



# GEARx

## Global Emergency Assistance and Response (GEAR) Summary



## Travel Assistance Membership Program

GEAR X is a travel assistance membership providing comprehensive medical assistance for travellers and expatriates around the world.

Depending on your membership level, we will provide medical evacuation and repatriation to either the nearest hospital or medical facility equipped to handle your condition, or to your home country.



GEAR

Security Evacuation Cover and response services for members



GEAR X

Medical Evacuation Cover and response services for members

Together GEAR and GEAR-X Membership Programs can provide for response capabilities to the following perils:



Natural and Man-Made Disasters



Violent Crime / Criminal Risk



Political Risk or Threats thereof [Confiscation, Deprivation, Illegal Seizure, Occupation]



Social Perils/SRCC [Strike, Riot & Civil Commotion]



Terrorism (or defined threat thereof)



Hi-jacking



Missing Persons; Search and Rescue



Detention and Extortion [Blackmail, Wrongful Detention, Extortion, Products Extortion]



Kidnap for Ransom Event [excluding Ransom Payment and Negotiations]



Medical Emergency & related Evacuation

## GEAR-X MEMBERSHIP

### MEDICAL EVACUATION and RESPONSE SERVICES AGREEMENT

This Services Agreement (hereinafter referred to as the 'Agreement') can be entered into separately or as an extension of the GEAR Security Membership services contract and is between You (named in the Confirmation of Registration) and Special Projects and Services – Asia Pte. Ltd. (hereafter referred to as Us, Our, We). It provides access to **GEAR-X Member Benefits** only and the additional response capabilities defined herein.

Provided the membership fee specified has been paid in the required manner We will provide the services specified in this Agreement and Confirmation of Registration and any attached endorsements during the Period of Travel.

### MEMBER BENEFITS

**GEAR X** focusses on medical assistance for travellers and expatriates globally. WE will provide emergency evacuation to the nearest hospital or medical facility equipped to deal with the particular medical emergency, during your Period of Travel, following:

**Acute illness:** meaning any sudden and unforeseen deterioration of health, which is either potentially life threatening or cannot be treated adequately on site; or

**Bodily injury:** meaning a life threatening injury caused by any accidental, sudden, unforeseen and violent event occurring at an Identifiable time and place.

GEAR X allows US to act pre-emptively, rapidly and effectively where needed in response to any medical related threat to members. WE will arrange, monitor, supervise and pay for services as noted in the GEAR X - TABLE OF BENEFITS during your Period of Travel.

## GEAR X - TABLE OF BENEFITS – APPLICABLE DURING PERIOD OF TRAVEL

GEAR X	Copper (USD)	Bronze (USD)	Silver (USD)	Gold (USD)	Platinum (USD)
Cover Limit	\$10,000	\$30,000	\$75,000	\$150,000	\$250,000
Recommended for	Road Only	Air in Country	Air Continental	Air Worldwide ex Trans Atlantic	Air Worldwide
Annual Aggregate	Per Agreement	Per Agreement	Per Agreement	Per Agreement	Per Agreement
GEAR TECH	✓	✓	✓	✓	✓
Evacuation & Medical Expenses	✓	✓	✓	✓	✓
Guarantee of Payment for Medical Admission	✓	✓	✓	✓	✓
Blood Care Foundation	✓	✓	✓	✓	✓
Medical Translation Services	✓	✓	✓	✓	✓
Dispatch of Medical Specialist	✓	✓	✓	✓	✓
Delivery of Essential Medicine	✓	✓	✓	✓	✓
Medical Service Provider Referral	✓	✓	✓	✓	✓
Medical Advice		✓	✓	✓	✓
Medical Monitoring during and after Hospitalisation			✓	✓	✓
Repatriation Expenses: including compulsory quarantine			✓	✓	✓
Kidnapping, Hi-Jacking, Rape (Trauma Counselling)	\$1000	\$2000	\$3000	\$3000	\$3000
Accommodation/Catering/Travel costs of a Relative or friend		\$1500	\$2000	\$3000	\$3000
Accompanying Medical Attendants		✓	✓	✓	✓
Return of Mortal Remains		\$3000	✓	✓	✓

### IMPORTANT INFORMATION

GEAR-X is a membership program and not an insurance policy.

