



TRAVEL INSURANCE – Why you need it in Africa

Comprehensive Travel Insurance is essential for any trip to Africa and is a compulsory term of booking with reputable tour operators. Travel Insurance protects the traveller financially and medically – when circumstances change or go wrong along the way.

Brett Horley Safaris strongly recommends that the traveller identifies an insurance company which specialises in insurance for travellers to Africa, prior to purchasing a Travel Insurance Policy. Choose a Travel Insurance Company who can advise on the appropriate travel insurance. The cost depends on the total cost of the trip and the age of the traveller. Ensure that the Travel Insurance Company is familiar with the multi-faceted nature of travel in Africa, and the expected levels of care.

When to get Travel Insurance

Buy travel insurance within seven days of paying the deposit on the trip – this way you get insured for the trip deposit, and you're covered for financial default by airlines and tour operators, as well as for pre-existing medical conditions. If you get sick or injured before the departure date, or an airline, tour operator or accommodation establishment defaults, travel insurance covers you.

Exclusions

Before buying an insurance policy, familiarise yourself with the exclusions on the medical cover.

Be aware that while you purchase your policy in local currency, medical expenses will be paid in foreign currencies, which could lead to financial ruin if travelling to a country with a stronger currency. Hospitalisation costs for serious medical conditions such as injuries resulting from motor vehicle accidents, or illness such as heart attack or stroke, could result in exorbitant costs.

Understand the inclusions, exclusions, the cover limits and sub-limits.

Medical Aid Cover

Most Medical Aids insist the traveller pays upfront and claims later. Medical Aid does not cover cancellation, personal accident and baggage loss. One of the most important benefits of a travel insurance policy is Emergency Medical and Related Expenses cover for claims which are paid in foreign currencies. Emergency medical treatment as a result of accidental bodily injury, illness or disease, may require hospital and out-patient treatment, prescription medication and emergency dental expenses.

Why get Travel Insurance

- **Delayed departure** due to a fire, storm, flood or burglary at home or place of business **within 48 hours of the travel date**.
- Cutting the trip short – curtailment.
- Abandoning the trip – cancellation.
- Hospitalisation cover for pre-existing illnesses.
- Illness, injury or unexpected death of the traveller **prior to date of travel**.
- Illness, injury or unexpected death of a family member, or travelling companion **prior to the date of travel**.
- Unforeseen redundancy or being retrenched from work.
- Traveller, family member, travelling companion is posted overseas or required to remain in country of residence, such as a member of the armed forces.
- Unexpectedly falling pregnant, and reaching 32 weeks (24 weeks for multiple pregnancy), **before the date of travel, or during the travel period**. Or unable to travel due to complications from pregnancy or childbirth.
- **Unforeseen travelling expenses** may include flight and baggage delays or a return flight for the funeral of a family member.
- Personal accident and liability.
- Medical expenses.
- Minor injuries, illness and serious accident requiring hospitalisation while travelling. **An early flight home may be required**.
- Accidents which occur during adventure activities may result in higher expenses, due to the nature of injuries sustained, or because of the remote area in which the adventure activity typically takes place.
- Emergency medical transportation to closest medical facility.
- Medical evacuation from remote area, possibly to medical facility in another country.
- The risk of more expensive medical and emergency evacuation costs is **relevant when travelling in Africa**, where there may be long distances between the activity and medical facilities. Medical evacuations require jet flights with onboard doctors, which may run into thousands of dollars in expenses.
- Emergency Medical and related expenses cover.
- Accidental death and disablement.
- Travel delays.
- Missed connections.
- Accommodation cover.
- Adventure activities.
- Personal belongings.
- Personal money, passport, travel documents.
- Baggage delays, damage to baggage, loss of baggage, theft of baggage.
- Legal expenses.
- Hijack, Hostage, Wrongful Detention.

Pre-Existing Medical Conditions

Limited cover for pre-existing conditions is available with certain policies, for hospitalisation costs only. Age restrictions may apply. **Disclose pre-existing medical conditions before buying the policy** and check the details of insurance cover with the Insurance Company.



Cancellation

Cancellation covers the traveller if the trip is cancelled before the date of travel. Generally this covers the cost of cancelled flights, hotels, visas, tours, excursions, pre-paid activities, pre-paid meals, sports. This assumes that the airline, cruise, tour company hasn't given you a refund already.

Cancellation does not cover you if you simply change your mind, book the incorrect flight date, didn't organise your visa or passport in time, if your leave isn't approved, if you miss your flight, or if you failed to tell the various organisations that you cancelled your trip.

Curtailement

Curtailement applies when the traveller has departed on the date of travel and **needs to cut the trip short** and return home.

Journey resumption covers the cost of the airfare from the country of residence, if the traveller returned home due to an emergency, and **wants to resume the same trip**, before the last day of the trip.

Credit Card Cover

Clients are assured of cover when booking flights with a credit card – It's vital that the Credit Card Company answers the following questions, as **the cover may be limited**.

Is comprehensive cover provided? Who do you contact in the case of an emergency? What is the duration of the cover? Are there excess amounts to be paid?

What is the policy about taking out additional cover?

Travel Activities

Travel insurance will cover you for regular travel activities, and will exclude cover if you are participating in hazardous pursuits, and wilfully exposing yourself to dangerous pursuits. It is up to you to **discuss your itinerary activities with your travel insurer** and **confirm that you have taken out appropriate travel insurance**. Sports extensions may be added to insurance cover, and may be precluded if you are not licensed, or your license has expired, or you are not accompanied by a licensed instructor, for example scuba diving. Ask the insurance company for a list of their high-risk activities.

Examples of activities which may not be automatically covered include the following:

Abseiling, Mountaineering, Animal Interactions, Horse Riding, Bungee Jumping, Canopy tours, Helicopter flight, Paragliding, Skydiving, Scuba diving, White Water Rafting.

What's Not Covered

War zones, war-related events, political conflict, threats from terrorism.

Ask whether a cancelled trip would be refunded or could the trip be postponed without extra charges?

Medical Evacuation

Confirm that the Insurance Policy includes **24-hour international assistance**, which means that when help is needed, it is only **a phone-call away**. In an emergency situation, the traveller can't have delays connecting with a travel insurance call centre on another continent.

Does the Insurance Company have **Evacuation Cover** and an **Incident Management Centre** that guarantees an immediate response by a team which takes control of the situation from the first call, and co-ordinates multiple resources to ensure the best possible outcome?

Sign up with a company that provides assistance with medical evacuations, particularly if travelling to remote areas and participating in high risk activities.

Guidelines for a Traveller to Africa

Declare all activities and ask your Travel Insurance Company to confirm in writing that such activities are not specifically excluded.

Confirm Emergency Medical Assistance Service Provider – 24-hour call centre for help.

Emergency Medical Expenses Cover including pre-existing medical conditions.

Medical Evacuation and Repatriation.

Public / Personal Liability – damage to property / injury to person.

Personal Accident – victims of motor accidents. Death and Disability Benefit.

Return of Mortal Remains.

Peace of Mind

Living here in Africa, and specializing in Safaris, we have over 40 combined years of first-hand, on-the-ground African travel experience in developing authentic bespoke safaris. Whilst providing honest advice about where to travel and when to travel – we also want you to have peace-of-mind while travelling – which is why Brett Horley Safaris strongly recommends that you identify an insurance company which specialises in insurance for travellers to Africa.

Authentic Experiences, Honest Advice



Adventures on the African Continent