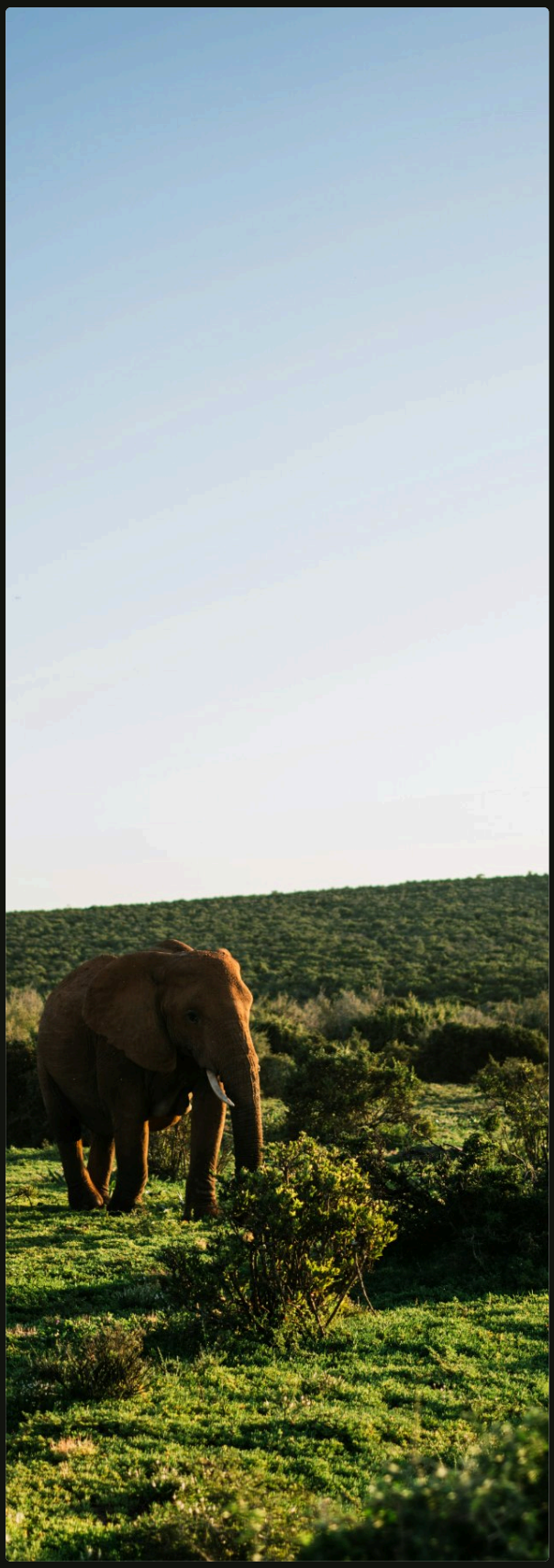
PARTNERSHIP PACK

Employed
Self-Employed / Freelance
Lodges & Tour Companies



FGASA & SATIB PARTNERSHIP

Supporting Southern Africa's *Professional Guides*

01 GUIDES COVER

02 DAILY COVER

03 TOUR OPERATOR

04 LODGES & VILLAS

05 SATIBGo

06 PERSONAL LINES



FGASA & SATIB PARTNERSHIP

A Trusted Partnership Supporting Southern Africa's Professional Guides

For many years, FGASA and SATIB have shared a common goal: supporting the professionalism, sustainability, and long-term success of Southern Africa's guiding industry.

FGASA has spent more than 36 years setting the benchmark for guiding excellence, ethical conduct, skills development, and professional standards across the region. Through its qualifications, mentorship, assessments, and industry initiatives, FGASA has helped train and develop generations of guides who represent Southern Africa's wildlife, conservation areas and tourism sector on the world stage. FGASA is widely recognised as one of the most respected guiding bodies globally, promoting not only knowledge and safety, but also conservation, specialist skills, responsible tourism, and continuous professional development for guides from all backgrounds. Its training and development programmes have contributed significantly to the growth of skilled guides across Southern Africa. The organisation's focus on mentorship, ethical guiding, and continued professional development helps create meaningful career opportunities while supporting conservation and responsible tourism.

SATIB, meanwhile, has built a reputation as one of Africa's leading specialist tourism and hospitality insurance providers, with decades of experience understanding the unique risks faced by guides, lodges, tour operators, and safari businesses. The relationship between FGASA and SATIB has been founded on a shared understanding that FGASA professional guides are at the heart of exceptional tourism experiences and deserve specialist support that protects both a guide's career and livelihood.





Why the Right Insurance Matters

Guiding comes with unique responsibilities and risks. Whether operating independently or working within a tourism business, guides can face serious situations involving liability, medical emergencies, accidents, or interruptions to their income.

