

Please note:

The description of cover provided here is subject to full terms, conditions, exclusions and endorsements of the Bomaid International Travel Extension.

Please ensure that you obtain a copy of the relevant policy wording from Bomaid. Alternatively, contact Travel Guard Helpline on **+27 11 251 3600** weekdays from 8:00am to 8:00pm.

*Terms & conditions apply





Bomaid

The medical aid you can trust

International Travel Medical Cover Scheme C



Gaborone Head Office

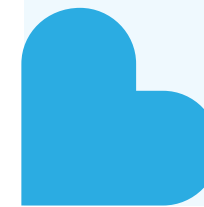
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www.bomaid.co.bw



Healthier, Happier Lives.

Underwritten by
Botswana
Insurance Company Limited
Member of First Alliance since 2015

Administered by

SouthView

Are you health conscious?

While travelling, would you like health cover peace of mind?

If on a chronic ailment program would you like direct medicine delivery?

If the answer to any one of the above is YES, scheme C is the one for you!

Your health is a valuable asset and so we have developed an exceptional cover for you and your family with our revamped scheme C.

Moreover, the following additional benefits are yours at NO ADDITIONAL COST:

- An annual executive medical examination (through our nominated service providers).
- The delivery of your chronic medication to your selected destination (during business hours Monday to Friday).
- A comprehensive worldwide health cover extension whilst on any international trip.

CAN YOU THEREFORE AFFORD NOT TO BE ON Bomaid SCHEME C ?

As a Bomaid scheme C member travelling internationally, you are entitled to assistance in the event of a medical emergency. You will be issued with an Emergency Travel Card, which should be carried with you at all times during an insured trip.

BENEFITS

Bomaid international travel extension schedule of benefits applicable under each section of this policy for you during an insured journey are as follows:

Section	Schedule of benefits	International travel
1	MEDICAL EXPENSES	Max. Benefit Limit
1.A	Medical expenses injury illness	BWP 1,000,000 BWP 1,000,000
1.B	Optical expenses injury illness	Incl. in medical exp. BWP 10,000
1.C	Dental expenses injury illness	Incl. in medical exp. BWP 10,000
2	Travel Guard	
2.A	Assistance services	Assistance services only

2.B	Accompanying family member	BWP 15,000
2.C	Return of mortal remains burial expenses	Real expense
2.D	Coffin expenses	BWP 10,000
2.3	Medical evacuation, repatriation expenses or transport to medical centre expenses	Real expense
	ACCUMULATION LIMIT	BWP 1,000,000

IMPORTANT POINTS:

- Cover will commence when you, the member leaves the point of departure (Botswana).
- This policy covers an event, which happens to an insured person who at the date of such an event is between 3 months and 80 years.
- An insured trip is one whose maximum duration does not exceed 90 consecutive days.

Our Partners In This Extension Cover

The services for international travel extension are provided by Travel Guard, through Botswana Insurance Company (BIC) and AVG.

Who Is Travel Guard International?

Travel Guard means Travel Guard International Ltd, which provides emergency travel, pre-departure health information and the Travel Guard assistance services. Furthermore, Travel Guard facilitates medical intervention and evacuations and has a medical doctor in their alarm centre 24 hours a day.

Medical Claims And Assistance

For emergency medical and related expenses claims, under this extension, please contact Travel Guard Insurance on **+27 11 251 3600** as soon as possible after the incident.

Summary of general exclusions

Travel Guard Insurance will not be liable to pay any benefit caused arising directly or indirectly from:

- War and Terrorism;
- Nuclear, biological and chemical contamination;
- Engaging in occupational activities underground or requiring the use of explosives;
- Willful or deliberate exposure to danger (except in an attempt to save human life), intentional self inflicted injury, suicide or attempts thereof-.
- Deliberate violation of criminal law;

- Travelling by air except as a passenger on a legally licensed aircraft or where the insured person is acting as part of the aircraft crew;
- Mental disorders;
- Pregnancy of the insured person (except for an unexpected medical complication or emergency occurring during the first 26 weeks of the pregnancy);
- Sexually transmitted diseases and the conditions commonly known as AIDS or HIV and/or any related illness or condition including derivatives or variations thereof, howsoever, acquired or caused;
- Chronic fatigue syndrome or myalgic encephalomyelitis (ME.) (anticardioripin antibody positivity) or the illness commonly referred to as yuppie flu;
- An insured person being under the influence of alcohol drugs or narcotics;
- Any pre-existing medical condition;
- Any cardiac or cardio vascular or cerebro vascular illness or conditions or sequelae thereof or complications that, in the opinion of a Medical Practitioner appointed by the company, can reasonably be related thereto, if the insured person has received medical advice or treatment (including medication) for hypertension 6 months prior to the commencement of the insured journey;
- An Insured person travelling against medical advice or to seek medical attention or advice or with a terminal condition which was diagnosed prior to the Insured journey or when he is unfit to do so.
- Any cardiac or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that, in the opinion of a Medical Practitioner appointed by the company, can reasonably be related thereto, for persons over 70 years.
- Employment involving manual labour, other than off duty;
- Undertaking employment on a permanent or contract basis which is not casual, other than whilst on a leisure trip;
- Participating In any sport as a professional player;
- School sports (unless an endorsement has been Issued and additional premium charged and authorized by the company and paid by the Insured person);
- Any hazardous pursuits, sports or activities which introduce or increase the possibility of a loss;
- Consequential loss of any kind or financial loss and /or expense not otherwise specifically covered
- Default or insolvency of the carrier;
- The insured person's Intention to emigrate.