GEAR-X is operated by Special Projects and Services Limited – Asia Pte. Ltd. (SPS)

#### Cover in Force

This Agreement operates on a “first response” basis. If any cost, expense or claim under this Agreement is already covered by any insurance policy, statutory insurance, medical aid scheme or other cover, the cover provided by this Agreement will be deemed to be secondary to the cover already provided. During a medical emergency We will assist You, but any losses incurred will/could be recovered from any applicable insurance policy or scheme that covers You. The onus is on You to advise Us of any other cover that applies to You and failure to do so may lead to a total rejection of Your claim. We may at Our expense and in Your name, pursue any actions available to obtain a claim recovery and You must provide Us with all relevant details of any other applicable insurance, scheme or cover.

## Re-imburement

We will not reimburse Members for expenses they incur on their own unless noted and agreed in writing in advance.

This Agreement does not provide any cover for procedures that can be carried out in Your Home Country after Medical Repatriation has occurred.

## Limitations

- Medical Evacuations are limited to 2 responses per member, per annual membership contract period: and 1 response per member per short period membership contract period.
- Cover is provided up to the full limit in each membership category, not exceeding the annual aggregate specified in the Table of Benefits.
- There is no cover under any section of this Agreement for You travelling to any country or territory to which the British Foreign and Commonwealth Office or equivalent authority in Your Home Country is advising against all travel. For full details visit <https://www.gov.uk/foreign-travel-advice>

## Medically necessary evacuation

If an evacuation is deemed medically necessary, the member will be moved to either the nearest most appropriate medical facility, or a medical facility in their home country, dependent upon the members selected benefits defined in the Table of Benefits and Confirmation of Registration and the nature of the incident at hand.

## Pregnancy and childbirth

We do not consider pregnancy or childbirth to be an illness or injury. We only provide cover under this Agreement for claims that come from Complications of Pregnancy and Childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth'.

**Geographical Limits:** WORLDWIDE

## WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

GEAR incident management specialists must be contacted via GEAR TECH or on the following telephone numbers:

**GEAR 24 Hour Global Response Centre (GRC)**

**Telephone: +44 203 889 7026**

**WhatsApp: +44 7384 460231**

Please have your membership number at hand for reference purposes. If contact has been made with the GRC through GEAR TECH your details will automatically display on our internal systems.

In the event of a medical emergency or where there is any question of in-patient hospitalization or repatriation, please contact Us as soon as possible and in any event within 48 hours of the event on the number detailed below.

All evacuation and repatriation must be approved and arranged by Us. In-patient hospitalization or repatriation expenses incurred without Our prior approval may not be covered.

## WHAT IS COVERED

We will arrange and pay for services up to the limit shown in the Table of Benefits in respect of:

### 1. Emergency Medical and Evacuation Expenses

Dependant on the Reasonable and customary Emergency Medical Expenses necessarily incurred as the result of You developing a sudden and unforeseen Acute Illness or Bodily Injury, including: -

1.1 Your medical, hospital and treatment expenses (including additional travel and accommodation expenses).

This includes:

- *Guarantee of Payment for Medical Admission:*

We will assist by guaranteeing on Your behalf Emergency Medical Expenses incurred during Hospitalisation, for stabilisation during first 24hrs.

- *Delivery of Essential Medicine:*

On request, We will arrange to deliver essential medicine, drugs and medical supplies that are necessary for the medical care and or treatment, but which are not available at the required location. The delivery of such medicine, drugs and medical supplies will be subjected to the laws and regulations applicable locally.

