



2022

DISCOVERY HEALTH

INTERNATIONAL EMERGENCY MEDICAL EXTENSION GUIDE

The KeyCare Plus 360 for students – International Emergency Medical Extension is underwritten by the Hollard Insurance Company (Hollard), a registered short-term insurer, and managed by Oojah Travel Protection, an authorised financial services provider. Discovery Health (Pty) Ltd; registration number 1997/013480/07, an authorised financial services provider brings you this extra service.

Emergency assistance and authorisation of expenses

We appointed **Europ Assistance South Africa** (Europ Assistance) to give emergency assistance while you are on your trip (24-hours per day). If you need assistance, you must contact Europ Assistance on: +27 11 991 8610.

Summary of what is covered

- Emergency medical cover has a limit of **R5 000 000 per member**.
- The benefits under the travel policy is available for the first ninety (90) days of your journey after you have left South Africa or until your return to South Africa, whichever occurs first.

Terms and conditions

This document gives you a summary of the terms, conditions and exclusions of the international medical extension, together with information that will help you in an emergency. Please read the **International Travel Extension Policy wording** at www.hollardti.co.za for the full terms, conditions and exclusions of cover.

Who is covered?

Hollard gives the services and benefits described in this policy to members of the **360 for students plan (KeyCare Plus)** who are studying in South Africa with a valid study permit (registered to study at a South African school or tertiary institute).

Important points to keep in mind

- The International Medical Extension is a short-term insurance policy and **not** a medical aid. **Discovery Health** may not tell you whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore, recommend that you read the policy wording before you leave South Africa.
- If you have any questions or are in any doubt about the cover you have, please call Hollard Travel Insurance on: +27 11 351 4533.
- The policy does not cover procedures that can be carried out in the country in which you stay.
- **Trip limits:** Trips must start and end in South Africa and you must book a return ticket before you leave. Cover is valid when travelling on an international journey, outside the borders of South Africa, starting when you pass through passport control from South Africa and ending when you pass back through passport control into South Africa.
- **Applying for a Schengen visa:** Please contact Hollard Travel Insurance to issue you with a confirmation of cover letter for your visa on: +27 11 351 4533.

Medical and related expenses

This refers to:

- The immediate treatment of an unforeseen medical emergency due to an unexpected illness or injury contracted whilst on your trip. This includes:
 - Medical practitioner's fees
 - Hospital expenses
 - In-hospital and out-of-hospital medical treatment
 - Charges for medical transportation to the nearest suitable hospital abroad when deemed necessary by a recognised medical practitioner
- Evacuation, repatriation, and repatriation of mortal remains from South Africa to your home country: Extra travelling costs to repatriate you when recommended by Hollard's medical officer or in case of death.

Summary of specific claims we do not cover

(Please refer to the policy wording for a full list of exclusions.)

- **Pre-existing medical conditions:** Your policy excludes cover for any claim relating directly or indirectly to a pre-existing medical condition.
- **Adventure sports and activities:** Your policy contains restrictions about participating in sports.
- **Pregnancy:** There is no cover for any claim relating to pregnancy or childbirth.
- **Dental and optical treatment or tests.** Your policy has restrictions about dental and optical treatment.

Claim notification requirements

- **Authorisation of expenses:** In a medical emergency you must contact Europ Assistance South Africa on +27 11 991 8610 before incurring expenses of more than of R5 000.
- **In-hospital treatment:** Europ Assistance will confirm your membership and communicate with your treating doctor abroad to make sure the treatment is appropriate. Upon authorisation of the treatment, Europ Assistance will send a payment guarantee directly to the hospital. In case of illness, Europ Assistance may also ask for a medical history from your local doctor who regularly treats you in South Africa.
- **Out-of-hospital medical expenses:** You must pay the first R1 000 (or equivalent in the local currency) for out-of-hospital medical emergency claims incurred for each trip (claims excess). The R1 000 applies to each person, on each journey, for each event. If you receive out-of-hospital treatment where the expense is less than R5 000, you must pay the hospital or clinic and claim back your medical expenses when you return to South Africa.
Reimbursement of expenses upon your return to South Africa: You can get a *Hollard Travel Insurance claim form* from Hollard Travel Insurance. You must notify Hollard within thirty (30) days and, as soon as is reasonably possible, give them:
 - Written details of the event
 - Proof of expenses, or details of any communication received in connection with a claim

How to claim

1. Tell Hollard right away but no later than 30 days after your date of return.
2. Send all documents to Hollard.
3. You must sign a release before Hollard will pay claims to you.
4. The entire claims procedure is at your own expense, including:
 - The cost to get all reports that they may need
 - Cost of a medical examination if you must undergo one

Permission to share your information with Hollard Travel Insurance

To benefit from this service, you agree that Discovery Health can share your personal information with the insurer, Hollard Travel Insurance, and the management company, Oojah Travel Protection. Hollard and Oojah will use your information to administer the policy. We will make sure that Hollard and Oojah agree to treat your information with the same level of protection as we are obliged to.

If you do not agree, please send us an email at 360studentrenewals@discovery.co.za. Please note that when you decline to give consent, you will not have access to Hollard Travel Insurance.

Important contact details

1. **Emergency assistance:** Europ Assistance on +27 11 991 8610 (South Africa)
2. **Claims and enquiries:** +27 11 351 4531 or claims@hollardti.co.za