Having the correct insurance in place, that is specifically designed for professional guides is therefore not simply a compliance exercise—it is an essential part of protecting your reputation, financial security, and future in the industry. Specialist guide insurance provides peace of mind, allowing guides to focus on what they do best: creating safe, memorable, and life-changing experiences for guests while showcasing the natural heritage of Southern Africa.

Through the ongoing collaboration between FGASA and SATIB, guides have access to insurance solutions developed with a deep understanding of the realities of the guiding profession and the tourism industry.

Exclusive Benefit for FGASA Members

As part of this long-standing partnership, guides who maintain an active FGASA membership qualify for a 7% premium discount and Professionally Designated members qualify for a 12% premium discount on SATIB Guides insurance cover. This exclusive benefit rewards FGASA members for their commitment to professionalism and ongoing development while making specialist insurance protection more accessible and affordable. It is another example of how FGASA and SATIB work together to support guides throughout their careers, both professionally and financially.

Find the Right Cover

This pack brings together everything FGASA guides and guiding businesses need, whether you're employed, working for yourself, or running a lodge or tour company. Start with the sections that apply to you:

Employed Guides

Guides Cover & Premiums 4
Standard Cover & Buy-Up Options 6
SATIB24 Incident Management 8
Daily Cover 10

Self-Employed / Freelance Guides

Guides Cover & Premiums 4
Frequently Asked Questions 9
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Lodges & Tour Companies

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Tour Operator Solutions 12
Lodges & Villas 13
SATIBGo for Your Travellers 14
Personal Lines & Travel 18

GUIDES COVER

Protect Your Passion with SATIB

Comprehensive Insurance Solutions for Professional Guides

Are you a Professional Guide seeking reliable insurance tailored to your specific needs? Look no further. SATIB Insurance Brokers proudly introduces Guides Cover - specialised insurance products designed exclusively for Professional Guides.

www.satibguides.co.za



Why Choose Professional Guides Cover

As a Professional Guide, you navigate diverse environments and face unique challenges daily. Having the right insurance not only protects you but also enhances your credibility and trustworthiness with Clients and Employers.

Whether you're a Culture, Nature, or Field Guide, self-employed or permanently employed, SATIB has you covered. Our comprehensive, affordable and bespoke Guides Cover is specifically designed for Professionals like you, with premiums starting from just R249 per month.

If standard coverage doesn't meet your needs, reach out to guides@satib.co.za and chat with one of our friendly SATIB Brokers. We'll help craft a tailored package with increased cover limits to suit your specific requirements.

Who Can Benefit

- ✓ **Field Guides** — From nature to culture guiding, ensure every expedition is covered.
- ✓ **City Guides** — Protect your daily operations while leading tours through bustling urban landscapes.
- ✓ **Eco-Tourism Guides** — Safeguard your eco-friendly tours with specialised insurance solutions.

Premiums

AGE BRACKET	MONTHLY PREMIUM
Less than 30 years	R249.00
30 to 40 years	R260.00
40 to 50 years	R280.00
50 to 70 years	R322.00

FGASA Membership Discount: 7% or 12% off premium

**Active FGASA Members qualify for 7% off / FGASA Professionally Designated Members qualify for 12% off*

Self Employed & Employed Cover Highlights

- **Liability Insurance:** Cover to protect you/your Business should you/your Business be found to be legally liable following a negligent action that results in a third-party person suffering bodily injury/death or third-party property damage. (Any incident in relation to a motor vehicle is excluded.)
- **Serious Illness:** Cover in the event that you fall seriously ill. (Both named and unnamed illnesses covered.)
- **Accidental Death:** Cover for Death as a result of accidental bodily injury.
- **SATIB24 Incident Management Service:** Access to our 24/7 crisis management center to assist with medical emergencies & evacuation.
- **Membership Discount:** Enjoy a 7% or 12% discount on your premium if you have an active FGASA membership.
- **Guest Cover:** Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.

Company Group Schemes Key Benefits

- **Comprehensive protection:** Coverage tailored to the specific risks faced by Professional Guides.
- **Flexible Plans:** Enjoy the option of having increased cover limits if required.
- **Expert Support:** Our dedicated team understands the travel and hospitality sector, providing you with knowledgeable assistance.
- **Easy Claims Process:** Streamlined procedures ensure quick and hassle-free claims resolution.
- **Guest Cover:** Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.
- **SATIB24 Incident Management Service:** Access to our 24/7 crisis management center to assist with medical emergencies & evacuation. For companies with multiple Guides covered, no policy numbers required - simple activation of immediate emergency response.



GUIDES COVER

Standard Cover & Rating Breakdown

General Public Liability (Self-Employed & Employed)

(Cover to protect you/your business should you/your business be found to be legally liable following a negligent action that results in a third-party person suffering bodily injury/death or third-party property damage.)

