

## What must I do in the event of an emergency?

In the event of an emergency, your Bank Windhoek Visa Silver or Gold Debit Card also offers your worldwide free medical and travel assistance services, through EuropAssistance. Should you require emergency assistance, contact the 24-hour EuropAssistance Johannesburg Centre immediately. Reverse charge calls will be accepted. If you are unable to contact the Johannesburg office, contact the EuropAssistance office nearest to you:

Johannesburg	+27 11 359 5346	Washington	+1 202 331 1596
Tokyo	+81 3 355 3977	London	+44 41 4444 2800
Paris	+33 1 4185 8585	Rio de Janeiro	+55 21 2533 5288

When calling, make sure you have the following information available:

- Insured person's name
- Insured person's location
- Your contact telephone number
- Your Bank Windhoek Visa Silver or Gold Card Number
- The nature of the claim and the type of immediate assistance required
- Travel insurance certificate

## How can I claim in the event of loss, theft, illness or accidents?

All medical claims must be reported immediately to EuropAssistance's 24-hour Emergency Centre in Johannesburg, South Africa. Before incurring medical expenses of more than N\$2000, please ensure that you obtain authorization from EuropAssistance. All other claims less than N\$2000 must be notified promptly and submitted, along with the supporting documentation, no later than 60 days upon return to your country of residence. Submit your claim(s) to:

### Bank Windhoek Contact Centre:

Tel: +264 61 299 1200  
Fax: +264 61 299 1282  
P O Box 23003, Windhoek, Namibia

Or

### EuropAssistance:

Tel: +27 11 359 5325  
Fax: +27 11 388 3544  
P O Box 2993, Johannesburg, South Africa

Or

### Welwitschia Nammic Insurance Brokers (Pty) Ltd:

Tel: +264 61 284 3111  
Fax: +264 61 284 3237  
P O Box 3441, Windhoek, Namibia  
[info@welwitschia.com.na](mailto:info@welwitschia.com.na)

When reporting a claim, specify your Bank Windhoek Visa Silver or Gold Debit Card number and a contact telephone number. Remember that the more details you provide, the quicker your claim can be processed.

## Your Guide to Travel Insurance and Assistance Ensuring you can claim Any Time, Anywhere

Please complete your personal details in the space below, and keep it with you for reference, especially when travelling.

### Worldwide Travel Insurance Membership Card

Name: \_\_\_\_\_

Surname: \_\_\_\_\_

Card no: \_\_\_\_\_

Additional Insurance Certificate number:  
\_\_\_\_\_

In the event of an emergency and assistance required, contact EuropAssistance, Johannesburg immediately (reverse charge calls will be accepted). If this is not possible, please contact the nearest EuropAssistance Centre.

To report the loss of theft and request replacement of your Visa Silver or Gold Debit Card, and/or request emergency cash, call any of the following numbers.

### EuropAssistance 24-hour Emergency Call Centre:

Johannesburg, South Africa	+27 11 359 5346
Australia	+1800 671696
United Kingdom	+0800 1692497
United States of America	+1800 813 4751

### Other 24-Hour Emergency Call Centres:

Washington	+1 202 331 1596
Tokyo	+81 3 355 3977
London	+44 41 4444 2800
Paris	+33 1 4185 8585
Rio de Janeiro	+55 21 2533 5288

**Important:** Call Johannesburg first. This centre accepts reverse charge calls. In the event of an emergency, contact Johannesburg or the nearest 24-hour Centre. It is not necessary to notify us of medical claims under N\$2000, while you are travelling. These can be reported upon your return within 60 days. Baggage and personal effects claims will only be settled upon return. Please supply proof for claim(s).

*Terms and conditions apply*

## Contact Us

Bank Windhoek will assist you every step of the way to ensure that you have an enjoyable trip. Should you have any enquiries regarding your Worldwide Travel Insurance, please do not hesitate to contact your nearest branch or our 24-hour Contact Centre at +264 61 299 1200.

email: [info@bankwindhoek.com.na](mailto:info@bankwindhoek.com.na) Website: [www.bankwindhoek.com.na](http://www.bankwindhoek.com.na)



# Travel Insurance

BW/083\_Travel Insurance\_10509



## Travel Insurance & Assistance

At Bank Windhoek we maintain a relationship with you no matter where you are in the world. Our worldwide Travel Insurance enables you to enjoy your travel knowing that you are covered all around the world. Travel Insurance provides protection against most hazards and gives you peace of mind whether on holiday or business trips.

