Wilderness Travel Insurance Advisory

OVERVIEW

At Wilderness, we understand that unexpected events such as illness, accidents, or flight disruptions can occur while travelling. Our dedicated in-house incident management team, Wilderness24, is on hand to support guests in the event of any unforeseen challenges during their time with us. Private medical care in Africa is of a high standard but can be costly, similarly a trip interruption would be expensive. To ensure we are able to assist you effectively in the event of a medical emergency, we require all guests to have comprehensive travel insurance in place prior to travel.

We also recognise that choosing the right insurance policy involves several factors, from affordability to the level of support provided. Drawing on our experience assisting guests who have required medical evacuation or hospitalisation, we encourage you to carefully chose and review your policy to ensure it offers sufficient coverage and avoids limitations that could impact your care.

Wilderness is not an insurer, underwriter or financial institution and the following advice is based on our experience and in collaboration with underwriting and insurance experts.

ADVICE WHEN SELECTING TRAVEL INSURANCE

All travellers should hold travel insurance with sufficient coverage for their individual risk profile and nature of travel. This coverage should be adequate to cover the cost of treatment within the country of travel, potential onward evacuation to South Africa or Kenya, and associated hospitalisation costs. Alternatively, travellers must be prepared to personally fund emergency medical support if necessary. Key considerations when choosing a policy:

- Choose a reputable insurance provider. See our list of recommended insurers further in this document.
- Avoid ‘pay & claim’ policies unless you are financially able to pay upfront and submit a claim afterward. Note that most travel insurance policies currently default to a ‘pay & claim’ model.
- If possible, opt for a ‘Cancel for Any Reason’ (CFAR) benefit.
- Choose an insurer that understands the circumstances on the ground in remote areas in Africa and the difficulties associated with obtaining emergency medical treatments and evacuations, if needed.
- If you are offered a packaged policy by a travel agent, tour operator, or bank, ensure the cover is appropriate for your personal medical risk profile and trip requirements. Pay particular attention to any limitations or exclusions regarding:
    - Chronic or pre-existing medical conditions
    - Age restrictions (typically for travellers over 65 years)
    - Adventure activities (e.g., hot air ballooning, quad biking, scuba diving).

If any of these limitations apply to you, consider obtaining **gap cover** to supplement your policy.

PERSONAL RESPONSIBILITIES

- You are **personally responsible** for reviewing all policy exclusions, limits, and claims procedures. Failure to do so may result in delays in emergency support, rejected claims, or being held liable for significant medical expenses or legal action by service providers.

- Ensure that your travel insurance details and emergency contact (next of kin) information are easily accessible and shared with your travel agent or tour operator. This is vital in case you are unable to activate the policy yourself during an emergency.
- You are responsible for submitting all claims for reimbursement in accordance with your insurer's process. Travel agents, tour operators, embassies, or third parties cannot submit claims on your behalf.

MINIMUM COVER GUIDANCE

We cannot advise on specific minimum cover amounts, as they depend on individual circumstances and potential risks. The following is provided as a general guideline. Please consult your broker or your country's insurance association for specific recommendations:

- Medical expenses (including evacuation, treatment, hospitalisation, and repatriation): USD 1 million (some associations recommend USD 5 million, although we have not encountered claims of this magnitude).
- Personal belongings: At least USD 1,500, with higher amounts for valuable items.
- Personal liability: USD 1 million.
- Cancel for any Reason (CFAR) cover: Equivalent to the total cost of the holiday, including airfares, if affordable.

TRAVEL INSURANCE PRODUCTS

We believe it prudent to emphasise what we have said above that you will be travelling to remote areas that can be difficult to gain access to. It is important that the travel insurer you choose is able to mobilise suitable resources to attend to medical evacuations and assistance in such remote areas on an urgent basis. It is further important that the travel insurer you choose is also able to urgently give suitable guarantees of payment that will be accepted by the appropriate medical facilities.

Selecting a travel insurance product is a personal decision and we recognise that the choices can be overwhelming. The following policy is provided by brokers and insurers with whom we have a multi-decade working relationship and was developed with local expertise and holds established relationships with all major hospitals and evacuation providers across Africa.

SATIBGo: https://satibgo.satib.co.za/?reference=11788

Should you require further choice or options, in our experience the following specialised travel insurance providers offer coverage suited to travel within Africa:

Faye: https://www.withfaye.com/

AIG Travel Guard: https://www.aig.com/home/risk-solutions/individual/travel-guard

World Nomads: https://www.worldnomads.com/travel-insurance

You can also review licensed, reputable insurers via your national insurance regulatory body, such as:

- British Insurance Brokers' Association (BIBA): https://www.biba.org.uk/insurance-guides/travel-insurance-guides/
- US Travel Insurance Association (USTIA): https://ustia.org/