Limit	R5 000 000.00 *

Accidental Death Cover

Capital Payment	R 250 000.00 *
Death following organised anti-poaching activity	R 150 000.00
Death result of accidental bodily injury	Additional R 15 000.00
Repatriation of mortal remains	R 50 000.00
Bereavement benefit	R 18 000.00

Accidental Permanent Total Disability

Capital Payment	R 250 000.00 *
Medical evacuation costs	R 250 000.00 *
Hospitalisation: R 5 000.00 per day for 14 days	R 70 000.00
Life support equipment hire	R 100 000.00
Mobility	R 150 000.00
Quadriplegia	Additional R 75 000.00
Rehabilitation	R 100 000.00
Income protection: Max per week for max 1 year	R 5 000.00 *

Accidental Temporary or Total or Partial Disability

Medical evacuation costs	R 250 000.00 *
Hospitalisation: R 5 000.00 per day for 14 days	R 70 000.00
Life support equipment hire	R100 000.00
Income protection: Max per week for max 1 year	R5,000.00 *

Serious Illness

Medical evacuation costs	R 250 000.00 *
Hospitalisation: R 5 000.00 per day for 10 days	R 50 000.00
Income protection: Max per week for max 1 year	R 5 000.00 *

Named illnesses: heart attack, stroke, cancer, coronary artery surgery, blindness, motor neuron disease, Alzheimer's, kidney failure, major organ transplant, paraplegia, multiple sclerosis, heart valve surgery, coma, Parkinson's disease

Un-Named illnesses: Included

SATIB24 Guest Cover

Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.

SATIB24 Incident Management Service

Access to the SATIB24 crisis management centre to assist with medical emergencies & evacuation.

** Includes a buy-up option detailed below.*

GUIDES COVER

Buy-Up Cover Options

Increased Evacuation Cover Option

(In addition to the evacuation limits included in the standard cover)

OPTION	STAFF EVACUATION LIMIT	MEDICAL EXPENSES LIMIT	STANDARD EVAC PREMIUM
Option 1	R 250 000.00	R 100 000.00	R 3 500.00 per person / per annum R 292.00 increase per person / per month
Option 2	R 500 000.00	R 250 000.00	R 6 000.00 per person / per annum R 500.00 increase per person / per month

Increased General Public Liability Option

(In addition to the R 5 million included in the standard cover)

AGE BRACKET	STANDARD GUIDES PREMIUM	GPL LIMIT	PREMIUM INCREASE	TOTAL MONTHLY PREMIUM
Less than 30 years	R249.00	R10 000 000.00	R179.00	R428.00
30 to 40 years	R260.00	R10 000 000.00	R179.00	R439.00
40 to 50 years	R280.00	R10 000 000.00	R179.00	R459.00
50 to 70 years	R322.00	R10 000 000.00	R179.00	R501.00
Less than 30 years	R249.00	R20 000 000.00	R221.00	R470.00
30 to 40 years	R260.00	R20 000 000.00	R221.00	R481.00
40 to 50 years	R280.00	R20 000 000.00	R221.00	R501.00
50 to 70 years	R322.00	R20 000 000.00	R221.00	R543.00
Less than 30 years	R249.00	R30 000 000.00	R283.00	R532.00
30 to 40 years	R260.00	R30 000 000.00	R283.00	R543.00
40 to 50 years	R280.00	R30 000 000.00	R283.00	R563.00
50 to 70 years	R322.00	R30 000 000.00	R283.00	R605.00
Less than 30 years	R249.00	R50 000 000.00	R521.00	R770.00
30 to 40 years	R260.00	R50 000 000.00	R521.00	R781.00
40 to 50 years	R280.00	R50 000 000.00	R521.00	R801.00
50 to 70 years	R322.00	R50 000 000.00	R521.00	R843.00

Increased Cover Option Package

- ✓ Accidental Death: Capital Payment: R500 000.00
- ✓ Accidental Permanent Total Disability: Capital Payment: R500 000.00
- ✓ Income Protection (in all coverage sections): Max per week up to max 1 year - R10,000.00

AGE BRACKET	STANDARD GUIDES PREMIUM	LIMIT	PREMIUM INCREASE	TOTAL MONTHLY PREMIUM
Less than 30 years	R249.00	R500 000.00	R263.94	R512.94
30 to 40 years	R260.00	R500 000.00	R275.60	R535.60
40 to 50 years	R280.00	R500 000.00	R296.80	R576.80
50 to 70 years	R322.00	R500 000.00	R341.32	R663.32

SATIB24

SATIB24 is your frontline crisis management solution, delivering 24/7 expert-led incident response for Guests and Staff. With a dedicated Operations Centre and a network of Specialists at your fingertips, you're never left alone during a crisis.

