEIVED A POLICY, YOU WILL NOT ENJOY THE COVER.

! Important information

- This document is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy document, with which you need to familiarise yourself.
 - Cover is limited to 45 consecutive days. Back-to-back 45-day policies cannot be issued if there has not been a return to South Africa in between journeys.
 - Cover is applicable to Fedhealth members and their dependants.
 - Travellers must be fit and healthy to travel.
 - There is a co-payment of R2 000 on all claims.
 - Pre-authorization before a policyholder incurs any expenses over R10 000 must be obtained from the appointed assistance provider, Europ Assistance, by calling the emergency number 24/7.
 - On the Top Up option, cover for pre-existing illnesses is for in-hospital expenses only.
 - On the Top Up option, in the event of loss of luggage, cash or document, a written police or airline report must be obtained immediately. Single item limits are applicable.
 - Emergency medical and related expenses are limited to R500 000 for travel to the USA. Purchasing a Top-up policy will increase your emergency medical expense limit to R15 million and will provide in-hospital pre-existing medical cover.
- * If engaging in sports, please check policy coverage for that sport.



Frequently Asked Questions



If I require pre-existing medical cover, luggage cover and other additional benefits, can I get a top-up?

Yes, you can. Simply select this at the time of issuing your policy when you issue it online.

If I am over 65, can I obtain a policy?

Yes you can, but this will be for your own expense since cover for Fedhealth members ceases at age 65 inclusive. Simply contact TIC who will assist you accordingly.

What is covered?

Medical expenses directly related to an accident or unforeseen illness that occurs suddenly and unexpectedly whilst on an international journey. In other words, when the member needs medical treatment before they return to RSA!

What do I need to do in the event of an emergency?

Contact Europ Assistance immediately in the event of a medical emergency, and they will direct you to a suitable medical facility and provide you with a hospital admission guarantee. Europ Assistance will need your full name, policy number, location and the nature of your claim.

Europ Assistance telephone number: +27(0)11 991 8409



Your free international travel insurance will include the following benefits:

BASIC COVER AND BENEFITS <small>This is a summary only and all of the terms and conditions are noted in the Policy which you must obtain before departure.</small>	Up to 65 years
Maximum period of travel	45 days
Emergency Medical and Related Expenses Excess	R5 million Out patient excess R2 000
Emergency Medical and Related Expenses including USA Excess	R500 000 In hospital excess R2 000
Medical Transportation, Repatriation and Evacuation	Included
Compassionate Emergency Visit	Included
Repatriation of Children	Included
Repatriation of Travel Companion	Included
Burial, Cremation or Return of Mortal Remains	Included
Medical as a result of sporting activity	Included
Pet Care (<i>R250 per day</i>)	R3 000

OPTIONAL TOP UP COVER AND BENEFITS	Up to 65 years
Maximum period of cover	45 days
Emergency Medical and Related Expenses	R15 million
Emergency In-hospital Medical and Related Expenses – PRE-EXISTING ILLNESS	R750 000
Accidental Permanent Disablement	R1 million
Accidental Death	R250 000
Journey Cancellation, Curtailment, Extension, Missed Connection Excess	R20 000 R500
Journey postponement Excess	R10 000 R500
Replacement Airfare Excess	R20 000 R500
Travel Delay (6-hour excess)	R3 000
Personal Liability	R2 million
Luggage (Single Item Limit R5 000) Excess	R20 000 R350
Luggage Delay (6-hour excess)	R2 000

	Excl. USA	Incl. USA
Premium total for additional cover from 1 – 14 days	R565	R785
Premium total for additional cover from 15 – 30 days	R1 100	R1 520
Premium total for additional cover from 31 – 45 days	R1 615	R2 240



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This policy is underwritten by TIC, a division of Santam Limited
Santam is an authorised financial services provider (licence number 3416)
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