- *Blood Care Foundation*

We will facilitate obtaining screened blood from the Blood Care Foundation.

- *Medical Evacuation*

When deemed medically necessary, and when medical facilities are not available locally, We will endeavour to arrange emergency evacuation under constant medical supervision by whatever means necessary to the nearest facility capable of providing the required care. We will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and a medical escort.

- *Medical Advice:*

We offer a 24 (twenty-four) Hour a day, 365 (three hundred sixty-five) days a year medical advisor service that can provide medical advice telephonically.

- *Medical Service Provider Referral:*

We shall provide on request the name, address, telephone number and if available, the office hours of physicians, hospitals, clinics, dentists and dental clinics.

- *Medical Monitoring during and after Hospitalisation:*

We will monitor Your medical condition during and after hospitalisation, subject to all obligations in respect of confidentiality and relevant authorisation.

- *Medical Translation Services:*

We will arrange for the provision of medical translation services. Where We make use of an external service provider to provide the translation service, the quality of the translation cannot be guaranteed, We will however exercise reasonable care and diligence in selecting such providers.

- *Trauma counselling:*

We will arrange for the provision of Trauma Counselling following a medical emergency, should the need be identified

1.2 Your repatriation expenses; including any applicable compulsory quarantine.

1.3 Kidnapping, Hi-Jacking, Rape; for medical and trauma counselling costs following Kidnaping, Hi-Jacking or Rape.

1.4 Accompanying medical attendants if agreed by prior consultation between Your attending physicians and Us or Our appointed advisors.

1.5 Reasonable travel and accommodation expenses of a Relative or friend (not necessarily a Member) who on medical advice is required to travel to, remain with or escort You, from place of incident to nearest appropriate medical facility

## 2. Return of Mortal Remains

We will pay up to the limit shown in the Table of Benefits for the cost of transporting Your remains or ashes to Your former place of residence in Your Home Country if You die during the Period of Travel, and/or the cost of burial or cremation if this takes place in the Host Country where the death occurred.

*The benefits and services described herein are provided to GEAR-X members **only** if We provide or coordinate them*

GEAR members may also access the GRC at any time for advice in relation to their travel plans and any concerns related to the above.

## WHAT IS NOT COVERED

1. Any cost, expense or claim that can be recovered by You from any insurance policy, statutory insurance, medical aid scheme or other cover applicable to You.
2. The cost of any medication, consultation or treatment the need for which could reasonably have been foreseen by You at the time that the Period of Travel commenced, nor for any travel, accommodation or other expense incurred in connection therewith.
3. Normal pregnancy without any accompanying Injury, illness or disease or complication.
4. Any expense incurred after You have returned to Your Home Country or incurred after a period of twelve calendar months has elapsed following the date on which the covered Injury, illness or contingency first occurred or commenced during the Period of Travel whichever shall occur the sooner.
5. Any claim that comes from pregnancy or childbirth, unless a Medical Practitioner confirms that the claim comes from Complications of Pregnancy or Childbirth and within the first 26 weeks of the pregnancy.
6. Any emergency medical expenses for more than 7 days after incurring the first expense.
7. Any expense incurred if after We have determined that You are capable of being repatriated to Your Home Country and You choose not to be repatriated.
8. The cost of continuing regular medication or treatment or for any associated travel, accommodation or other expenses incurred in procuring such medication or treatment in respect of any condition for which medical advice or treatment was being followed at the time that the journey commenced.
9. War.
10. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or Radiation or radioactive contamination; or
11. The dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
12. Winter Sports; competition in events on snow or ice; freestyle skiing; ski jumping; heli-skiing; ice hockey; the use of bob sleighs and skeletons; motor cycling (other than mopeds or motor scooters under 125cc hired during the Period of Travel); mountaineering or rock climbing normally requiring the use of ropes or guides; driving a mechanically propelled vehicle in any kind of race.
13. You being diagnosed with a terminal condition.
14. You travelling against medical advice.
15. You travelling for the purpose of receiving medical treatment.