How SATIB24 Helps

- 24/7 Operations Centre helpline
- Medical Monitoring
- Post Traumatic Assessments & Counselling
- Media Management
- Stakeholder communication
- Legal liability management
- Remote management of rescue & Medical Staff
- Medical and Security Evacuations*
- Legal Representation
- Clinically led decision making
- 24/7 access to Doctors, Nurses & Security
- Repatriations (if required)
- Incident Action Plan creation

Member Benefits

One Emergency Number – 24/7

Instant access to case Managers, Doctors, Nurses, Security and Legal Experts. Anytime, anywhere.

Expert Guidance During Any Crisis

- R100,000 cover per incident for incident management (Guests and Staff)
- Clinical decision-making and oversight of every case
- Real-time risk advice & stakeholder communication

Full Scale Incident Management

- Medical and security coordination
- Communication support with affected parties
- Remote rescue and evacuation guidance
- Multilingual support in 240+ languages

Legal & Reputational Protection

- Immediate access to Liability Attorneys
- Professional media handling to manage public narratives
- Action plans to help you respond lawfully and reduce risk

Post Incident Support

- Trauma counselling for Staff and Guests
- Legal debriefs, reports, and follow-ups
- Recovery planning to help operations stabilise

Frequently Asked Questions

If I am a freelance or short-term contract Guide which cover applies to me?

All freelance and contract Guides would fall under the self-employed category of Professional Guides covers. This includes those who are the Directors/Owners of their own tour companies that operate at times as a Guide.

Does this policy replace my existing medical aid or life insurance?

The SATIB Professional Guides product is not meant to replace any existing medical aid or life cover you might have but rather serves as a means to supplement your existing plans and add specific coverage that your existing policies cannot offer you as a Guide.

If I am a Foreign National or Volunteer working and operating in South Africa can I still make use of the cover?

Foreign nationals living and working in South Africa in the conservation or tourism sectors (Guides, Volunteers, Researchers) are eligible to make use of the product provided the premiums are paid in South Africa from a South African bank account with the awareness that in this situation all stipulated covers are applicable within South Africa only.

If I am a South African-based Guide operating at times out of South Africa can I still make use of the cover?

Provided you are South African and have a South African bank account, and the Guides Insurance Product is purchased and issued within South Africa, you are more than welcome to make use of the product. The only potential shortfall is that your medical evacuation limit may not be sufficient for evacuations from certain African Countries. Should you work outside of South Africa on a regular basis you could consider the evacuation buy-up insurance limit options that exist. Please contact SATIB for further details should you require.

Who in the Conservation or Tourism Industry is eligible to make use of this cover?

The Professional Guides cover has been designed for the benefit of full-time, self-employed and employed Guides (of all disciplines), Guide Trainers, Trackers, and Game Scouts and also applies to Tour Bus Drivers, Coach Drivers and the likes. In essence, it applies to anyone involved within the tourism or conservation sectors whose roles involve some form of implied duty of care to those Guests, Clients and or Staff under their direct control.

What is SATIB24 Crisis Call and incident management service?

Our SATIB24 Crisis Call is one of Africa's leading Critical Incident Management Services with an insurance component ONLY available to SATIB clients in South Africa.



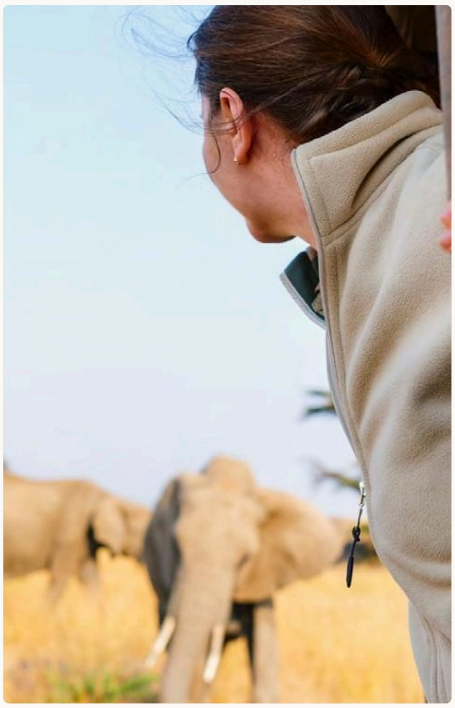
DAILY COVER

Protect Your Passion with SATIB

Flexible, Short-Term Liability Insurance for Guides & Tour Operators

Tailored insurance solutions designed to provide quick and easy access to essential cover for day-based and short-term guiding activities.

www.dailycover.co.za



Why Choose Daily Cover

Daily Cover has been specifically designed for Professional Guides and Tour Operators who need flexible, compliant insurance solutions that work in real operating environments.

- **Purpose-Built for the Tourism & Guiding Industry** — Daily Cover understands the realities of Guiding and Tour Operations. Cover is structured to respond to short-term, day-based activities without the cost or commitment of annual policies.
- **Buy Only What You Need, When You Need It** — Cover is purchased per vehicle, per day, allowing you to insure specific tours or activities as required - ideal for seasonal work, freelance Guiding, or ad hoc bookings.

