

# Sanlam Reality Access offers you more!

## Reality Access

All Fedhealth members get **FREE** membership to Sanlam Reality on the Reality Access membership option. On this membership option, you will receive **FREE** International Travel Insurance and the Pet Care Benefit. You may opt out at any time by unsubscribing from the email communication you will receive from Sanlam Reality or send an email to [info@sanlamreality.co.za](mailto:info@sanlamreality.co.za)



# Travel Insurance

As a Reality Access and Fedhealth member, your wellbeing is important to us. Reality Access provides you with free travel insurance that will assist you with cover for unforeseen medical emergencies and related expenses when you travel outside the borders of South Africa. In order to ensure you are aware of what you are covered for and what you are NOT covered for, please read the policy carefully.

## Obtaining your Travel Insurance Policy

You must declare your travel before departing on your international journey, and receive your Policy, in order to obtain cover. NO DECLARATION/TRAVEL POLICY, NO COVER.

To declare travel and obtain an insurance certificate, visa letter and policy documentation, please:

1. Go online and issue your own travel certificate <https://www.tic.co.za/fedhealth> OR
2. Call the TIC Help Desk on (011) 521 4500 during office hours and await the prompts

### Information required:

- Your details such as your full name, ID number and Fedhealth membership number
- Destination
- Date of departure
- Date of arrival back in South Africa
- Contact numbers - landline and mobile
- Email address

**PLEASE NOTE THAT IF YOU HAVE NOT RECEIVED A POLICY, YOU WILL NOT ENJOY THE COVER.**

### Important information

- This document is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy document, with which you need to familiarise yourself.
- Cover is limited to 45 consecutive days. Therefore if your journey is longer than 45 days, please contact TIC Helpdesk to obtain your own second policy TIC for the remaining days of your journey. Back to back 45 day policies cannot be issued, if there has not been a return to South Africa in between journeys.
- Cover is applicable to Fedhealth members and dependants only on Reality Access.
- Travellers must be fit and healthy to travel.
- There is a co-payment of R2 000 on all claims.
- There is a co-payment of R10 000 on all claims if the traveller does not contact Europ Assistance to provide the relevant assistance at the time of the claim..
- Pre-authorisation before a policyholder incurs any expenses over R10 000 must be obtained from the appointed assistance provider, Europ Assistance, by calling the emergency number 24/7.
- On the Top Up option, cover for pre-existing illnesses is for in-hospital expenses only.
- On the Top Up option, in the event of luggage, cash or documents' loss, a written police or airline report must be obtained immediately. Single item limits are applicable.
- Emergency Medical and Related Expenses are limited to R500 000 for travel to the USA. Please check your policy for the relevant endorsement

## Frequently Asked Questions

### If I require pre-existing medical cover, luggage cover and other additional benefits, can I get a top-up?

Yes, you can. Simply select this at the time of issuing your policy, when you issue it online.

### If I am over 65, can I obtain a policy?

Yes you can, but this will be for your own expense as the Reality Access cover for Fedhealth members ceases at age 65 inclusive. Simply contact TIC who will assist you accordingly.

### What is covered?

Medical expenses directly related to an accident or unforeseen illness that occurs suddenly and unexpectedly whilst on an international journey. In other words, the member needs medical treatment before they return to RSA!

### What conditions are applicable to the policy?

For full terms and conditions of this policy please refer to the policy wording.

[https://www.tic.co.za/fedhealth/wordings/Fedhealth\\_basic\\_2021v1.pdf](https://www.tic.co.za/fedhealth/wordings/Fedhealth_basic_2021v1.pdf)

[https://www.tic.co.za/fedhealth/wordings/Fedhealth\\_topup\\_2021v1.pdf](https://www.tic.co.za/fedhealth/wordings/Fedhealth_topup_2021v1.pdf)

### What do I need to do in the event of an emergency?

Contact **Europ Assistance** immediately in the event of a medical emergency, and they will direct you to a suitable medical facility and provide you with a hospital admission guarantee. **Europ Assistance** will need your full name, policy number, location and the nature of your claim. Europ Assistance Telephone Number: +27(0)11 991 8409

This policy is underwritten by TIC, a division of Santam Limited

Santam is an authorised financial services provider (licence number 3416)