16. You being aware of any medical condition which could reasonably be expected to lead to a claim.
17. You flying, except as a passenger in an aircraft licensed to carry passengers.
18. Your professional entertaining.
19. You being under the influence of, or being affected by alcohol or drugs (unless such drug has been prescribed by a qualified Medical Practitioner but not for the treatment of drug addiction).
20. Your attempting to commit or committing intentional self-injury or suicide.
21. You taking part in Hazardous Work or in any sport or activity not shown in the Leisure and Sporting Activity Confirmation of Registration on pages 12 to 14 of this Agreement.
22. Any criminal or illegal act by You.
23. Operational duties as a member of the armed forces, but excluding anti-poaching units.
24. You participating in professional sports.
25. Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
26. Your deliberate exposure to exceptional danger (other than in an attempt to save human life).
27. Evacuation due to Pandemic. WE do not cover claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

## GENERAL CONDITIONS

GEAR-X Membership provides medical assistance to members during the Period of Travel and can be purchased for any duration depending upon Your requirements.

These GEAR-X memberships are subject to the terms and conditions set forth herein. GEAR-X memberships are non-transferable and non-refundable. By enrolling as a GEAR-X Member, you accept and agree to the terms and conditions of membership. A person who is not a party to this membership has no right under the contract to enforce any term of this membership.

A membership is not valid if the membership fee payment is declined, returned, or otherwise unpaid. In such a case, the effective start date shall be the date the membership fee is successfully collected.

We have sole discretion regarding the means, methods and timing of an Evacuation. However, the decision to travel is the members sole responsibility.

We shall be not deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

There is no cover under any section of this Agreement for You travelling to any country or territory to which the British Foreign and Commonwealth Office or equivalent authority in Your Home Country is advising against all travel. For full details visit <https://www.gov.uk/foreign-travel-advice>. If the advice of the British Foreign and

Commonwealth Office or equivalent authority in Your Home Country changes to advise against all travel to Your destination country during a Trip We will notify You and cover in respect of that Trip will cease after a period of 7 days has elapsed from the date on which You received such notification from Us.

### **Failure to Comply with Agreement Conditions**

Our liability to make any payment under this Agreement shall be conditional upon Your observance of all terms, provisions, conditions and endorsements of this Agreement. Where You do not comply with any obligation to act in a certain way specified in this Agreement, this may prejudice Your position to recover under any claim.

### **Disclosure**

We shall not be exposed to liability under this Agreement and You shall have no rights hereunder unless at the inception of this Agreement and at the time of any amendment:

- You were not in breach of any common law duty in regard to non-disclosure or misrepresentation; and further
- You had no knowledge and had received no information of any material matter, fact or circumstances (not being a matter of common knowledge of which We ought, in the ordinary course of business, to know independently) likely to give rise to a loss hereunder.

Your performance of these obligations shall be a prerequisite to cover, and in any proceedings by You or between You and Us the burden shall in all circumstance be upon You to establish that these obligations have been complied with.

### **Access to additional materials**

You shall provide Us, or Our designated representatives, all information, documentation, medical information that We may reasonably require at all reasonable times during the term of this Agreement, or until resolution of all claims, whichever is later.

### **Limitation**

In no case shall Our liability in respect of You exceed the largest limit stated in the Confirmation of Registration.

### **Membership agreement changes**

We reserve the right to change or amend the terms contained in this membership agreement without prior notice. We are solely responsible for the interpretation and application of the terms contained in the membership agreement. All determinations by Us shall be final and conclusive.

### **Member consent to record communications**

GEAR, at its discretion, may monitor or electronically record communications between its employees or designated representatives and you as a Member. By enrolling as a Member, you specifically authorize communications involving you and to which you are a party to be recorded and utilized for quality control or other purposes.