Multiple Covers, One Simple Platform

Access essential covers in one place:

- Passenger Liability
- Motor Passenger Accident (PAX-Sure)
- General Public Liability

All quoted and purchased online in minutes.

- **Trusted Underwriting** — All policies are underwritten by Lloyd's of London, providing internationally recognised security and peace of mind.

Flexible Limits

Choose limits that suit your operation and client requirements, with options of:

- **General Public Liability Limits:** R 5 million / R 10 million
- **Passenger Liability Limits:** R 5 million / R 10 million / R 20 million
- **Motor Passenger Accident Limits:** R 250k / R 500k / R 750k / R 1 million / R 1,5 million / R 2 million

- **Quick, Secure Online Access** — Generate quotes, purchase cover, and receive confirmation instantly via www.dailycover.co.za — no paperwork, no delays.
- **Designed with Compliance in Mind** — Daily Cover aligns with South African regulatory requirements, with clear guidance on vehicle registration, PDP licensing, and operator permits.

DAILY COVER

Cover Descriptions

Passenger Liability

Fare paying Tourists (excludes any Driver/s, Guide/s or Employee/s of the Company) (when the Tourists/Guests are sitting inside the vehicle)

Legal liability for the accidental death of/or bodily injury to any person being carried in or upon, entering into or getting into or alighting from a vehicle, caused by or through or in connection with the vehicle.

Motor Passenger Accident (PAX-Sure)

Includes the driver/s, guide/s or employee/s of the Company i.e. all sitting in the vehicle

This cover is essentially a Motor Personal Accident policy for unnamed motor passengers including the driver (Passenger Liability cover does not include the driver). Being Personal Accident cover, it is a no blame product, which will allow you to compensate your guests for death or injury should there be a motor accident. Underwriters recommend that you have Passenger liability insurance cover in place and top this up with the Pax-Sure insurance cover.

General Public Liability

Excludes bookings in any capacity (The tourist/guests having exited the vehicle and wandering around for example in a game park)

General Public Liability is designed to protect you in the event that you are found legally liable for loss / damage / bodily injury to any of your guests / third-party whilst in your Care Custody and Control for which you are responsible. BUT excludes any liability that arises from / in connection with a motor vehicle.

Purchasing Steps

www.dailycover.co.za

When you are on the website, create a username and login password (You will only need to do this once, and can continue to make use of the same login details each time you make use of the website), once logged in, you can select the required cover under the 'Get a quote' section. You would then fill in the respective details of your current tour (area, chosen limit, dates etc) and the website will provide you with a quotation.

Should you be happy with the quotation, you would then follow the prompts and pay on the website itself.

(If you wish to get Passenger Liability or Paxsure cover on more than one vehicle at a time, you would need to get a quote and make the payment and once payment has been made the website will allow you to get the next quote.)

Important Note

Should you require short term Passenger Liability / Paxsure cover, such can be purchased via the Daily Cover website however please note in South Africa, a vehicle needs an operators permit (a second disc) as this is needed on all vehicles that carry fare paying passengers. There are not a lot of rental companies that have vehicles with operators permits and therefore it is advised that clients rent from companies that do.

Further to the above we ask that you please bear in mind that in order for a Paxsure / Passenger Liability policy to respond the requirements are PDP, a registered vehicle and an operators permit.

Insurers are however aware of the delays in obtaining the permits and have indicated that clients will need to demonstrate that the permits have at least been applied for.

In the event of a claim, a copy of the submitted permit application will suffice as proof.



TOUR OPERATOR SOLUTIONS

Specialist Insurance Solutions for Lodges, Tour Operators & Safari Businesses

At SATIB Insurance Brokers, we understand the complexities of the tourism, leisure and hospitality industry in Africa, because we're a part of it – and have been for over three decades.

Our specialist insurance solutions, underwritten by Lloyd's of London, are designed specifically for lodges, safari operators, DMCs, tour operators and tourism transport providers – whether you're a family-run operation with a local footprint or a growing multinational enterprise.

> Need cover for a single tour instead? Daily Cover offers Passenger Liability, PAX-Sure and General Public Liability per vehicle, per day – see page 10.

01

General Public Liability (GPL)

Protecting Your Company and Reputation

Protection if your business is found legally liable for accidental bodily injury to guests or damage to third-party property while under your care, custody and control – including legal defence and settlement costs. Motor vehicle-related liabilities are excluded.

Ideal for: lodges and safari camps, tour operators, guest houses and boutique hotels, tourist attractions and activity providers.

Territorial cover: Southern, Eastern and Central Africa

02

Professional Indemnity (PI)

Protection for Errors and Omissions

Protects your business against claims for financial loss arising from professional errors or omissions, including booking, reservation, itinerary or administrative mistakes. Legal defence costs are included.

Ideal for: tour operators, travel consultants, Destination Management Companies (DMCs), reservation and booking agencies.