Contact Details: T: +27 (0)11 521 4500 | [www.tic.co.za](http://www.tic.co.za) | [helpdesk@tic.co.za](mailto:helpdesk@tic.co.za) | FSP 3416



## Your free international travel insurance will include the following benefits:

BASIC COVER AND BENEFITS		Up to 65 years	
This is a summary only and all of the terms and conditions are noted in the Policy which you must obtain before departure.			
Maximum period of travel		45 days	
Emergency Medical and Related Expenses Excess		R5 million Out patient excess R2 000	
Emergency Medical and Related Expenses including USA Excess		R500 000 In hospital excess R2 000	
Medical Transportation, Repatriation and Evacuation Excess		Included Outpatient excess R2 000	
Compassionate Emergency Visit		Included	
Repatriation of Children		Included	
Repatriation of Travel Companion		Included	
Burial, Cremation or Return of Mortal Remains		Included	
Medical as a result of sporting activity		Included	
Pet Care ( <i>R250 per day</i> )		R3 000	
OPTIONAL TOP UP COVER AND BENEFITS		Up to 65 years	
Maximum period of cover		45 days	
Emergency Medical and Related Expenses		R15 million	
Emergency In-hospital Medical and Related Expenses – PRE-EXISTING ILLNESS		R750 000	
Accidental Permanent Disablement		R1 million	
Accidental Death		R250 000	
Journey Cancellation, Curtailment, Extension, Missed Connection Excess		R15 000 R500	
Journey postponement Excess		R7 500 R500	
Replacement Airfare Excess		R15 000 R500	
Travel Delay (6-hour excess)		R2 000	
Personal Liability		R2 million	
Luggage (Single Item Limit R3 750) Excess		R15 000 R350	
Luggage Delay (6-hour excess)		R2 000	
		Excl. USA	Incl. USA
Premium total for additional cover from 1 – 14 days		R450	R585
Premium total for additional cover from 15 – 32 days		R875	R1 135
Premium total for additional cover from 33 – 45 days		R1 285	R1 670





# Pet Care Benefit

## Discounted Comprehensive Cover

Reality Access for Fedhealth members are South Africa's best pet parents. That's why we've partnered with [dotsure.co.za](https://www.dotsure.co.za) on an exclusive introductory Pet Insurance offer for all members.

Reality Access for Fedhealth members get 50% off their first 3 months' pet premiums. T&Cs apply.

## Accessing your 50% discount on pet insurance premiums for the first 3 months of cover:

\* Simply click: <https://www.dotsure.co.za/sanlam-fedhealth>

\* Click on the **Get 50% off** button and complete the necessary details

## Pet Accident Benefit

Reality Access provides cover to Fedhealth members' domestic dogs and cats for accidental injuries.

The benefit is R5 000 per Fedhealth Medical Scheme member per household per membership year (not per pet), with an excess of R500 per accidental injury claim.

*Accident, accidental or accidentally means a sudden, unforeseen, and unintended event causing injury to your pet and is subject to the stated perils detailed below.*

You do not need to register your cats and dogs for this benefit. They are automatically covered by this benefit. The pet will be treated at the Vet and you will pay the Vet directly for the treatment received.

You then need to obtain a Reality Access / Fedhealth Pet Accident Benefit Claim Form from the Sanlam Reality website <https://www.sanlamreality.co.za/benefit/pet-accident-cover> and simply click on the Claims Form tab.

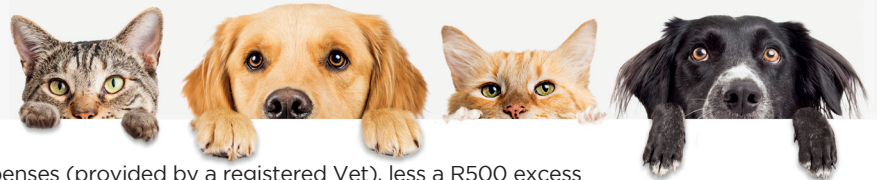
You must complete the Claim and Consent Forms and send them together with the Vet invoice, Consent Form and proof of payment by email to [petclaims@sanlamreality.co.za](mailto:petclaims@sanlamreality.co.za).

