



## RESCUE ME 2016

### PART (1) - BENEFIT SCHEDULE

<b>RESCUE ME ACCESS 2016</b>		<b>10 000 000</b>
<b>INTERNATIONAL TRAVEL</b>		
International Travel**		No insured benefit FEE FOR SERVICE
Medical Treatment (Acute)	100% of tariff	
Medical Treatment (Pre-Exist)	100% of tariff	No insured benefit FEE FOR SERVICE
Evacuation	100% of tariff	
Repatriation	100% of tariff	No insured benefit FEE FOR SERVICE
Return of Children	100% of tariff	
Repatriation(SADC)**		
Return After Emergency Evac	100% of tariff	No insured benefit FEE FOR SERVICE
Mortal Remains	100% of tariff	
<b>Access Agreement</b>		Call Centre Access for dispatch

<b>RESCUE ME BASIC 2016</b>		
<b>ER Plan</b>		
Emergency Evac (Road) In Bound	100% of tariff	Namibia
Emergency Evac (Road) Out Bound	100% of tariff	Namibia
<b>Access Agreement</b>		Call Centre Access for dispatch

<b>RESCUE ME NAMDEB 2016</b>		
<b>ER Plan</b>		
Emergency Evac (Road in Bound)	100% of tariff	Road Ambulance within Namibia borders
<b>Access Agreement</b>		Call Centre Access for dispatch

<b>RESCUE ME STANDARD 2016</b>		
<b>ER Plan</b>		
Emergency Evac (Flight in Bound)	100% of tariff	Flights within Namibian borders
Emergency Evac (Flight out Bound)	100% of tariff	Flights outside Namibia / cross Namibian borders
Emergency Evac (Road in Bound)	100% of tariff	Road Ambulance within Namibia borders
Emergency Evac (Road out Bound)	100% of tariff	Road Ambulance outside Namibia / cross Namibian borders
Access Agreement		Call Centre Access for dispatch

<b>RESCUE ME PLUS 2016</b>		<b>10 000 000</b>
<b>EMED</b>		
<b>ER Plan</b>		
Emergency Evac (Flight in Bound)	100% of tariff	Flights within Namibian borders
Emergency Evac (Flight out Bound)	100% of tariff	Flights outside Namibia / cross Namibian borders
Emergency Evac (Road in Bound)	100% of tariff	Road Ambulance within Namibia borders
Emergency Evac (Road out Bound)	100% of tariff	Road Ambulance outside Namibia / cross Namibian borders
<b>Repatriation(SADC)**</b>		
Return After Emergency Evac	100% of tariff	Limited to maximum of Commercial Flight ticket and benefit only available if emergency evacuation took place
Mortal Remains	100% of tariff	Within Namibian borders only - from mortuary to mortuary. Pay N\$4.50 / km return rate to max N\$ 15 000 per incident
<b>INTERNATIONAL TRAVEL</b>		
International Travel**		Per INSURERS Terms & Conditions. N\$ 25 000 excess
Medical Treatment (Acute)	100% of tariff	
Medical Treatment (Pre-Exist)	100% of tariff	N\$500 000
Evacuation	100% of tariff	
Repatriation	100% of tariff	Per INSURERS Terms & Conditions. N\$ 25 000 excess
Return of Children	100% of tariff	
<b>Access Agreement</b>		Call Centre Access for dispatch

## **PART (2) - PRODUCT CONDITIONS**

The Rescue Me Policy covers insured beneficiaries in accordance with the benefits of the Insurance plan selected and in the following events:

- Medical Emergency Evacuation
- Repatriation
- International Travel Insurance
- 24/7 Access to call centre dispatch.

## 1. COVER:

- Cover: N\$10 000 000 per life per annum
- Insured benefits can be packaged in accordance with the Employer Group re-quirements.

## 2. BENEFITS

### 2.1 EMERGENCY EVACUATION

The benefit will pay the actual amount of the bill received from a registered organization providing emergency transportation provided the transportation was absolutely necessary as a result of:

- serious accident or injury; or
- an acute life threatening condition

### 2.2 REPATRIATION

The benefit will cover the cost of repatriation in case of:

- SADC Region, Emergency transportation done under benefit 2.1 whether by means of either Road transport or commercial flight in case of patient still being alive after the emergency treatment.
- SADC Emergency transport done under benefit 2.1 where the patient (covered life under the policy) passed away and the mortal remains be repatriated to the town of residence in Namibia.
- Mortal remains repatriation from place of death to mortuary nearest to residence of the insured person, within Namibian borders.
- The benefit payment is subject to provision of the following documentation:
  - Valid Claim form of the Insurer
  - Certified copy of the death certificate of the insured;

### 2.3 ACCESS AGREEMENT

24/7 Call Centre Access for dispatch

### 2.4 INTERNATIONAL TRAVEL

Schedule of Benefits	Limit of Liability
Medical Emergency, Evacuation, Repatriation and Transportation	N\$ 10 000 000 per insured person
Pre-existing medical expenses	N\$500 000
Emergency Dental Treatment	N\$2 000
Travel Assistance Services	Assistance provided
Excess	N\$50 000

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- The International Travel Insurance is insured through Prosperity Life and re-insured.
  - All trips are subject to a 90 day maximum travel period.
  - The Policy covers any event which happens to an Insured Person who is from the age of 3 months up to and including 80 years of age at the date of such event, unless otherwise agreed to by the Insurer.
  - Terms and conditions of the insurer applies and serves as annexure to this Policy Document.
  - All claims in excess of N\$5 000 must be authorized by the Insurer prior to incurring the cost.
  - Out Patient or In Patient claims less than N\$5 000 must be paid by the insured person and may be claimed back on the insured person's return Home.

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## INSURER STANDARD TERMS AND CONDITIONS:

Subject to the terms, conditions and provisions of the policy the insurer agrees to pay the Principal Insured Person for an insured incident occurring during the period of cover up to the limit of indemnity stated and the benefit option selected for each section of the policy. The application and relevant documentation forms the basis of the policy agreement.