Territorial cover: Southern, Eastern and Central Africa

03

Comprehensive Motor Insurance

Keeping Your Business Moving

Comprehensive; Third Party, Fire & Theft; or Third Party Only cover for commercial and tourism-related vehicle use, with cross-border travel protection. Fleet policies bring multiple vehicles under a single policy for simpler administration.

Ideal for: safari vehicle fleets, lodge transfer vehicles, shuttle operators, tour vehicles and coaches, staff transport vehicles.

04

Passenger Liability (PL)

Protection While Transporting Guests

Protects your business if you are found legally liable for bodily injury sustained by passengers whilst travelling in your vehicle, including defence and settlement costs.

Ideal for: safari operators, lodge transfer services, shuttle operators, charter and tour transport providers.

Territorial cover: key tourism destinations throughout Southern and East Africa

05

Paxsure (Motor Personal Accident)

Additional Protection for Drivers and Guests

Operates on a "no-fault" basis, so benefits may be payable regardless of who caused the accident. Covers both drivers and passengers for Accidental Death and Permanent Disability (temporary disability excluded) and complements Passenger Liability Insurance.

Territorial cover: Southern, Eastern and Central Africa

Why Choose SATIB for Your Tourism Business?

- ✓ Specialist cover for the tourism and safari industry
- ✓ Protection for guests, staff and vehicles
- ✓ Fleet insurance solutions available
- ✓ Broad territorial cover across Africa
- ✓ Backed by the strength and reputation of Lloyd's of London



LODGES & VILLAS

Specialist Cover for Your Property and Business

Running a lodge means looking after far more than your guests.

Your buildings, furnishings and equipment all operate in remote and often demanding environments, and a single incident can be costly to recover from. SATIB's specialised lodge insurance brings everything together in one comprehensive solution. It covers your structures and buildings, your contents, your liability and other essential business covers, and the activity equipment behind the experiences your guests come for.

Whether you run a remote safari lodge, a guest house or a private villa, our team draws on more than three decades in Africa's tourism and hospitality industry. We'll work with you to build cover that fits your property and the way you operate, so you can focus on giving every guest an unforgettable stay.

COVER INCLUDES

01
Structures & Buildings

02
Contents

03
Liability & Other Business Covers

04
Activity Equipment



SATIBGo is a travel insurance product that can be offered to your Travellers as a travel benefit designed to manage any travel-related risk and/or crisis for inbound Travellers to Africa, with unparalleled Incident Management capabilities.

It can be offered to ANY Traveller from ANY destination travelling into South Africa and into African Countries.

Key Features

Travel Arrangement Protection

SATIBGo covers expenses incurred due to trip cancellation, postponement, interruption, and extension, with a maximum limit of USD 10,000 on base cover. Buy-up options are available to include up to 100% cover of trip cost and/or cancellation.

Missed Transport Connection or Overbooked Flight

SATIBGo compensates travelers for inconveniences caused by missed transport connections or overbooked flights, with a maximum limit of USD 2,000.

Security Protection and Political Evacuation

SATIBGo provides incident management advice when security is compromised and reimburses actual evacuation costs incurred when travelers are at risk, with a maximum limit of USD 200,000.

Repatriation of Mortal Remains

SATIBGo covers the costs of repatriating the beneficiary's mortal remains to their city of residence in the unfortunate event of death, with a maximum limit of USD 500,000.

Travel Delay

In the event of a flight delay of at least 6 hours, SATIBGo covers expenses for accommodation, travel, food, and communication, with a maximum limit of USD 200 per day (USD 2,800 in total).

Emergency Medical, Transportation, Evacuation, and Repatriation

SATIBGo covers medical assistance from the point of incident, including first response services and evacuation to the most appropriate facility. It also covers expenses incurred as part of treatment for illness, condition, and/or accident while traveling, with a maximum limit of USD 5,000,000.

Luggage Protection

SATIBGo covers luggage delay and/or loss from the time the traveler leaves home en route to the host country until they return home, with a maximum limit of USD 5,000.

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

24h Dedicated Crisis Call • Access to Africa's Specialists • Comprehensive Travel Protection

SATIBGo

How to Generate a Quote

1

Step One

Follow the link: https://satibgo.satib.co.za/?reference=11788

- ✓ Select “Other Africa Countries” and or “Inside South Africa”
- ✓ Complete basic information of the Traveller, per Traveller and number of Traveller's (Name, Surname, Email address & Contact number) Age limit for a Traveller is 80 years and older, there is no cover. The basic information can be for the Agent generating a quote on behalf of their Client (Traveller) and the billing information on Step Two can be for the Client's (Traveller) billing information, where the quote will be sent to.
- ✓ Select date of departure and date of return.
- ✓ Select Total Trip Value, either per Traveller and or for the whole group.
- ✓ Select the package you would like to be quoted on and press “Proceed”

2

Step Two

Input Contact Information for the Traveller who will receive the quote. Input billing information of the Traveller. Then select, Place order.

