

# South Africa & Sub-Saharan Africa FAQs for Visa CEMEA Insurance Benefits in relation to COVID-19



## **Important Notice**

**These FAQs are prepared to provide a guide to your Travel Insurance in relation to COVID-19 but must be read in conjunction with the full policy terms and conditions including the specific section ‘What is not covered’ and General Exclusions, to understand whether you are covered.**

## **Useful Contacts**

Access to International Medical and Travel Assistance and pre-travel advice is available to our cardholders 24/7 from International SOS. They can be contacted on the following numbers:

+27 11 541 1068 (Arabic, French, English)

Access to the claims team - [creditcardclaims@broadspire.eu](mailto:creditcardclaims@broadspire.eu)

### **1. Am I covered for Cancellation?**

Insurers will pay for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the Cardholder has paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a. cancellation or rebooking of the Journey is necessary and unavoidable; or
- b. the Journey is Curtailed before completion;

as a result of any of the following changes in circumstances, which is beyond the Cardholder’s control, and of which the Cardholder was unaware at the time of booking the Journey:

1. Unforeseen illness, injury or death of the Cardholder or an Immediate Family Member.
2. A complication of pregnancy involving the Cardholder.
3. The compulsory quarantine, jury service attendance, hijacking or being called as a witness at a Court of Law.

### **2. I’m travelling to a country after the government agency in my country of residence has advised against travel, will my Travel Policy cover me?**

Your Travel Policy will not cover any Journey involving travel to areas where the relevant government agency has advised against ‘all travel’ or ‘all but essential’. If you are not sure whether there is a travel warning for your destination, please check their website.

**3. I'm travelling to a country that hasn't been advised against travel by the government agency in my country of residence but I'm worried as there are cases of COVID-19 there. Will I be covered for medical expenses on my Journey?**

If the relevant government agency in your country of residence is still advising it is safe to travel to that location during your period of travel, you will be covered for emergency medical expenses during your Journey.

**4. I'm travelling to a country that hasn't been advised against travel by the government agency in my country of residence but I'm worried as there are cases of COVID-19 there. Can I claim for a cancellation of my Journey?**

No. Travel Cancellation cover relates to specific circumstances which are outlined in your policy under Section C. Cancellation & Curtailment, 'what is covered'.

**5. I have been compulsorily quarantined in my country of residence. Can I claim for cancellation?**

You must contact your travel provider to see if you can get a refund or rearrange your booking.

Your travel policy will cover you if you have been compulsorily quarantined at your home and it is therefore necessary to cancel as a result of circumstances including but not limited to: (i) the orders of a treating Doctor or (ii) the Government (or a governmental agency) in your country of residence imposing orders or requirements restricting your ability to leave your home, making it impracticable for you to undertake your Journey.

**6. If I fall ill with COVID-19 while on holiday, does my travel insurance cover the cost of medical expenses?**

If you are on a covered Journey to a destination where the government agency in your country of residence has not issued any travel warning, we will cover the cost of medical expenses which arise because of you falling ill with the COVID-19 virus while on holiday.

**7. If I am stuck abroad and cannot come home on my planned return date, will my travel insurance cover the additional costs?**

You must contact your travel provider to see if you can get a refund or rearrange your booking.

Your Travel policy covers additional costs if you had to curtail your Journey due to the Cardholder either becoming seriously ill or injured or being compulsorily quarantined at the travel destination meaning the Cardholder has been kept in isolation away from the general population as a result of circumstances including but not limited to: (i) the orders of a treating Doctor or (ii) the Government (or a governmental agency) in the destination of travel imposing orders or requirements restricting the Cardholder's ability to move freely within the destination of travel and therefore making it impracticable for the Cardholder to conclude their Journey.

**8. Will my travel insurance cover any additional Travel and Accommodation costs incurred in the situation where I must go into quarantine abroad?**

There is no cover under Your Travel policy for additional costs incurred as a result of being quarantined abroad but we would assume that additional accommodation costs arising from forced quarantine at pre-booked accommodation or elsewhere, would be met by local authorities.

If your original return date had been exceeded as a result of the Cardholder being "compulsorily quarantined" (as illustrated in question 7), you will be able to claim for any irrecoverable, unused accommodation and other unused prepaid charges and reasonable additional travel costs to return home once the period of quarantine has ended.

If your original return date had not been exceeded as a result of the Cardholder being “compulsorily quarantined” (as illustrated in question 7), you will be able to claim for any irrecoverable, unused accommodation and other unused prepaid charges for the period in which the Cardholder was compulsorily quarantined.

**9. If I am on holiday and the holiday destination’s Public Authority or the World Health Organisation advises against ‘non-essential travel’ or issues a ‘do not travel’ advisory notice and there is an outbreak of COVID-19 at my holiday destination, will my travel insurance policy cover the travel costs incurred regarding arrangements to end my holiday early and return home?**

You must contact your travel provider to see if you can get a refund or rearrange your booking.

Your Travel policy covers additional costs if you had to curtail your Journey due to the Cardholder becoming seriously ill or injured or being “compulsorily quarantined” (as illustrated in question 7).

**10. Will I be covered if I want to cut my Journey short due to COVID-19?**

You must contact your travel provider to see if you can adjust your booking.

Your Travel policy covers additional costs if you had to curtail your Journey due to the Cardholder becoming seriously ill or injured or being “compulsorily quarantined” (as illustrated in question 7).

**11. The relevant government agency in my country of residence travel advice has changed to “all but essential travel” since I booked my Journey – can I cancel and claim on my Travel Policy?**

You must contact your travel provider to see if you can get a refund or rearrange your booking. Your Travel Policy does not provide cover for cancellation as a result of a change in travel advice by the relevant government agency recommending against ‘all’ or ‘all but essential’ travel to a country or one of its regions in which the Cardholder has booked to travel.

**12. What happens if I arrive at my holiday destination and they refuse entry due to COVID-19?**

Your Travel policy covers additional costs if the Cardholder had to curtail a Journey due to the Cardholder becoming seriously ill or injured or being “compulsorily quarantined” (as illustrated in question 7).

**13. My airline has cancelled my flight, what do I do?**

Usually, if an airline cancels a flight, alternate flights are available or the option for a refund is offered. We are aware that some airlines are cancelling flights while they evaluate the current situation. Please visit your airline's website for more information.

**14. My Journey is booked for a couple of months’ time, can I cancel my Journey today?**

If the Cardholder cancels a Journey now there will be no cover under the Travel Policy in respect of irrecoverable costs for the Cardholder’s unused travel and accommodation expenses unless cancellation is necessary as a direct result of illness or injury of the Cardholder.

**15. Are other non-travel Insurance Benefits impacted by COVID-19?**

Other non-travel Insurance benefits that may attach to respective card types are not affected by COVID-19.