

## SATIBGo Travel Insurance

**Paul Stones Safaris has partnered with Africa's best and embedded SATIBgo GOLD Cover to provide you peace of mind during your safari.**

SATIBgo is a core travel insurance product designed to manage essential travel-related risk and crises for inbound travellers to Africa, with unparalleled Incident Management capabilities.

### **Only the best will do**

We take great care and responsibility with the price and incident response of our travel insurance program, given the essential nature of the travel assistance coverage offered.

As such we have chosen to work with global leaders when bringing you this product.

Lombard Insurance Company Limited is an Authorised Financial Services Provider (FSP 1596) and Insurer conducting Non-Life insurance business.

Reinsurance Partners: Nexus Re (UK) and United States Fire Insurance Co (USA) – both leaders in the Global Market.

US Fire is part of the Crum & Forster group of companies, which has been providing diverse coverage options for American individuals, businesses, and communities for nearly 200 years.

SATIB24 Crisis Call are Africa's leading incident management team.

### **Why is it necessary? Why SATIBgo?**

All eligible travellers arriving in Africa, or the Indian Ocean Islands, are **highly recommended** to purchase a Medical/Travel Insurance due to the remote locations, wilderness areas that are difficult to access, and often varied and unreliable transport / facilities.

We have a duty of care while hosting travellers and like it or not, these issues will end up on our desk. So we have taken the lead and contracted with Africa's best giving you 24/7 access to Africa's specialists and leading service providers.

### **No one knows Africa like SATIB do!**

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### **SATIBgo Highlights**

The SATIBGo has been specifically designed to protect travellers against the post pandemic, ever-changing travel risks associated with travel in Africa.

#### **1. Travel Arrangement Protection**

Post pandemic travel, and travel to Africa itself, has unique risks. We will re-imburse you for expenses incurred for trip cancellation, postponement, interruption and extension.

Maximum limit USD 10 000 on base cover

**\*Buy Up Options to include up to 100% cover of trip cost and / or Cancellation For Any Reason**

### **Travel Delay**

Expenses incurred for accommodation, travel, food and communication in the event your flight is delayed for at least 6 hours. **Maximum limit USD 200 per day (USD 2,800 in total)**

### **2. Missed Transport Connection, Travel Delay or Overbooked Flight**

It's happening more and more, but don't worry, we'll compensate you for the above inconveniences.

**Maximum limit USD 2 000**

### **3. Emergency Medical, Transportation / Evacuation and Repatriation**

We cover medical assistance from the point of incident including first response services and evacuation to the most appropriate facility and cover expenses incurred as part of a treatment for illness, condition and/or accident while travelling.

**Maximum limit USD 5,000,000**

### **4. Security Protection and Political Evacuation**

We have got your back when the unexpected happens! We provide incident management advise when your security in compromised and reimbursement for actual evacuation costs incurred when you are at risk.

**Maximum limit USD 200 000**

### **5. Luggage**

We provide cover from the time the traveller leaves home en route to host country, until the traveller returns to home for luggage delay and / or loss.

**Maximum limit USD 5 000**

### **6. Repatriation of Mortal Remains**

We cover the costs of repatriating the beneficiary's mortal remains to the city of residence in the unfortunate event of death.

**Maximum limit USD 500,000**

### **7. SATIB24 Crisis Call**

Above all we provide you peace of mind that your travellers have direct and immediate access to Africa's leading remote incident management team with a proven track record. No need to deal with the multitude travel insurance call centres across the globe when you have Africa's specialist in your corner.

### **UNLIMITED ACCESS**

#### **Contact us**

For all customer service enquiries please email us using the below address. We aim to respond to all queries within 24hrs.

Email [andre@satib.co.za](mailto:andre@satib.co.za)

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Need further information? Please see our FAQs below or contact [andre@satib.co.za](mailto:andre@satib.co.za) for further assistance.

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## **Frequently asked questions**

### **Q – Is SATIBgo for all nationalities?**

A - SATIBgo is available to all nationalities and countries of residence (subject to applicable immigration rules and sanctions).

### **Q – Client's often arrange their own travel insurance, sometimes from Credit Card – why do they need this?**

A – We can safely say that not all travel assistance/insurance plans are up to speed with the specific risks associated with travel to Africa or the added exposures of post pandemic travel. SATIBgo was developed by Africa's leading tourism risk provider and tailored for travellers in conjunction with specialist African operators and incident management teams.

### **Q – Cover seems so cheap. Why?**

A – There is significant advantage to having group policies where cover is embedded. Insurers are comforted by the fact that there is no Anti-selection, and the risk is therefore spread out across many more individuals meaning that the premiums of many pay for claims of a few.

### **Q – What insurers (financial security) sits behind SATIBgo?**

A – About 200 years of underwriting experience by Top US Insurers!

Lombard Insurance Company Limited is an Authorised Financial Services Provider (FSP 1596) and Insurer conducting non-Life insurance business in South Africa. They have specifically chosen global leaders in travel insurance as Reinsurance Partners: Nexus Re (UK) and United States Fire Insurance Co (USA).

US Fire is part of the Crum & Forster group of companies, which has been providing diverse coverage options for American individuals, businesses, and communities for nearly 200 years.

### **Q - For the Cancel For Any Reason (CFAR) cover, do we need to purchase the cover within a certain time frame after they made their initial deposit payment?**

A – YES - within 24hrs of initial booking confirmation / deposit.

### **Q – Does SATIBgo cover a supplier defaulting or not being able to deliver their service?**

A- ONLY if BUY Up 2 (Cancellation For Any Reason - CFAR) is purchased. General policy exclusions will not apply to CFAR. The traveller simply provides an alternative reason for cancellation. The only limitation is that the individual (Insured Traveller) would need to cancel the trip for any reason. The provider cannot cancel the trip and expect the insurance to cover the cost of the refund (i.e. since the individual didn't cancel).

### **Q – What would it cost to add Buy Up 2 - Cancel for Any Reason?**

A – CFAR is calculated by applying the CFAR rate to the TOTAL TRIP COST

### **Q – What would it cost to add Buy Up 1 – 100% of Trip Value?**

A – This is calculated by adding the rating provided to the Top Up portion of the Trip Cost i.e., if Base Cover is USD10 000 and the Trip costs USD25 000 then you apply the rating to USD15 000 top up portion and add this to the base premium.

**Q - I have a client who paid for her safari portion some time ago, she now added the bulk of her trip and paid the relevant deposit. Can I add Cancel for Any Reason, will it cover her entire trip even though she only confirmed the safari portion last year?**

A – ONLY if we can get insurers to agree on referral

**Q – If my aunt, dies / get ill before / during a trip are we able to cancel and recover non-refundable deposits.**

A – NO as an aunt is not defined as a close relative - Close Relative means Your Spouse or Partner, fiancé, child, stepchild, daughter-in-law, son-in-law, grandchild, parent, step-parent, parent-in-law, grandparent, brother, brother-in-law, half-brother, sister, sister-in-law or half-sister.

**Q – If my mother, who is over 80 years old fall seriously ill or dies before / during a trip are we able to cancel and recover non-refundable deposits.**

There is an age exclusion for Trip Cancellation, Postponement, Interruption or Extension caused directly or indirectly by a vascular, cardiovascular or cerebrovascular condition of Your Close Relative, Close Business Associate or Travelling Companion if that person is over the age of 80 years.

However if the illness or death is not related to these three conditions then cover is triggered. In addition one could purchase CFAR cover which pays out upto 75% of loss.