### **Interpretation / choice of law / waiver of jury trial / damages**

The interpretation of the Membership Agreement, along with any dispute between a member and Us and any non-contractual obligations arising out of or in connection with it shall be governed by, and construed in accordance with, English law.

GEAR and its Members' right to recover damages at law are limited to contractual damages only. Damages recoverable by Members are limited to the return of membership fees paid.

### **Entire agreement**

The GEAR Membership Agreement and any amendments thereto constitute the entire agreement between Us and you as a Member with regard to the subject matter and supersede all previous understandings and agreements, whether oral or written. The terms



of the Membership Agreement may not be altered, varied, or modified in any way except as in writing by Us.

### **Cancellation**

We may cancel this Agreement or any cover by giving You thirty (30) days email and written notice at Your last known address and in such event the membership fee for the period up to the date when the cancellation takes effect shall be calculated and We shall return any unearned portion of the membership fee paid.

You can cancel this Agreement by giving Us thirty (30) days written notice at:

**support@sps-gear.com**

If this happens, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Agreement or the Period of Travel has commenced, the membership fee for the period up to the date when the cancellation takes effect will be calculated and any unearned portion of the membership fee paid will be returned.

### **Local Taxes**

The membership fee is exclusive of any applicable local taxes. If local taxes are applied, the member will be liable.

## **GENERAL DEFINITIONS**

Certain words in this Agreement have a specific meaning. They have this specific meaning wherever they appear in this Agreement, Confirmation of Registration or Endorsements.

### **Acute illness**

Meaning any sudden and unforeseen deterioration of health, which is either potentially life threatening or cannot be treated adequately on site; or

### **Bodily injury**

Meaning a life threatening injury caused by any accidental, sudden, unforeseen and violent event occurring at an Identifiable time and place.

### **Complications of Pregnancy and Childbirth**

In this Agreement 'complications of pregnancy and childbirth' will only include the following;

- (i) Toxaemia (toxins in the blood)
- (ii) Gestational hypertension (high blood pressure arising as a result of pregnancy)
- (iii) Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- (iv) Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- (v) Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- (vi) Post-partum haemorrhage (excessive bleeding following childbirth)
- (vii) Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- (viii) Placental abruption (part or all of the placenta separates from the wall of the uterus)
- (ix) Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- (x) Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- (xi) Stillbirth
- (xii) Miscarriage
- (xiii) Emergency Caesarean section
- (xiv) A termination needed for medical reasons
- (xv) Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date

## **Family**

You, Your Partner and dependent child under the age of 18 years.

## **GEAR TECH**

Refers to the Mobile App provided as a value-added product on purchase of Your membership.

## **Hazardous Work**

Means any airline pilot and flight engineers, construction work, iron and steel work, logging, commercial deep-sea fishing, mining, oil rig work, automobile manufacturing, public sector emergency/first response work (Police, Fire Brigand, medical), correctional facility work, electrical and telecommunication power/transmission line and tower installers and repairers, scaffolders, refuse and recyclable material collection.

## **Home Country**

Means the country or territory as shown on the members passport.

## **Host Country**

The country where You are contracted to work in, should You be required to return post incident.

## **Infectious or contagious disease**

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

## **Injury**

A bodily injury resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause which occurs at an identifiable time and place within twelve (12) calendar months of the date of the accident.

## **Medical Practitioner**

Any suitably qualified medical practitioner registered by the Medical and Dental Board of the Health Professions Council of South Africa (or foreign equivalent other than: You, a member of Your immediate family or Your employee.

## **Member**

Member means YOU, any paying GUEST in your care or individuals specifically listed.

## **Pandemic**

Any sudden outbreak of one or more causative organism(s) belonging to the same genus or species that is infectious or contagious, to which the Protected Person is exposed outside his or her Permanent home country, threatens the life or long-term health of the Protected Person, and becomes widespread affecting a whole region, a continent or the world. The infectious or contagious disease hereunder includes, those defined by the relevant Ministry of Health, Labour and Welfare and/or the World Health Organisation (WHO).