- ✓ The quote will be sent on email to the contact information provided in Step Two, however if you are happy to proceed and are the Traveller and or the Agent who is making the payment on behalf of the Client (Traveller), you may input the credit card information and press “Next”. Your payment will be processed via the secure payment portal.

3

Step Three

You will follow the link once payment processed to provide the information of the individuals information, either one person and or 10 people's personal information, Passport number etc.

4

Step Four

Traveller/s will receive their policy schedule, and policy wording.

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

SATIBGo

Travel Insurance — Schedule of Benefits

The table below is reproduced directly from the current SATIBGo policy schedule to ensure the limits shown are accurate.

	EXCESS	BRONZE	SILVER	GOLD
SECTION 1 - Assistance Services (SATIB24)	Nil	24/7	24/7	24/7
SECTION 2 - Return of Mortal Remains	Nil	US$ 35,000	US$ 35,000	US$ 50,000
Pre-existing Medical Conditions limited to	Nil	US$ 10,000	US$ 10,000	US$ 50,000
SECTION 3 - Travel Arrangement Protection				
Base Cover - Trip Cancellation, Postponement, Interruption and Extension				
Cover for non-refundable, unused, pre-paid travel and accommodation expenses	Nil	US$ 5,000	US$ 5,000	US$ 10,000
Buy Up 1 - Enhanced Travel Arrangement Protection				
Limit increased under the Base Cover to 100%	Nil	up to 100%	up to 100%	up to 100%
Buy Up 2 - Super Enhanced Travel Arrangement Protection				
Same as Buy Up 1 (up to 100%)	Nil	up to 100%	up to 100%	up to 100%
Plus Cancellation for Any Reason (up to 75%)	Nil	up to 75%	up to 75%	up to 75%
SECTION 4 - Natural Disaster Evacuation - reimbursement of actual costs incurred	Nil	US$ 15,000	US$ 35,000	US$ 50,000
SECTION 5 - Missed Transport Connection, Travel Delay or Overbooked Flight				
Missed Transport Connection	3 hours	US$ 1,000	US$ 2,000	US$ 2,000
Travel Delay	6 hours	US$ 500	US$ 1,000	US$ 1,500
Overbooked flight	6 hours	US$ 500	US$ 1,000	US$ 1,500
SECTION 6 - Rental Vehicle Excess	Nil	US$ 500	US$ 500	US$ 1,000
SECTION 7 - Personal Liability	Nil	US$ 1,000,000	US$ 1,000,000	US$ 1,500,000
SECTION 8 - Legal Expenses	Nil	US$ 500	US$ 1,000	US$ 1,500
SECTION 9 - Substitute Colleague / Resumption of Assignment	Nil	NA	NA	US$ 2,750
SECTION 10 - Emergency Medical, Transportation or Evacuation and Repatriation	US$ 50	US$ 2,000,000	US$ 2,000,000	US$ 5,000,000
Pre-existing conditions limited to	US$ 50	US$ 15,000	US$ 50,000	US$ 500,000
Extensions				
Compassionate Visit - Accommodation and Transport Expenses	Nil	US$ 1,000	US$ 1,500	US$ 2,000
Automatic Extension of Cover				
SECTION 11 - Luggage				
Provides cover from moment traveller leaves home or office (whichever comes last) en route to Host Country, until moment traveller returns to home or office (whichever comes first)				
Luggage Delay	12 hours	US$ 150	US$ 300	US$ 500
Personal Luggage	US$ 100	US$ 2,000	US$ 3,000	US$ 5,000
Single item limit	US$ 100	US$ 300	US$ 500	US$ 1,000
Included in the above limit for Personal Luggage:				
Business Property	US$ 100	NA	NA	US$ 750
Money and Travel Documents	US$ 100	US$ 300	US$ 400	US$ 500
Portable Electronic Equipment limit per item	US$ 100	US$ 200	US$ 500	US$ 750

	EXCESS	BRONZE	SILVER	GOLD
SECTION 12 - Accidental Death and Disability				
Accidental Death	Nil	NA	NA	US$ 30,000
Permanent Total Disability	Nil	NA	NA	US$ 50,000
Permanent Disability	Nil	NA	NA	US$ 50,000
SECTION 13 - Security Protection and Political Evacuation				
a) Security Protection				
Insured Security Events				
1. Kidnap				
2. Extortion				
3. Disappearance	48 Hours			
4. Hostage Crisis	2 Hours			
5. Hijack	4 Hours			
6. Malicious Detention	4 Hours			
Benefits				
1. Response Consultant Fees (Insured Security Events 1-6)		NA	US$ 100,000	US$ 200,000
2. Inconvenience Benefit (Insured Security Event 5 only)		NA	US$ 1,000	US$ 2,000
Annual and any one event accumulation limit		NA	US$ 150,000	US$ 300,000
Excluding travel to:				
Angola, DRC, Mozambique (Cabo Delgado only), Nigeria, Somalia				
b) Political Evacuation				
Benefits				
1. Response Consultants Fees and Expenses		NA	US$ 100,000	US$ 200,000
2 and 3. Reasonable transportation and accommodation costs		NA	US$ 10,000	US$ 25,000
Annual and any one event accumulation limit		NA	US$ 150,000	US$ 300,000

Lombard Broker Partners is a specialist division of Lombard Insurance Company Limited.
Lombard Insurance Company Limited is an Authorised Financial Services Provider (FSP 1596) and Insurer conducting non-life insurance business.

