



Crisis Call Centre:

RSA: 0861 SATIB 24  
(7 2 8 4 2 2 4)

Outside RSA: +27 1000 70230

Please safeguard these contact numbers and keep in an accessible place in the event of an emergency/crisis situation arising.

**NB: The above numbers are for emergencies only. DO NOT use this number for general claims or enquiries.**  
The SATIB24 operator will take all calls seriously and act thereon appropriately. Please do not abuse this facility. Please contact your account handler on 0861 SATIB 4U (72842 48) or email enquiries@satib24.co.za for claims per general enquiries.

**Back-up Numbers:**

+27 82 347 8648

+27 79 888 8220

Please note that SATIB24 Crisis Call is a crisis management service. Whilst this service does pay limited costs associated with crisis or emergency (as detailed below), its primary aim is to assist you with the management of emergency/crisis situations.

## CRISIS CALL - SOUTH AFRICA Certificate

	MAXIMUM LIMIT
<b>1 Evacuation and Medical Expenses:</b> Evacuation and Medical Expenses incurred in the movement of the Insured's Guest or Guests to an appropriate medical facility following illness or accident <i>(This does not include staff. Contact SATIB for advice / assistance in this regard)</i> <i>The cover is per person per incident, with a maximum indemnity of R120,000 for any one incident where multiple insured's are involved and is restricted to the Republic of South Africa.</i>	R75, 000
<b>2 Kidnapping, Hi-jacking, Rape:</b> For medical and trauma counseling costs following kidnap, hi-jacking or rape of one of the Insured's Guest or Guests.	R75, 000
<b>3 Alternative Accommodation/Catering/Travel costs:</b> For costs incurred by Guest or Guests of the Insured following either 1 or 2.	R30, 000
<b>4 Communication Costs:</b> For costs incurred by Guest or Guests of the Insured following either 1 or 2.	R5, 000
<b>5 Management Cost:</b> For costs of independent individual appointed to assist Insured following an incident or accident where such assistance is required by Insured and agreed by Underwriter. Cost of Guest trauma counselling expense incurred by Insured following an incident or accident where trauma counseling is required.	R100, 000

### Conditions:

- This certificate shall be voidable in the event of misrepresentation, mis-description, or non-disclosure in any material fact.
- If any loss were occasioned by the willful act or with the connivance of the Insured, all benefit under this certificate shall be forfeited.
- This certificate or any section may be cancelled at any time by SATIB giving 60 days notice (or such other period as may be mutually agreeable) or by the Insured giving immediate notice.
- Insured's duty in the event of a claim:  
It is a condition precedent to the Underwriter's liability under this certificate that:
  - The Insured shall, upon becoming aware of any circumstance(s) likely to give rise to a claim, immediately contact SATIB24.
  - The Insured shall submit themselves fully to the recommendations of SATIB24 and refrain from talking to or contacting any form of media.
- This certificate does not cover any expenses that may be the subject of insurance by any other more suitable policy and this policy shall not be drawn into contribution with such other insurance.
- Any dispute between the Insured and the Underwriters concerning this certificate, its validity or the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be decided in accordance with South African law and the Courts of South Africa shall have exclusive jurisdiction in any dispute to which the parties hereto thereby submit.
- Full rights of recourse are to be maintained as a condition precedent to indemnity being granted hereon.

### Exclusions:

- Any costs associated with an incident other than above. Underwriters shall not provide indemnity in respect of:
- Contractual Liability  
Liability that attaches by virtue of a contract or agreement but which would not have attached in the absence of such contract.
  - Medical Expenses  
Any claims arising once the injured Guest has entered a place of medical treatment.
  - Deliberate Acts  
Costs caused by or arising from any deliberate act or omission by or on behalf of the Insured and which could reasonably have been expected by the Insured having regard to the nature and circumstances of such act or omission.
  - War  
Any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
  - Radioactivity  
Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
    - Ionising radiation or contamination by radioactivity from nuclear fuel or from any nuclear waste from combustion of nuclear fuel.
    - The radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
  - Any legal liability  
Arising out of the defined events for which the Assured is found liable by a competent court of law.
  - Staff  
No costs associated with staff shall be payable by the Underwriter's.