	Accidental Injury Cover
Reimbursement rate	100% of the Veterinary expenses up to the benefit limit per membership year
Species	Domestic dogs and cats
What is covered?	Veterinary fees for unexpected and unforeseen accidental injuries. This includes hospitalisation, medicine, drugs, X-rays, pathology, consultations, etc.
How much is covered?	R5 000 per Fedhealth Medical Scheme member household, per membership year
What is the excess?	R500 per accidental injury claim

## Pet Accident Benefit Terms and Conditions

Pet Accident Benefit is available to all bona fide members of Fedhealth Medical Scheme on Reality Access. Cover of up to R5 000 per membership year per Fedhealth Medical Scheme member household, irrespective of the number of dogs and/or cats in the household, is provided as a result in the event of accidental injuries where the accident must be a direct consequence of at least one of the following:

- Motor vehicle accident
- Burn or electrocution
- Fall from an elevated position
- The actions of another animal
- Swallowing a foreign object requiring surgical or endoscopic removal
- Snake bite
- Allergic reaction to an insect bite other than tick or flea bites
- A fracture
- A broken bone
- A traumatic ligament or tendon injury
- Lacerations, abrasions or wounds.



### 1. What we will pay

We will reimburse 100% of eligible Vet expenses (provided by a registered Vet), less a R500 excess per accidental injury claim for treatment costs incurred if your pet is accidentally injured during your paid up membership of Fedhealth Medical Scheme. Cover is limited to a maximum of R5 000 (incl. VAT) per membership year per Fedhealth Medical Scheme member household.

### 2. This policy does not cover

- Voluntary euthanasia, disposal, burial or cremation of a deceased pet;
- A malicious act, deliberate injury or gross negligence caused by you or anyone living with you;
- Treatment your pet has received after your Fedhealth Medical Scheme membership and/or Reality Access membership has terminated or prior to your join date of your Fedhealth Medical Scheme and/or Reality Access membership;
- Ambulance fees.
- Illness or Routine Cover for your dog or cat.
- Delay in treatment of an injured pet which can lead to further injury and complications.
- Treatment of illnesses such as diabetes and cancer.
- Treatment of any pregnancy and related conditions.
- Veterinary expenses covered by any other insurance policy, or if another person agrees to cover a member's veterinary expenses in the instance where that person's animal was responsible for the pet's injuries.

### 3. Conditions of cover

The cover is applicable if:

- a) Your pet is a domestic cat or dog that is at least eight weeks of age at the commencement date. The cover commences on the join date with Fedhealth Medical Scheme and Reality Access. [See points e), f) and g) below.
- b) Your pet is not a racing or working animal.
- c) A cat may not be used for laboratory testing or experimentation.
- d) A dog may not be used for any of the following:
  - Racing, as a police or guard dog, search & rescue dog, customs dog or quarantine dog.
  - Laboratory testing or experimentation.
  - Commercial breeding.
- e) This policy is not transferable to another pet owner.
- f) You are the owner of the pet and you are responsible for the day-to-day wellbeing of the pet.
- g) The accident occurred after the commencement date of your membership of Fedhealth Medical Scheme and Reality Access.
- h) The pet must reside at the physical address of the member.

### 4. How to submit a claim

What you need to do:

- a) All claims should be submitted and received by Sanlam Reality for Fedhealth members within sixty (60) days of the Vet treatment being provided.
- b) All claims must be completed carefully and honestly on a Reality Access / Fedhealth Pet Accidental Benefit Claim Form. Complete the Consent Form together with the Claims Form.
- c) We will deal directly with you regarding settlement of the claim (not the Vet).
- d) The attending Vet must complete, sign and stamp the section on the Claim Form where designated.
- e) Both you, the owner of the pet, and the attending Vet must sign the Claim Form.
- f) Attach the scanned original itemised invoices and payment receipts with the completed Claim Form and Consent Form.  
**Faxed claims will NOT be accepted.**
- g) Claims must be lodged directly with Sanlam Reality via email at [petclaims@sanlamreality.co.za](mailto:petclaims@sanlamreality.co.za) and an external company that we use will refund the applicable benefit direct to you as per the rules stated above.