## **Partner**

Your spouse, common-law spouse or civil partner.

## **Period of the Agreement**

The period, commencing on the start date and ending on the expiry date shown in Your Confirmation of Registration email.

## **Period of Travel**

The period of travel the GEAR X Member departs their home country and travels internationally, not exceeding a duration of 90 days per trip, during your Period of Agreement. If services are required for Expatriate Membership or Study Abroad / Volunteer

Programs this must be separately declared and agreed in advance and the period of travel is extended not to exceed 365 days.

### **Radiation**

The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement, or death, amongst people or animals.

### **Reasonable and Customary Medical Expenses**

The charges/costs which are required for medical treatment of a covered illness or injury and do not exceed the charges normally levied for similar treatment, supplies or medical services in the locality where the expenses are incurred and do not exceed the charges for treatment that would have been made if no insurance existed.

### **Relative**

Your or Your Partner's parents, brother, sister, son, daughter, adopted or fostered children, grandparent, grandchild, stepparent, stepchild, stepbrother or stepsister.

### **Confirmation of Registration**

The document showing details of Your cover under this Agreement.

### **Terrorist Activity**

An act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist Activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a Terrorist Activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

### **Utilisation of Biological weapons of mass destruction**

The emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

### **Utilisation of Chemical weapons of mass destruction**

The emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

### **Utilisation of Nuclear weapons of mass destruction**

The use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

### **War**

Any activity arising out of or attempt to participate in the use of military force between nations and will include:

- (i) Hostilities or warlike operations (whether war be declared or not).
- (ii) Invasion, civil war, rebellion, insurrection, revolution.
- (iii) Act of an enemy foreign to Your nationality, or the country in, or over, which the act occurs
- (iv) Civil commotion assuming the proportions of, or amounting to, an uprising.
- (v) Overthrow of the legally constituted government.
- (vi) Military or usurped power.
- (vii) Explosions of war weapons.

- (viii) Terrorist activity.
- (ix) Utilisation of Nuclear, Chemical or Biological weapons of mass destruction however these may be distributed or combined.
- (x) Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Member whether war be declared with that state or not.

### We, Us, Our

Special Projects and Services – Asia Pte. Ltd.

### You, Your, Member(s)

The person or people named in the Confirmation of Registration who are aged under seventy (70) years and covered under the GEAR/GEAR-X Membership Services Agreement

## CLAIMS PROCEDURES

- 1 You must follow Our advice or instruction, if not followed We may decline to reimburse the entire or any part of the particular claim.
- 2 You shall provide assistance and co-operate with Us or Our representatives, in obtaining any other records We deem necessary to evaluate the incident or claim. In no event shall We be liable to pay any claim hereunder unless You co-operate with Us and/or Our representatives in the investigation of the claim.
- 3 All evacuation and repatriation must be approved and arranged by Us. In-patient hospitalization or repatriation expenses incurred without Our prior approval may not be covered.
- 4 If Our prior authorisation is not obtained, cover will be limited to what We would have paid had We instructed Our preferred suppliers.
- 5 If We deny liability for any claim and You do not institute legal action and serve summons on Us within 12 (twelve) months after such decline, all benefits of such claim shall be forfeited.
- 6 All claims arising from criminal incidents are to be supported and accompanied by a certified police report.
- 7 No amount payable in terms of this Membership shall bear any interest.
- 8 You must, at Your own cost, provide whatever certificates, information and documentary evidence that may be required by Us regarding any claim submitted.
- 9 Following notice of a claim, You shall provide, when requested by Us, all authorisations necessary to obtain Your medical records. We have the right to have You examined by a physician or vocational expert of Our choice, and at Our expense, when and as often as We may reasonably request.
- 10 If You or any other person acting on Your behalf submits a claim under this Agreement that shall in any respect, be false or fraudulent, We shall be under no liability to make payment in respect of such claim and You must pay back any benefit that We have already paid. If this happens, We will not refund any membership fee.

