

Hollard Travel Insurance

What to do in an emergency



Call the 24-hour telephone number shown on your emergency card

Before:

- You are admitted as an inpatient
- Specialist tests, for example: CT scan
- You consult with a doctor

Immediately:

- When you have been stabilised in the ER

Submit your claims online:



1. Medical Claims: outpatient

- a. Pay the bill with your credit card
- b. Ask for a detailed invoice, receipt, and report



2. Online URL to submit your claim: www.hollardtravel.com



3. Baggage claims:

- a. Check your bag before you leave the baggage area
- b. Report the damage or loss to the airline before you leave the baggage area (PIR report)
- c. Get a letter from the airline to confirm the damage or loss and how much they have paid to you



4. Delay and/or Missed Connection claims

- a. Immediately ask for a letter from the airline to confirm the reason for the delay and whether they paid any amounts to you as compensation
- b. Keep all receipts and pay for any expenses with your credit card

Important Information:



Read the policy wording. Contact us if you have any questions: travelinsurance@hollard.co.za



We do **NOT** cover specialist tests if not authorised by us.



Our cover is designed to stabilise and repatriate you. It does not include treatment in your home country after repatriation. For example, if you break your leg skiing in the USA, you must return home for further treatment. Any costs incurred after you return are not covered.



We do **NOT** cover follow-up treatment, or chronic medication.



Health: Your policy contains restrictions regarding Pre-existing medical conditions.



United States of America: Urgent care centres are different from emergency rooms. You **MUST visit an URGENT CARE CENTRE** before you go to the emergency room, unless you are unconscious, or it is a life-threatening medical condition that requires inpatient treatment.



Policy Excess: Claims are subject to an excess. This means that you must pay the excess amount to the hospital or doctor **BEFORE** you receive treatment.

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