### PART (3) DEFINITIONS

The Policy and Schedule must be read as a summary document and forms the basis of the contract between the Insured and the Insurer.

**“Accident”** means an unintentional, violent, external and visible bodily injury;

**“Adult Dependant”** means a dependant over the age of 21 (twenty one) years;

**“Area of Cover”** will include countries where claims will be payable only if the incident occurred within any country located within the SADC Region. Claims will be paid according to the Insurance Benefit structure.

**“Capital sum”** means the maximum amount payable to any eligible person specified in the Schedule of benefits.

**“Claim”** means compensation requested by the Insured for an insured incident according to the benefit schedule of the insurance policy selected;

**“Date of Service”** mean the date on which a consultation, visit, treatment, procedure or operation took place. In the event of hospitalisation, it shall mean the date of admission to a hospital.

**“Eligible child”** means a child, or legally adopted child or stepchild of the Principal Insured who:

- (1) Is 21 next birthday; the child dependant will enjoy a full year benefit during the year he turns 21.
- (2) Is 25 next birthday and a full time student; the full time student will enjoy a full year benefit during the year he turns 25.

**“Eligible spouse”** means the spouse of the Principal Insured Person who has not attained the age of 60 (sixty) at commencement of membership and shall include customary union according to Common Law Custom.

**“Emergency evacuation”** means suffering acute illness, life-threatening or bodily injury for which the Insured Person is recommended by a designated practitioner to be transported by air or road ambulance for treatment at a different location.

**“Exclusions”** means the conditions and / or services excluded under this policy.

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**“Family”** means the Principal Insured Person’s eligible spouse and eligible children provided such “family” who elects to insure under the policy.

**“Group”** means any number of employees, where the employer is the contribution participant.

**“Hospital”** means a registered institution providing diagnostic and therapeutic facilities for surgical and medical diagnosis treatment and care under the supervision of registered staff and or medical practitioners.

**“Inception Date”** means the joining date of the policy upon approval of the Insurer notwithstanding the date indicated on the application form and provided premiums are received for such joining date.

**“Illness”** means any one somatic illness or disease, which manifests itself during the period of insurance.

**“Incident”** means any one accident or illness, which causes an Insured Person to be confined to hospital and to undergo medical or surgical procedures or where emergency evacuation is required due to that one accident or illness.

**“Insured Person”** means a Principal Insured Person or an eligible spouse or an eligible child who elects to insure under the policy.

**“Insurer”** means Prosperity Life Care Insurance Limited (Reg. No. 03/LT/13)

**“Medical and Surgical procedures”** means any procedure listed, based on the Prosperity Benchmark Tariff “PBT” and further based on the terms and conditions of the insurance policy selected.

**“Medical Practitioner”** means a legally qualified and registered medical practitioner.

**“NAMFISA”** means the Namibia Financial Institutions Supervisory Authority established by Act 3 of 2001 as statutory regulatory body;

**“PBT”** means the Prosperity Benchmark Tariff, which will be the Agreed Tariff of the Insurer.

**“Principal Insured”** means a person who elects to insure under this policy provided that he/she has not attained the age of 60 (sixty) at commencement of membership;

**“Participating Employer”** means the employer named in the schedule employing the eligible employee under a contract of service or apprenticeship.

**“Pre-existing Condition”** means any illness or physical infirmity for which the insured was diagnosed or received medical treatment or advice prior to membership.

**“Premium”** means the monthly premium payable by the Policy Holder to qualify for cover and benefits.

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**“Risk Rate”** means a penalty placed on the premium of the Insured due to age or claims patterns.

**“Self-inflicted”** means intentional injury caused by the person injured – where such person is aware of consequences that can happen e.g. drink and drive or suicide.

**“Special Dependant”** means a Child who is over the age of twenty one (21) years, unmarried and handicapped, either physically or mentally and not self-supporting, in which event an adult dependant rate shall apply;

**“Tariff”** means the tariff structure used by the Insurer based on the Prosperity Benchmark Tariff.

**“Traveling”** means traveling in any area of cover.

**“Treatment”** means any form of investigation or examination by means of a consultation or treatment by a medical practitioner for the purpose of treating or monitoring an Insured Person’s medical condition arising out of an insured accident.

**“Underwriting Protocols”** means the guidelines, as amended from time to time, used to underwrite risk and to determine and impose the exclusion level of Pre-Existing Conditions on Individual or on group Member basis.

The Insurer’s liability is conditional on the Principal Insured claiming the benefit and keeping to the policy terms and conditions.

## **PART (4) CLAIMS**

### **4.1 CLAIMS PROCEDURE**

Every Claim submitted to the Insurer in terms of the Insurance Plan in respect of Service rendered as contemplated in this Policy, must contain the following particulars:

- Family name, initials and signature of the Member or Spouse.
- The first name of the patient as per the membership card.
- The name of the Medical Insurance Plan.
- The membership number.
- The practice code/name of the supplier of the Service, where applicable.
- The practice code/number/name and specialty of the supplier of the Service where the Service Provider is in the employ or consulting on behalf of a Preferred Service Provider.
- The Date of Service.
- The nature and cost, according to the Agreed tariff, of each Service Diagnosis or diagnostic code, where applicable.
- Copy of approved Pre-Authorisation when applicable.
- The name of the referring medical practitioner.

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To qualify for insured benefits, a Claim shall be submitted to the Insurer not later than the last day of the sixth (6) months from commencement of the first occurrence or hospital treatment for such incident;

No benefit payable shall carry interest;

The Insurer will not be liable to pay any benefits if the Insured or any Eligible Persons fails to comply with any Policy obligation.

#### **4.2 CLAIMS SETTLEMENT**

In the event of an Insured Person suffering an insured event, as defined, this necessitates the Insured Person to:

- Undergoing medical or surgical procedures or treatment in as an in-patient in a Hospital or similar registered medical facility;
- Required emergency medical evacuation

The Insurer shall compensate the Principal Insured and/or Healthcare professional in accordance with the standard terms and conditions of the Insurer and in terms of the Policy selected.