## LEISURE AND SPORTING ACTIVITY CONFIRMATION OF REGISTRATION

Leisure and Sporting Activity Confirmation of Registration	
Abseiling	Kung Fu
American Football	Lacrosse
Archery – supervised by a qualified person	Land Sailing
Arm Wrestling	Laser Games

Leisure and Sporting Activity Confirmation of Registration	
Athletics	Long Jump
Badminton	Marathons
Bare foot water skiing	Mini ad Maxi Basketball
Baseball	Marathons
Basketball	Martial Arts
Beach Basketball	Motorcycling – provided You wear a crash helmet, hold a full motorcycle licence and a licence to operate a motorcycle in country of destination up to 500cc only
BMX cycling	Mountain Biking
Bobsledding	Mountaineering up to 3500m
Bocce	Motor Rallies
Body Boarding	Netball
Bowls	Paddleball
Bowling	Paintballing
Boxing	Parascending – provided it is done over water
Bungee Jump – body harness attached to the ankle must be used	Parasailing
Canoeing & Kayaking – inland and coastal within territorial waters	Polo Cross
Carriage / Hay / Sleigh rides	Pony trekking
Clay Pigeon Shooting – supervised by a qualified person	Power Lifting
Combat Rifle Shooting	Pistol Shooting
Cricket	Quad biking – provided you wear a crash helmet and adhere to South African age limits for applicable driver licensing up to 250cc only
Curling	Racquetball
Croquet	Rambling
Cycling	Roller Blading
Dancing	Roller skating
Darts	Rounder's
Deep Sea Fishing	Rowing – inland and coastal within territorial waters
Dinghy sailing – inland & coastal waters provided it is in territorial waters	Rugby
Dog Sledding	Running, Sprint, Long Distance
Dog Skijoring	Safari – organised events only excluding any guns

Leisure and Sporting Activity Confirmation of Registration	
Dressage	Sailing & Sailboarding & Sandboarding
Dry Skiing	Scooter – provided you wear a crash helmet and adhere to South African age limits for applicable driver licensing
Dune bashing	Scuba Diving – max depth 50m, accompanied by qualified instructor and not diving alone
Elephant / Camel riding	Skidoo
Fell Walking	Skiing on piste, alpine, green, blue, red, black slopes, and cross country
Fencing – supervised by a qualified person	Skiing off piste – accompanied by a guide
Field Hockey	Snorkelling
Fishing	Snowboarding on piste
Foot Bag (Hacky Sack)	Snowboarding off piste – accompanied by a guide
Football	Soccer
Go Karting – engine capacity of 200cc or less	Softball
Golf	Street ball
Gym	Squash
Gymnastics	Surfing – in territorial waters
Handball	Swimming
High Diving – less than 10 meters indoor only	Table Tennis
Hiking – under 6,000 metres altitude, no solo treks, no mountaineering using ropes	Tennis
Hill Walking – under 6,000 metres altitude, no solo treks, no mountaineering using ropes	Tenpin Bowling
Hockey	Tobogganing
Horse riding – excluding Jumping, Hunting and Polo	Trekking under 6,000 metres altitude, no solo treks, no mountaineering using ropes
Hot Air Ballooning – organised events and travel as a passenger only	Trampolining
Husky sledge driving – excluding endurance	Triple Jump
Ice skating- excluding speed skating	Tug of War
In line skating	Twirling
Javelin	Volleyball
Jet Boating	Wake boarding
Jet Skiing up to a capacity of 500cc	Water polo
Jogging	Water skiing
Ju Jitsu	White water rafting (class 1 to 5)
Judo	Windsurfing

## Leisure and Sporting Activity Confirmation of Registration

Karate	Yachting -inside territorial waters
Kick Boxing	Zorbing
Kite skiing, surfing and boarding	Zip lining
Korfball	