# Why Travel Insurance is important

### Peace of mind:



Access to a 24 hour contact centre. Whether you need help finding a local doctor, arranging transportation, or replacing lost travel documents, assistance services are just a phone call away. Having someone to turn to in times of need can make all the difference in a stressful situation.

#### Medical coverage:



One of the most critical aspects of travel insurance is medical coverage. It ensures that you have access to quality medical care wherever you are in the world. From minor ailments to serious injuries, travel insurance can cover medical expenses, including hospitalization, emergency medical evacuation, and repatriation.



### **Financial protection:**



Travel insurance can safeguard your finances by reimbursing you for unexpected expenses incurred during your trip, or non-refundable expenses like flights and accommodation.

## Hollard Travel Insurance Products



#### **Hollard Gold**

Top of the range / most comprehensive cover



### **Hollard Orange**

Medical benefits only / can be used for Schengen visa applications / travellers that only want to cover medical expenses



### **Hollard Purple**

Standard benefits and rates @ a lower premium than Gold



### Medi+

Medical top-up cover when you already have free bank or credit card or medical aid cover

#### BizMICE

Our new Business product, with a whole lot more! Meetings, Incentives, Conferences, Exhibitions and Sports Events

### **Unique benefits**



#### **Cancellation cover**

Cancel for Any Reason (CFAR):

- don't have to buy your policy within 24 hours or even 48 hours
- policy can be purchased at any time
- CFAR benefit effective 15 days after policy issue date
- Up to R60,000 cover!



#### SilverVoyage

Our improved 71+ years travellers' product: more cover, more benefits



### Inbound

Travel from outside South Africa to South Africa and our neighbouring countries. Please send us an email if you have questions about this type of cover.



#### Corporate

Companies buy cover to protect their employees travelling outside the borders of South Africa for business reasons. Please send us an email if you have questions about this type of cover.

#### **Baggage cover:**

- Checked-in baggage
- Baggage: Cover for named reasons

Rental vehicle excess: New benefit

Hollard Gold = no excess for medical claims

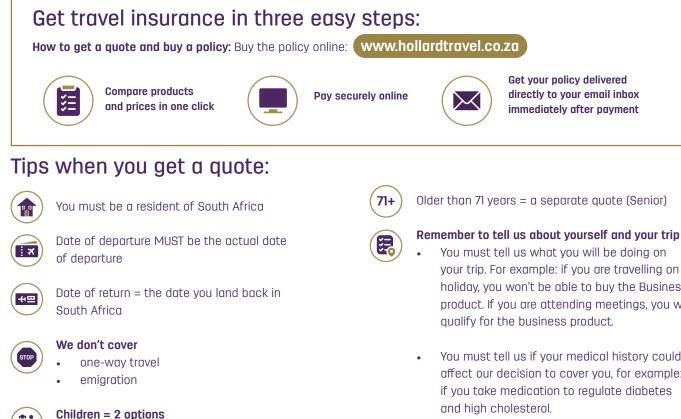






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- Option 1 = the child gets his/her own cover and pays his/her own premium
- Option 2 = the child shares in the cover with the adult for FREE

## What is Schengen insurance?

When applying for a Schengen visa to visit one or more of these countries, applicants are typically required to provide proof of travel insurance that meets certain criteria set by the Schengen visa regulations.

#### These criteria often include:

- Minimum coverage limit of 30.000 EUR
- The insurance covers illness, accident or death
- The insurance covers the cost of repatriation of the insured person or his/her body (in case of death)
- The policy covers the whole Schengen zone
- The insurance coverage is valid throughout the whole duration of the stay (or transit) in the Schengen Zone

Recommendation: each Schengen zone country can apply additional conditions for the travel insurance associated with their visas. Therefore, always contact the embassy or consular office of the country you enter on your journey to the Schengen zone for their specific conditions and requirements. All of our policies meet the required conditions for a Schengen zone visa (Regulation EC No. 810/2009).

#### Travel to Europe with peace of mind

We use a Schengen approved medical assistance provider that gives you the support and expertise of 750,000 partners. They provide access to competent medical professionals at qualified medical centres.



- your trip. For example: if you are travelling on holiday, you won't be able to buy the Business product. If you are attending meetings, you will
- You must tell us if your medical history could affect our decision to cover you, for example: if you take medication to regulate diabetes and high cholesterol.
- You must tell us if you will be participating in any extreme activities, for example: climbing Mount Everest is not covered by the policy.



# Adventure is out there, experience it ...

with complete peace of mind

### Contact us: Telephone **Office Hours** Email +27 11 351 4531 08:00 – 16:30 Monday – Friday travelinsurance@hollard.co.za .....

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Visit the Hollard Travel website for a quick quote and more information

We Are Where You Are! For more information, contact your broker or travel agent. Warning: Your travel agent may only provide you with factual information. They may not advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs.

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