#### **4.3 PRE-AUTHORIZATION**

The In Hospital benefits of insurance policies will be payable provided that treatment or medical services was pre-authorized through the Insurer.

### **PART (5) PRODUCT SCHEDULE**

The Scale of Benefits and Premiums of each insurance policy is attached as Annexures hereto.

#### **5.1 BENEFITS**

Benefits are subject to the Terms and Conditions of the Insurer as well as any special Terms and Conditions specific to each insurance policy.

#### **5.2 PREMIUMS**

The premium is due monthly or annually in advance and if it is not received by the Insurer on/or before the seventh (7<sup>th</sup>) day of the month of cover then this policy shall be deemed to have been cancelled at midnight on the last day of the preceding period of insurance.

Maximum contribution charge is for 6 dependants, thus Principal Insured Person with 5 dependants.

The insurer shall not be obliged to accept any premium tendered to it after inception date or renewal date as the case may be but may do so upon such terms as it at its sole discretion may determine.



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The premium schedule of each insurance policy forms part of the Benefit Schedules as Annexures hereto, and may change from time-to-day at the Insurer's discretion.

- No claims will be payable if the monthly premium is not paid up to date on/or before the 7<sup>th</sup> day of each month.

## **PART (6): MEMBERSHIP**

### **6.1 COMMENCEMENT OF COVER**

Cover in terms of this policy commences on the 1<sup>st</sup> day of the month of the contract being accepted and approved by the Insurer. Claims originated prior to date of commencement of cover will not be covered by the Insurer.

### **6.2 INSURANCE AMENDMENTS**

The Terms and Conditions of the Insurer, the premiums and benefits as stated in the schedule may be amended at the sole discretion of the Insurer with 30 day notice to the Insured.

### **6.3 CANCELLATIONS OR AMENDMENTS**

Either party may give 30 (thirty) calendar days' notice of amendments or cancellation subject to the terms and conditions of the insurance policy selected. For monthly paid policies, there will be no premium refund for the remainder of the month in which the policy is cancelled.

Claims received upon cancellation of the insured policy will only be considered if such claiming incident commence no later than the last day of the six (6) months from the commencement of the first occurrence or hospital treatment or medical services, before the date of cancellation, with due consideration to available benefit limits, which may be pro-rated upon cancellation.

### **6.4 BIRTH NOTIFICATION AND REGISTRATION**

Registration of a new born Child is required on the first (1st) of the month following the month of birth with a maximum allowable registration period of (30) days after the date of birth or adoption of the child, such child shall thereupon be registered by the Insurer as a dependant.

Increased premiums shall be due for new born babies as from the first day of the month following the month of birth; Benefits for new born babies will accrue as from the first (1st) day of the month following the month of birth. Pro-rated benefits will apply from the month of registration.

Unless otherwise determined by the Insurer the registration of a new born baby where the mother belongs to another Medical Aid Fund or Medical Insurance Plan or where the

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mother does not belong to any Medical Aid Fund or Insurance Plan, will be the first (1st) day of the fourth (4th) month following the month of birth (a new born may thus only be added as a child dependant after three (3) months from the month of birth). Benefits for the new born baby where the mother belongs to another Medical Aid Fund or Medical Insurance plan or no Medical Aid Fund or Insurance Plan, will accrue from the first (1st) day of the fourth (4th) month following the month of birth on a pro-rated basis, provided that no such child shall qualify for benefits until such time as the Principal Member qualifies for benefits. The Insurer will not be liable for any incurred costs associated with maternity, confinement, birth or birth complication costs which relates to the birth of the new born on another registered Medical Aid Fund or Medical Insurance Plan. Contributions will be due from the first (1st) day of the fourth (4th) month following the month of birth.

Unless otherwise determined by the Insurer, on admission of a newborn born within another Medical Aid Fund or Medical Insured Plan or where the mother does not belong to any Medical Aid Fund or Insurance Plan on the first (1st) day of the fourth (4th) month following the month of birth, the Insurer may apply a general waiting period of three (3) months and a twelve (12) month condition specific exclusion based on health risk, during which periods no benefit shall accrue to the newborn, but contributions by the Principal Insured Person for the dependant shall be payable to the Insurer.

#### **6.5 NOTIFICATION AND REGISTRATION OF ADDITIONAL FAMILY MEMBERS**

An Principal Insured Person who marries, or wishes to register a partner or child subsequent to joining the Insurance policy, should apply within (thirty) 30 days from the date of marriage or adoption to register the spouse, common law spouse or child as a dependant. Registration will be the first (1st) day of the month, following the month of registration.

The Insurer may apply a general waiting period of three (3) months and a twelve (12) month condition specific exclusion based on health risk, during which periods no benefit shall accrue to the insured dependant, but contributions by the Principal Insured Person for the dependant shall be payable to the Insurer.

#### **6.6 WITHDRAWAL OF COVER**

The Insurer may declare a policy or any part of it invalid in the event of any essential facts affecting the insurance not being disclosed or being misrepresented by the Insured or in the event where premium were not paid on/or before the 7<sup>th</sup> day or the month of cover.

#### **6.7 RISK RATE**

The Insurer may give 30 (thirty) calendar days' notice of amending the policy, premiums and benefits of an Principal Insured when the risk of such Principal Insured Person increased.

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## **6.8 MISREPRESENTATION, MISDESCRIPTION OR NON-DISCLOSURE**

- Misrepresentation, misdescription or non-disclosure of any material fact or circumstances in connection with this policy, a claim or the application for this policy may result in this policy being cancelled, a claim rejected or the policy voided from inception and all premiums forfeited.
- In the event that a benefit has been paid as a result of any misrepresentation, non-disclosure, misdescription or fraudulent action by an Insured Person or by any person claiming any benefit under this policy, such person will be required to repay or return the benefit paid. The Insurer shall be entitled to take legal action to recover the benefit and any costs involved.