FAQ SATIBGo

IS SATIBGO FOR ALL NATIONALITIES?

Yes, it is available to all nationalities and countries of residence (subject to applicable immigration rules and sanctions).

IS SATIBGO A TRAVEL INSURANCE POLICY?

Yes, one that you hold and pass on the travel benefits to your clients.

DOES SATIBGO COVER FOR TRAVEL OUTSIDE OF AFRICA?

Yes, provided the bulk of the itinerary is within Africa or the Indian Ocean Islands.

CAN ONE USE THEIR OWN TRAVEL OR HEALTH INSURANCE?

SATIBGo can act as a secondary to any other policy you have however, few plans offer the comprehensive cover and 24/7 assistance helpline.



PERSONAL LINES

SATIB Personal Lines

Secure Your World with Personalised Protection

At SATIB Insurance Brokers, we believe insurance is about more than policies – it's about protecting your lifestyle, your passions, and your peace of mind. With over three decades of experience, we deliver bespoke solutions that evolve with you.

We are part of the community we serve. We speak your language.

Personal Insurance: Comprehensive, Tailored Solutions

Life is unpredictable but your insurance protection shouldn't be. Whether you're safeguarding your car, home, or valued possessions, SATIB offers a wide range of personal insurance products designed to fit your world.

- **Flexible Options:** From standalone motor policies to bespoke high-net-worth packages.
- **High-Net-Worth Cover:** Exclusive portfolios for luxury homes, fine art, jewellery, yachts, and high-value vehicles.
- **Thatch Roofed Personal Properties & Holiday Homes:** Purpose-built solution for the unique structure and risks associated with shareblock ownership.
- **Access to Leading Insurers:** Traditional and web-based solutions for ultimate convenience.
- **Custom-Built Policies:** Designed around your world, with full contingencies for peace of mind.
- **Private Villa Extension:** Bespoke offer for private properties that are used for short term rental reward.

Travel Insurance: Ready When You Are

Your travel plans don't need to be affected by uncertainty. From cancellations and medical emergencies to emergency evacuations, SATIB ensures every trip is covered.

- **Comprehensive Protection:** For business or leisure travel.
- **Specialised Solutions:** Developed through years of experience in high-risk and remote travel.
- **Tailored Policies:** Matched to your unique travel needs.

Products include:

- **Corporate Travel Policy:** Covering management & staff for all business travel through the year.
- **Personal Travel Policy:** Covering personal travel as & when required.
- **SATIBGo:** Covering your international guests & or travellers for their travel to & from Africa (see page 14).

Your life, your assets, your security – tailored by SATIB.

Explore with confidence – SATIB is your safety net.

Why SATIB

Because peace of mind isn't optional — it's essential.

For over three decades, SATIB has been the trusted name in insurance for the tourism, hospitality, and leisure sectors. Our reputation is built on expertise, reliability, and a deep understanding of the unique risks you face – whether at home, on the road, or in the wild.

- **Industry Leadership:** Pioneers in specialised insurance solutions for Africa's tourism and adventure markets.
- **Global Reach, Local Knowledge:** International standards with local insight.
- **Proven Track Record:** Thousands of clients trust SATIB year after year.
- **Tailored Protection:** Every policy designed to fit your lifestyle, profession, and travel needs.
- **Dedicated Support Team:** Emergencies don't wait and neither do we.
- **Innovation & Flexibility:** Adapting as your world evolves.

THANK YOU

Connect With Us

To explore any of these offers, please reach out to us. We'll guide you through the proposal process and ensure you're protected with the right cover.

Guides Cover & Company Group Schemes

guides@satib.co.za

Daily Cover, SATIBGo, Travel & Personal Lines

personalinsurance@satib.co.za
Tarwyn: +27 74 159 8668
Ethan: +27 82 360 9635
Blaise: +27 79 209 8939

Send us your current personal insurance policy schedule and three years of claims history for a no-charge, no-obligation review.

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Regulatory & Compliance Information — Guides Cover
SATIB is the Insurance Broker, TRUM is the Lloyd's Cover Holder and the Insurer is Lloyd's.
SATIB FSP Number: 16388 | TRUM FSP Number: 50950