### How do I get access to travel insurance?

All you have to do is buy your travel ticket with a Bank Windhoek Visa Silver or Gold Debit Card and you will qualify for Travel Insurance, FREE of charge. If your family is traveling with you they will also qualify for the same cover, provided their tickets were purchased with your Bank Windhoek Visa Silver or Gold Debit Card.

### What about additional cover?

You will be covered against accidental death or permanent disability when traveling. This cover also includes emergency medical expenses and 24-hour assistance provided by EuropAssistance in the event of illnesses or accidental injury.

Your Visa Silver or Gold Debit Card automatically provides the following benefits free of charge for 90 days:

Type of cover	Visa Silver	Visa Gold
Emergency Medical and Related	N\$500 000	N\$1 000 000
Expenses: <ul style="list-style-type: none"> <li>Medical Transportation &amp; Evacuation</li> <li>Compassionate Emergency Visit</li> <li>Repatriation of Children</li> <li>Repatriation of Travel Companion</li> <li>Burial, Cremation or Return of Mortal Remains</li> </ul>		
Excess In Hospital	N\$2500	N\$2500
Excess Out Patient	N\$2500	N\$2500
Personal Accident in Flight	N\$250 000	N\$500 000
Personal Accident Not in Flight	N\$200 000	N\$200 000

## Which optional travel benefits are available?

Our Travel Insurance includes optional travel benefits. You can choose to buy optional cover to provide you and your family with even more financial protection and peace of mind.

With this optional cover you can be sure that, should anything happen to you or your loved ones, the unexpected costs will be taken care of.

With a minimal premium of only N\$400 per ticket holder you will receive the following additional Travel Insurance benefits

Type of cover	Local Cover for Visa Silver & Gold Debit Card	International Cover	
		Visa Silver	Visa Gold
Emergency Medical and Related	N\$500 000	N\$2 500 000	N\$5 000 000
Expenses: <ul style="list-style-type: none"> <li>Medical Transportation &amp; Evacuation</li> <li>Compassionate Emergency Visit</li> <li>Repatriation of Children</li> <li>Repatriation of Travel Companion</li> <li>Burial, Cremation or Return of Mortal Remains</li> </ul>			
Excess In Hospital (NA if hospitalized for at least 24 Hrs)	N\$2000	N\$2000	N\$2000
Excess Out Patient	N\$2000	N\$2000	N\$2500
Personal Accident in Flight		N\$250 000	N\$350 000
Personal Accident Not in Flight		N\$350 000	N\$300 000
Journey Cancellation	N\$3000	N\$3000	N\$3000
Journey Curtailment (excess N\$250)	N\$3000	N\$3000	N\$3000
Travel Delay	N\$600	N\$600	N\$600
Personal Liability	N\$2 000 000	N\$2 000 000	N\$2 000 000
Hijack Hostage or Wrongfull detention	N\$7500	N\$7500	N\$7500

Legal Expenses	N\$5000	N\$5000	N\$5000
Replacement Personal or Assignment resumption	N\$10 000	N\$10 000	N\$10 000
Luggage (excess of N\$250)	N\$5000	N\$5000	N\$5000
Luggage Delay(excess of N\$250)	N\$600	N\$600	N\$600
Cash & Documents	N\$1000	N\$1000	N\$1000

To ensure that you are fully covered during your trip, you can apply for additional insurance coverage at any of our Bank Windhoek branches. Your branch will provide you with an Additional Insurance Certificate once you have supplied them with:

- Your travel tickets
- Proof of payment of your travel tickets
- Start and end date of the trip
- Bank Windhoek Silver or Debit Card number
- N\$400 per ticket holder for all optional benefits

### Which conditions apply when using Travel Insurance Cover?

The cover and benefits described are subject to the terms, conditions and exceptions of the Master Policy, which is available upon request from your nearest Bank Windhoek branch or from our 24-Hour Helpdesk in Windhoek, which can be contacted on +264 61 299 1200.

Please note that this policy provides cover for you while you are travelling, provided that your ticket is purchased with a Bank Windhoek Silver or Gold Debit Card.

### What else do I need to know about this service?

- The age limit is between 2 and 74 years with limited cover between 69 and 74 years.
- Death benefits for minors under 16 are limited to the amount stipulated by the Law.
- Any pre-existing medical ailments are not covered.
- The main exclusions are suicide, alcohol and drug-related claims, HIV/AIDS, pregnancy and hazardous or professional sports. For other exclusions, please refer to the Master Insurance Policy.
- Dentistry is excluded unless it is caused by an accident.
- We recommend that you regard this travel insurance cover additional to your own personal insurance.