## **PART (7) GENERAL**

The policy does not acquire any paid up value or surrender value.

The table of benefits and tariffs applies in the area of cover.

The Principal Insured shall submit claims to the Insurer within 6 (six) months of occurrence of incident. Failing to submit claims within prescribed period will result in forfeiting benefits under this Policy in respect of such claim.

The Insurer reserves the right to alter the terms and conditions of this policy if it is necessary to do so to comply with any changes in legislation of the Namibian Financial Institutions Supervisory Authority (NAMFISA).

Pre-existing conditions will be excluded for a period as determined by the Insurer.

The Insurers' liability is conditional on the Principal Insured claiming the benefit and keeping to the policy terms and conditions.

The Insurer shall not be liable for the failure of a broker or agent to adequately explain the Terms and Conditions of the policy and the Terms and Conditions of the Insurer and each policy schedule will serve as guidelines for payment of benefits and collection of premiums.

## **7.2 THE INDEMNITY OF THE INSURED**

In consideration of the insured having paid the agreed premium to the Insurer and subject to the terms, conditions and exclusions herein, the Insurer hereby undertakes to pay upon the death of the Insured, to the Beneficiary or the estate of the Insured the funeral benefit of the Insured.

## **7.3 INDEMNITY TO THE INSURER**

Neither the Insurer nor any employee, agent or Consultant shall be liable for any damage caused by any act, advice, negligence or otherwise.

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## PART (8) EXCLUSIONS

The Insurer shall not be liable for paying any benefits due to death directly or indirectly caused by related or in consequence of;

- War, invasion, hostilities, civil war, rebellion, revolution or terrorism
- Any condition for which an insured person received treatment or advice prior to becoming an insured person under the applicable sections of the policy, unless otherwise stipulated under this policy.
- The use of nuclear, biological or chemical weapons, or any radioactive contamination
- Attacks on or sabotage of facilities (for example, nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots that lead to the release of radioactivity of nuclear biological or chemical warfare agents.
- Directly or indirectly as a result of Acquired Immune Deficiency Syndrome (A.I.D.S) or any AIDS related or HIV infection during the first 6 months from the date of commencement of cover.
- Misrepresentation, mis-description or non-disclosure of any material fact shall render this Policy voidable.
- The cost of any medical benefit other than prescribed in the benefit schedule.
- Any cosmetic related procedures unless specifically provided for in the benefit schedule of the Policy selected.
- Orthogenetic surgery.
- Surgical treatment for obesity or its sequel.
- Dentistry (specialized and conservative), orthodontic or similar treatment unless specifically provided for in the Insured plan selected.
- Artificial insemination or hormone treatment for infertility.
- Routine physical or any procedure of purely diagnostic nature.
- Investigator treatment.
- Transportation by, road or air, for reasons other than urgent life savings necessity, or transport to a hospital, which could simply have occurred via own transport, is specifically excluded;
- Depression, insanity, mental or mental stress-related conditions unless specifically provided for in the Insured plan selected.

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- Costs, which directly or indirectly arise from or can be ascribed to suicide, attempted suicide or intentional self-inflicted injury, do not qualify for benefits whether the Insured Person concerned is of sound mind or not;
  - Any illness or event caused by the abuse of alcohol.
  - The cost of harvesting and/or preserving human tissue, including, but not limited to, stem cells, for future use thereof to treat a medical condition which has not yet been diagnosed in a beneficiary
  - Drug addiction, negligence whether gross negligence or otherwise, wrongful acts or breach of any prohibition related to drug abuse.
  - Voluntary Abortions.
  - Infertility Treatment
  - Sterilization and Vasectomies unless pre-authorized by the Insurer.
  - Any cost pertaining to maternity benefits for individual members for a period of 12 (twelve) months from date of joining.
  - More than one pregnancy per family per annum.
  - Surrogate pregnancies
  - There is no cover, at the time of the accident, death or injury, when the Insured Person participated in:
    - Any activity that involves the use of firearms.
  - No claims will be payable if the monthly premium is not paid up to date on/or before the 7<sup>th</sup> day of each month.

## ANNEXURE A: SCHEDULE OF BENEFITS

### INSURED SELECTION: INTERNATIONAL TRAVEL – FULL TERMS AND CONDITIONS

The Insurer makes use of a reinsurer on the international travel cover and is therefore also subject to the reinsurer's terms and conditions. The terms and conditions below are expressly incorporated herein and form a binding part of this policy as if reproduced fully herein and are attached below to this document

#### **MEANING OF WORDS**

**Accidental Bodily Injury:** A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

**Carrier Accumulation limit:** The maximum amount we will pay in the aggregate under this policy in respect of insured persons travelling in the same Carrier at any one time.

**Carrier:** A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle and motorcycles) or water conveyance licensed to carry passengers for hire and in (or on) which You are travelling as a fare paying passenger.

**Certificate:** The validation page issued in respect of this policy which sets out the name of the Insured Company, the Period of Insurance and any other special conditions and terms.

**Children/Child:** Your natural or adopted child (son/daughter) not in full-time employment, under the age of 18 years, unmarried, not pregnant, without children and primarily dependent on Your maintenance and support.

**Complications of Pregnancy and Childbirth:** For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following unexpected events occurring more than 15 weeks prior to the expected delivery date: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections and any premature births.

**Effective Date:** Cover will commence when You pass through passport control from Namibia and end when You pass back through

passport control into Namibia (including local connecting flights).

**Home:** Your principal place of residence, used for domestic purposes.

**Home Country:** Namibia.

**Insured Person or You/Your:** All active members of the Prosperity Lifecare, residing in and travelling from Namibia, not exceeding the age limit.

**Injury:** A bodily injury or physical trauma resulting from an Accidental Bodily Injury.

**Illness:** Any unforeseen sickness, illness or Disease originating, contracted, commencing or manifesting itself during Your Trip.

