

TRAVEL INSURANCE CHECKLIST

Courtesy Travel Insurance Consultants

This handy summary checklist will help you to choose the correct travel insurance policy:



Pre-existing illness cover

If you have a pre-existing illness, make sure you choose a product that contains this benefit, which covers you for hospitalisation as a result of your pre-existing illness. For travellers up to the age of 69.



Comprehensive cover

Free cover is limited. Ensure that you boost it with a comprehensive policy.



Cancellation and curtailment cover

If an event occurs which results in your having to cancel or cut short your journey, you may claim the non-refundable portions. Take special note of the covered events for this benefit in the policy wording. The amount you are insured for can be increased to ensure you have enough cover.



Visa denied cover

This is essential cover for South African passport holders should your visa be denied. Please note that your passport must be valid, you cannot have a criminal record, applications must be submitted in the prescribed time and all related documents, as specified, must be in order.



Malaria cover

If you are travelling to a Malaria area, check that your policy covers you for tropical diseases.



Travellers aged 70 and over

Investigate exclusions for cardio vascular diseases, cerebrovascular diseases and pre-existing illnesses for travellers aged 70 and over.



Manual labour related injuries

Manual labour related injuries are usually excluded from cover. If you are a business traveller and you plan to engage in manual labour, make sure you purchase a policy that will include cover for any injuries.



Emergency contact details

Keep the emergency contact details of your travel insurer at hand. It is best to save copies of your insurance and travel documents where you can access them.

Take note of

- excesses on the various benefits
- single-item limits on luggage
- exclusions for hazardous activities
- conditions related to having valid motorcycle / drivers licences, exclusions or motorcycling on motorbikes over 500cc and hazardous activities
- exclusions for participating in a professional sport or organised sport event
- the danger of leaving your belongings unattended
- the importance of reporting your luggage loss in the area where it occurs within 48 hours

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This information is for promotional purposes only. The Policy document contains the full terms, conditions and exclusions of cover.

An authorised financial services provider (FSP number: 21850)