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INTERNATIONAL TRAVEL INSURANCE

Dear Bestmed Member

As a Member of Bestmed ER24 is pleased to offer you international travel insurance, for medical emergencies. ER24 has contracted the specialised services of Zurich, who have operations in over 170 countries, across the globe. Zurich prides itself on being one of the largest and far reaching insurance and financial service organisations worldwide.

The policy provides for up to 90 days of cover per trip, irrespective of how many trips are made during the year.

It is important that you familiarise yourself with the policy wording in order to ensure that you understand all the terms and conditions.

EASY STEPS TO ENSURE THAT YOU ARE COVERED:

1. Phone ER24 on 011 319 6500 or e-mail travel@er24.co.za to speak to one of our travel consultants in order to register your travel and receive the policy document.
2. Please read the policy document carefully in order to ensure that you understand all the applicable terms and conditions.
3. Obtain additional insurance if required as stipulated below.
4. If you require an embassy letter for visa purposes you can phone Zurich on **0860 329 329** or e-mail travel@er24.co.za, and request an embassy letter.
5. Keep the documents with you whilst travelling.

PLEASE NOTE THE FOLLOWING EXCLUSIONS:

As with any insurance product, there are certain exclusions to the cover provided. Activities considered to be "high risk" or "hazardous pursuits" are excluded. This includes, but is not limited to certain sports activities. The policy also excludes any manual labour.

If any of the following apply to you, you'll need additional insurance for your trip:

- Beneficiaries over the age of 84 years
- Beneficiaries travelling for longer than 90 days
- Beneficiaries partaking in hazardous pursuits (as mentioned above).

In order to obtain a quotation for additional insurance to cover any of the above, kindly contact **ER24** during business hours on (011) 319 6500 or e-mail travel@er24.co.za

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY:

Should you require any medical assistance whilst travelling, all you need to do is dial this emergency number:

+27 10 205 3100

The Assistance Company and their medical team will facilitate all necessary arrangements relating to your medical emergency.

**REMEMBER THAT ASSISTANCE IS BUT A PHONE CALL AWAY.
RELAX AND ENJOY YOUR JOURNEY!**