**Limits of Cover:** Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per Insured Person.

**Manual Work:** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry).

**Medical Practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

#### **Period of Insurance:**

- a. Unexpected illness, injury or death: 90 Days from date of departure from Namibia.
- b. Pre-existing medical conditions: 30 Days from date of departure from Namibia.

**Travel Documents:** Travel tickets, accommodation and other redeemable travel

vouchers, Green Card, driver licence and passport.

**Trip:** When travelling in a direct and uninterrupted manner on an International Journey, outside the borders of Namibia,

commencing when You pass through passport control from Namibia and ending when You pass back through passport control into Namibia (including local connecting flights).

### **WHO QUALIFIES FOR THE COVER**

1. To be covered, the Insured must be an active member of Prosperity Lifecare and only to persons who reside in Namibia (i.e. have their main home in Namibia and have not spent more than 6 months abroad in the year prior to purchasing the policy).
2. Age limit:
  - a) Cover is provided to an Insured Person under the age of 80 years on date of loss.
  - b) No cover is provided in respect of an Insured Person 70 years of age or older, relating to a Pre-existing medical condition.
  - c) No cover is provided in respect of an Insured Person 66 years of age or older, relating to any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that can reasonably be related thereto, whether pre-existing or not.
3. Rights of Others: This Policy gives rights to the Insured only. Any extension of Our liability for the losses of any other person gives no right to that person to claim from Us.
4. The insurance will NOT cover when travelling is against the advice of a Medical Practitioner or when with the intention of obtaining medical treatment or consultation abroad or for any undiagnosed symptoms that require attention or investigation in the future; The policy provides limited cover with regards to pre-existing medical conditions, specifically for any cardiovascular disease or cerebrovascular disease if you have, a) Experienced angina (chest pain) within the past 6 months; or b) Had a stroke (cerebrovascular accident or CVA) or a Transient Ischaemic Attack (TIA) within the past 12 months.

### **CONTACT NUMBERS**

**EMERGENCY ASSISTANCE:** + 27 11 991 8914 (South Africa)

**CLAIMS & ENQUIRIES:** Tel: +264 61 371 390

### **IMPORTANT**

1. Emergency Medical Expenses: This policy does not provide cover for procedures that can be carried out in the Insured country of residence after repatriation.
2. Adventure Sports & Activities: Your policy contains restrictions regarding the participation in sports. Please note that we do not provide cover for rescue costs relating to altitude sickness.
3. Trip Limits: Trips must commence and end in Namibia and a return ticket must have been issued prior to departure from Namibia.
4. Pregnancy and Childbirth: Cover under this policy is provided for unexpected complications related to pregnancy. Pregnancy and Childbirth are neither an illness nor injury. Please refer to the Meaning of Words Section: "Complications of Pregnancy and Childbirth", and each Section of cover to establish whether You are covered.

### **CLAIMS**

1. How much we pay: Our objective is to give You a payout that leaves You in the same financial position as You were before the loss took place (up to the limit of liability).
2. You cannot claim more than the actual loss. For example, by claiming under two different sections of this policy. Similarly, if an insured event is covered by another insurer, airline or

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operator, then the amount payable by such insurer, airline or operator will become the Excess of this policy.

3. Third party liability claims: We may finalise the claim by paying the limit of liability, or any lesser amount for which the third party claim may be settled. This will release Us from any further liability for the claim.
4. You cannot claim more than the sum insured, even if Your financial loss was greater.
5. We do not pay interest unless ordered to do so by a Namibian court of law.
6. How to claim:
  - a) Tell us right away – no later than 30 days after Your date of return.
  - b) Do not admit liability or make misleading promises to anyone, such as:
    - Make any statements (unless required by law)
    - Offer payments to anyone
    - Negotiate with anyone claiming from You.
  - c) Send Us all documents.
  - d) Help Us with any legal proceedings against a party responsible for the loss. Note that any such legal action may be taken in Your name.
  - e) Sign a release before We pay You.
  - f) The entire claims procedure is at Your own expense, including the cost to obtain all reports We may require, or if You are required to submit to a medical examination.

### **TIME LIMITS**

1. **Immediately:**
  - a) You **MUST** contact Us before incurring **expenses in excess of N\$5,000**. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours. If You don't contact us for authorisation, We may provide no cover or reduce the amount We pay.
  - b) Notice of death must be given immediately to Us.
2. **30 Days:**

Send Us the following within 30 days:

  - Completed claim form
  - Details of any other policy covering the claim
  - Any other documentation We think is necessary to handle the claim (such as death certificates, receipts, medical reports, invoices or a police report).

### **OTHER POINTS TO NOTE**

1. Territorial limits: The cover in this policy is valid for travel outside the territorial limits of Namibia. We don't provide cover for travel to a country where the United Nations Armed Forces are present and active, or where the British and Commonwealth Office and/or the local department of foreign affairs has issued a travel warning.
2. The policy is subject to Namibian law.
3. All claims (except for Medical inpatient) are only payable in Namibia.
4. In the event of a valid claim, You shall allow Us the use of Your travel documents.
5. Currency: We shall use the rate at the due date of settlement, should Your expenses incurred be in a foreign currency. The monetary limits are deemed to be Namibian Dollars.
6. Your cover terminates on the earliest of the following dates:
  - a. On the date of return Home (when You pass through passport control), or
  - b. Unexpected illness, injury or death: On day 91 after your date of departure from Namibia,
  - c. Pre-existing medical conditions: On day 31 after your date of departure from Namibia, or
  - d. On the date that You reach the maximum age limit; or
  - e. On the expiry date of the master agreement with Prosperity Lifecare.
7. Automatic Extension: The period of insurance shall automatically be extended due to the occurrence of an event giving rise to a legitimate claim under Section 1 (Medical expenses and Repatriation) occurring after the commencement of Your Trip.



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8. We will use Your return ticket towards Our costs for repatriation. Repatriation is back to Namibia.

**NOT COVERED**

- 1) Medical expenses incurred after 6 months of the loss occurring, or the sickness first manifesting itself.
- 2) Loss, damage or expense which at the time of happening is insured by or would but for the existence of this policy, be insured by any other existing policy. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us.
- 3) Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
- 4) Any consequential loss (not listed under the headings "What is covered"). Examples of losses We will not pay for include costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share fees, holiday points and any additional travel or accommodation costs (unless pre-authorized by Us).
- 5) Any deliberately reckless act or omission by You.
- 6) Any claim arising or resulting from Your own illegal or criminal act.
- 7) Needless self-exposure to danger except in an endeavour to save human life.
- 8) Any claim arising directly or indirectly from:
  - a) An Insured Person being under the influence of alcohol with more than the legal limit of alcohol in his blood, or
  - b) An Insured Person being under the influence of drugs or narcotics unless such drugs or narcotics were administered by a Medical Practitioner or unless prescribed by and taken in accordance with the directions of a Medical Practitioner; or
  - c) An Accident occurring whilst an Insured Person was driving a motor vehicle with more than the legal limit of alcohol in his blood or breath; or
  - d) Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.
- 9) Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, intentional self-injury, mental disturbance or disorders, insanity, psychiatric, psychological, emotional or nervous conditions.
- 10) Sexually transmitted diseases.
- 11) You (being the driver of a motor vehicle or motorcycle) not being in possession of a valid/legal license.
- 12) You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
- 13) Cover for the intention of emigrating (travelling on a one-way ticket).
- 14) You engaging in or practising for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving / Cave Diving, Flying as crew, Heli-skiing, Horse Jumping, Horse Racing, Hunting / Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Microlighting, Motor Racing (all types), Mountaineering, Parasailing, Paraskiing, Polo, Potholing, Professional Sports, Quad Biking exceeding 250cc, Rock Climbing, Rock Scrambling, Shark feeding/cage diving, Skeleton, Ski Jumping, Ski Racing, Ski Stunting, Skiing off-piste, Snowboarding off-piste, Steeplechasing, Team sports played in competitive contests, Wrestling, Yachting (racing) or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance.
- 15) Flying or sea travel of any kind, except: On a flight arranged by Us (Repatriation and Evacuation); As a fare paying passenger on a Carrier (not as a member of the crew).
- 16) War (whether War be declared or not), Hostilities, Invasion or Civil War.
- 17) any Terrorist Act or bomb incident or threat thereof.
- 18) Radioactive Contamination, whether arising directly or indirectly.
- 19) Engaging in occupational activities requiring the use of explosives.
- 20) Being in the service of any military or police force, or militia or paramilitary organisation.

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- 21) You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
  - 22) Nuclear, Chemical and Biological Terrorism: this Policy does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
  - 23) Loss arising from the provision, or any delay in providing, the services to which this policy relates.
  - 24) Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on our behalf).

## **MEDICAL EMERGENCY, EVACUATION, REPATRIATION & TRANSPORTATION**

### **COVERED**

Cover is for the following costs, up to the Limit of Liability in the Schedule of Benefits, who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside the borders of Your Home Country:

- a) Reasonable medical expenses for the immediate treatment of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad when deemed necessary by a recognised Medical Practitioner.
- b) Repatriation: Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary. We have the right to demand that You are repatriated in order to receive treatment. If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, all expenses incurred thereafter in respect of the occurrence will be for Your own account.
- c) Burial or cremation of a deceased Insured Person abroad up to the Limit of Liability in the Schedule of Benefits; or alternatively transportation costs of returning Home an Insured Person's body or ashes.

### **COST NOT COVERED**

- a) Costs in excess of N\$5,000, which have not been authorised by Us in advance. Where no prior approval has been obtained from Us, Our liability will be limited to N\$5,000 for any one incident;
- b) Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- c) Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- d) Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth and occurring more than 15 weeks prior to the expected delivery date;
- e) Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless pre-approved by Us.
- f) Treatment and/or surgery for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- g) Expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- h) Any costs incurred in Your Home Country other than in connection with transportation of You or Your remains to Home from abroad;
- i) Any costs where the transportation Home has not been arranged by Us;
- j) Any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;

- k) Any costs relating to search and rescue operations;
- l) Any costs for helicopter rescue due to altitude sickness;
- m) Routine optical and/or dental treatment;
- n) The Policy Excess except where You have received inpatient treatment.
- o) Physiotherapy or manipulative therapy in excess of N\$2,000, unless Our Medical Officer agrees to the treatment in writing.
- p) Contraceptive devices, prosthetic devices and/or artificial aids and dentures.
- q) Chronic medication.
- r) Any condition where You have received a terminal prognosis.
- s) Cancer of any kind (whether pre-existing or not).
- t) Medical expenses incurred after 6 months of the loss occurring or the illness first manifesting itself.
- u) In respect of an Insured Person on reaching 70 years of age or older, any cardiac or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof or complications that can reasonably be related thereto

#### **THE INSURED REPSONSIBILITY**

- a) Obtain authorisation for any Repatriation, Evacuation and Transportation prior to incurring the expenses.
- b) Obtain authorisation for all claims in excess of N\$5,000.
- c) Provide the insurer with a medical report for all claims exceeding N\$5,000 (or when requested by us), confirming: Diagnosis, Date of first consultation, Treatment provided, Cause of medical problem, Medical reason if You are unfit to fly

#### **EMERGENCY DENTAL TREATMENT**

##### **COVERED**

Cost up to N\$2,000 for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating. Where dental treatment is required as a result of an Injury, these expenses will form part of the Limit of Liability.

##### **COST NOT COVERED**

- a) The costs of any subsequent permanent or routine treatment;
- b) Any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- d) Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) Normal wear and tear;
- f) Any damage to dentures, other than whilst being worn by You;
- g) Dental treatment involving the provision of dentures or the use of precious metals;
- h) Any costs incurred in Your Home Country;
- i) The Policy Excess except where You have received inpatient treatment;
- j) Anything mentioned in the General Exclusions.

#### **WINTER SPORTS COVER**

##### **COVERED**

This policy will cover up to the Limit of Liability in the Schedule of Benefits when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip:

- a) Ice-skating (outdoor)
- b) Snowboarding (on-piste/glacier and on recognised and authorised areas only: green, blue and red slopes only)
- c) Skiing (on-piste/glacier and on recognised and authorised areas only: green, blue and red slopes only)

- d) Tobogganing
- e) Skidoo, as part of an organised excursion.

### **NOT COVERED**

You will not be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

- a) Bobsleigh, Ski Jumping, Heli-skiing, Ski Racing, Ice Hockey, Ski Stunting, Skiing off-piste, Paraskiing, Skeleton, Snowboarding off-piste, black slopes, yellow slopes;
- b) When engaging in organised competitions or when skiing against local authoritative warning or advice.
- c) Skiing or snowboarding whilst undertaking employment where You are required to Ski or Snowboard;

### **ADVENTURE SPORTS & ACTIVITIES**

#### **COVERED**

This policy will cover You up to the Limit of Liability in the Schedule of Benefits when You are engaging in any sports and activities listed in the Adventure Sports table, on a non-competitive and non-professional basis during Your Trip: If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline. Benefits already described are extended to cover Adventure Sports as follows. Please note that all terms, conditions and exclusions continue to apply.

#### **NOT COVERED**

- a) Participation as a professional sportsperson receiving payment for each appearance;
- b) Any sport not listed in This policy;
- c) Any sport or activity specifically shown as excluded under this policy;
- d) Participation in organised competitions involving any Adventure Sports and Activities;
- e) Any obligation upon Us to organise and/or pay for any search and rescue operation;
- f) Personal Accident benefits;
- g) Personal Liability benefits;
- h) Any costs relating to search and rescue operations;
- i) Any costs for helicopter rescue due to altitude sickness;
- j) Anything mentioned in the General Exclusions.
- i) We don't pay for search and rescue costs: the use of aircraft, surface craft (land or water), specialized rescue teams, and equipment to search for and rescue people in distress.

### **TRAVEL ASSISTANCE SERVICES**

#### **COVERED**

We will pay the administrative and delivery costs, in providing the following services in respect of a Trip:

- a) Child Assist  
If Your child (aged under 18 years) who has been left in Your Country of Residence becomes ill or suffers injury, We can provide medical advice and monitor the situation until Your return Home.
- b) We will provide You with the relevant contact details of diplomatic representatives wherever possible.
- c) Emergency travel and accommodation arrangements. We will provide You with all reasonable, practical and possible assistance in arranging emergency alternative accommodation and onward or return transportation. You will be responsible for the payment of all costs incurred, and You should make arrangements to pay Us or the service provider at the time the cost is incurred.
- d) Our 24-hour helpline provides access to a professional medical assistance service to assist You with any health query.
- e) We will provide You with an advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on legal matters.

- f) We will help You replace lost or stolen tickets and Travel Documents and refer You to suitable travel offices. What is not covered: The cost of any items insured under another Section of this policy.
- g) We will transfer emergency funds to You in case of urgent need. This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs. You must make arrangements to deposit the required funds in Our account in South Africa equal to the amount of the transfer plus a 10% administration fee.
- h) We will provide assistance in the case of assault, hijacking, child abuse, medical emergency and most other forms of trauma.
- i) We will transmit urgent messages following illness, accident or travel delay problems.

## **INSURED SELECTION: INTERNATIONAL TRAVEL COVER AND REPATRIATION**

### **BENEFIT**

The benefit given under this option and additional to the Rescue Me Basic or Rescue Me Advanced Policy:

- **N\$10 000 000** (all cost and taxes inclusive) for all international transfers per family per annum, limited to N\$500,000 for any pre-existing conditions, in the area of cover and subject to the terms and conditions for international travel cover.

### **COVER**

The **INTERNATIONAL TRAVEL COVER AND REPATRIATION** covers the **INSURED** in the following events read together with the Terms & Conditions of the policy and together with either one of Rescue Me basic or Rescue Me Advanced cover:

International travel cover covers the emergency medical cost incurred whilst travelling abroad (where the duration of the travel does not exceed 90 days) for the **INSURED**, between the ages of 3months to 80years unless there is a pre-existing condition where it only covers till 3months to 70 years of age, or unless there is cardiac or any cardia vascular illness or condition limited where it only covers to 65 years of age. Being on a journey outside the defined territory of this policy, and who incurred emergency medical expenditure where the **INSURED** is hospitalized for more than 48 hours and subject to the Terms and Conditions.

- a. The policy shall not cover for medication, specialist medical treatment, consultations, unless confined to a duly registered hospital and as part of the initial emergency medical expenditure incurred while on the international travelling. Costs shall not be covered for claims in respect of travel booked or undertaken against the advice of any medical practitioner or after a terminal illness has been diagnose or claims arising directly or indirectly from complications following elective surgery
- b. The policy shall not cover for any non-emergency or day-to-day related medical expenditure, continuation treatment, any procedure relating to dental procedures (including fillings or any form of crowns or oral hygiene), advice, pregnancies, contraceptive devices or treatment, prosthetic devices, medical appliances, artificial aids, preventative treatment, vaccinations, immunizations, physiotherapy or chiropractic treatment;
- c. Pre-existing medical conditions shall be limited to a maximum cover of N\$500,000;

Repatriation from outside the territory back to the point of departure upon recommendation by our medical officer together with the cost of any medical escort if considered necessary or in the case of death. The decision for repatriation lies with the medical practitioner and is compulsory once advised. It further covers for the return of accompanying children

- a. Return of unmarried children under the age of 18 years: if the Insured accompanying children are left stranded at the time of the Insured being in hospital, repatriation or death, the existing flight tickets shall be amended or if not possible, to arrange for and pay for alternative transport back to the point of departure up to a limit of N\$10,000/child;

- b. Repatriation: The existing flight tickets shall be amended or if not possible, to arrange for and pay for alternative transport back to the point of departure and where applicable arrange and cover the cost for medical escort up to a limit of N\$100,000 per event;
- c. In case of death covering the cost of burial or cremation abroad or alternatively the transport back to Namibia up to a limit of N\$100,000 per event;
- d. It shall be the understanding that the **INSURED** and upon experiencing an emergency medical situation, be stabilized, but be transported back to point of departure in Namibia as soon as medically possible and viable

**All International emergency medical expenditure cases must be registered, within 24hours once incurred, with the emergency numbers provided and it is expected that those number shall be obtained by the Member before commencement of the international travel event occurs. No excess fee shall be applicable for the *INSURED*.**

Repatriation (SADC), whether member passed away or is still alive and after the insured event occurred, inside the specified territory as follows:

- a. Transportation of the member from a medical facility in the territory back to the place of residence in Namibia following and emergency evacuation by road or air and after hospitalization where the member remains immobile and cannot travel without medical assistance, but in all instances limited to the cost of a commercial flight ticket, with a maximum limited of N\$15,000 per annum per family. This benefit is subject to producing documents and/or invoices for the actual cost incurred for the transport by a repatriation provider;
- b. Transportation of the mortal remains, by road, from a medical facility in Namibia (but not outside the borders of Namibia) to a mortuary nearest to the member's place of residence in Namibia following and emergency evacuation and where the member passed away after such evacuation, limited to N\$4.50 per kilometer with a maximum limit of N\$15,000 per annum per family. This benefit is subject to producing documents and/or invoices for the actual cost of the transport by a provider as well as the certified copy of the member's death certificate.

#### **ADVENTURE SPORTS LIST**

1. **Abseiling: Organised Trips only - standard safety equipment to be used**
2. **American Football: Organised Trips only - standard safety equipment to be used**
3. **Archery: Standard safety equipment to be used**
4. **Amateur Athletics**
5. **Badminton**
6. **Baseball**
7. **Basketball**
8. **BMX cycling: Standard safety equipment-Exclude racing & competition**
9. **Bowls**
10. **Boxing Training (no contact)**
11. **Bungee Jump Organised jumps only - using a body harness as a back-up to the ankle attachment**
12. **Elephant/Camel Riding**
13. **Canoeing (inland, coastal) Inland or within coastal waters (10 km limit)**
14. **Canoeing (calm water) Organised Trips only - standard safety equipment to be used**
15. **Clay pigeon shooting Organised Trips only - standard safety equipment to be used**
16. **Cricket**
17. **Curling**
18. **Cycling Standard safety equipment-Exclude racing & competition**
19. **Dune bashing Standard safety equipment to be used**
20. **Fencing Associated kit/ equipment NOT covered**

21. Field Hockey
22. Fishing (Fresh water and deep sea) Excluding commercial
23. Football
24. Go Karting (recreational use)
25. Golf
26. Gymnastics
27. Handball
28. High Diving Less than 10 metres - indoor only
29. Hiking (under 6,000 metres altitude) Organised tours, clearly marked route, no cover for: solo treks/mountaineering using ropes/helicopter rescue due to altitude sickness
30. Horse riding Standard safety equipment, excl. racing, competition, Polo, Hunting & Jumping
31. Hot Air Ballooning Standard safety equipment-Exclude racing & competition
32. Husky sledge driving Organised Trips only: standard safety equipment, excluding endurance & racing
33. Ice skating (outdoor) Standard safety equipment-Exclude speed trials & racing
34. Jet Boating Organised Trips only - standard safety equipment to be used
35. Jet Skiing Standard safety equipment-Exclude racing & competition
36. Jogging
37. Kite surfing Standard safety equipment-Exclude racing & competition & surfing during storms
38. Marathons
39. Martial Arts Non-contact
40. Motorcycling Licence required, Excl. off-road, racing, competition, track days & time trials (max age 60)
41. Mountain Biking Standard safety equipment-Exclude racing, extreme terrain & competition
42. Netball
43. Paintballing Organised Trips only - standard safety equipment to be used
44. Quad biking Organised Trips only - standard safety equipment to be used, not exceeding 250cc
45. Rambling
46. Roller Blading (Skate boarding) Standard safety equipment-Exclude racing & competition
47. Rounders
48. Rowing (inland, coastal) Inland or within coastal waters (10 km limit)
49. Rugby Non – Professional, excluding competition
50. Running, Sprint, Long Distance
51. Safari (organised – no guns)
52. Sailboarding, sandboarding Standard safety equipment-Exclude racing & competition
53. Scuba Diving (max depth 30 m - qualified) PADI or equivalent Maximum 30m, accompanied by a buddy diver
54. Skate boarding Standard safety equipment-Exclude racing & competition
55. Skidoo Standard safety equipment-Exclude racing & competition
56. Skiing (on-piste / glacier) Standard safety equipment-Exclude black slopes, racing & competition
57. Squash
58. Snorkelling Standard safety equipment
59. Surfing Standard safety equipment-Exclude racing & competition, 10km limit
60. Swimming
61. Tennis
62. Tobogganing Standard safety equipment-Exclude racing & competition
63. Trekking (under 6,000 metres altitude) Organised tours, no solo treks, no mountaineering using ropes, no cover for altitude sickness

- 64. Volleyball
- 65. Wake boarding Standard safety equipment-Exclude racing & competition
- 66. Water polo
- 67. Water skiing Standard safety equipment-Exclude racing & competition
- 68. White water rafting (grades 1 to 4) Organised Trips only - standard safety equipment to be used
- 69. Windsurfing Standard safety equipment-Exclude racing & competition
- 70. Yachting - inside territorial waters Standard safety equipment-Exclude racing, competition & being a member of crew
- 71. Zorbing Standard safety equipment-Exclude racing & competition