



Professional Guides Insurance Product

QUICK GUIDE

Are you either a self-employed guide running your own business or a guide in full time employment?
If so, SATIB Insurance Brokers is offering you a first in the South African Tourism Industry - A BRAND NEW insurance product for Professional Guides!

Why you need insurance:

Whether you are a Culture, Nature or Adventure guide it should come as no surprise that a guiding career comes with various potentially life threatening risks, leaving you vulnerable to serious illness, injury, disability and possibly death. All guided experiences can be unpredictable, no matter how many preventative measures are taken. There is just no guarantee against risks that can adversely affect you in such an environment. For those that run your own guiding business, we know the ones who run the highest risk of all are the guests/clients under your care and supervision. With that kind of responsibility in your hands, you are going to need a comprehensive insurance product that has been tailor made to suit the specific needs of your industry.

SATIB offer 6 possible insurance coverage plans to choose from, with monthly premiums starting from as low as R188* per month. The plans themselves incorporate as much cover as is possible at this low premium spend and have been developed predominately for guides that do not currently have insurance cover in place.

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

* Cost is for members of affiliated associations on the Employed Guides Premium Plan

Benefits:

- Access to your profile through our online portal
- Up-to-date information about your policy , claims procedures and transaction history
- Download insurance cover certificates
- Control of your insurance cover

Covers:

- Business or Personal Risk Liability
- Accidental Death
- Permanent Disability
- Temporary, Partial or Total Disability
- Serious Illness
- Income Protection
- SATIB24 Crisis Call & Incident Management Service

In addition the Ultra & Gold Plans for employed guides also offers Personal Asset & Liability Cover, All Risks Cover, Comprehensive Motor Cover which includes 3rd Party Liability

* For more information on specific covers please log onto: www.satibguides.co.za

Signing up is as easy as 1, 2, 3!

- 1 Log onto:
www.satibguides.co.za
- 2 Choose the plan that suits you.
- 3 Fill in your details and click
Sign Up



For more information, please contact us on:
T 0861 SATIB 4U (72842 48) | **E** info@satib.co.za

  www.satib.com



Insurance Cover

	Premium Self Employed	Premium Employed	Ultra Self Employed	Ultra Employed	Gold Self Employed	Gold Employed
General Public Liability / Personal Liability Excess structures	R5 000 000 R5000 (flat per claim)	R2 500 000 R5000 (flat per claim)	R5 000 000 R5000 (flat per claim)	R5 000 000 R5000 (flat per claim)	R20 000 000 R5000 (flat per claim)	R10 000 000 R5000 (flat per claim)
Personal Accident Protection including: Accidental Death Cover	R250 000	R250 000	R250 000	R250 000	R1 000 000	R1 000 000
Capital payment	R250 000	R250 000	R250 000	R250 000	R1 000 000	R1 000 000
Death following organised anti-poaching activity	further R150 000	further R150 000	further R150 000	further R150 000	further R150 000	further R150 000
Death result of accidental bodily injury	further R15 000	further R15 000	further R15 000	further R15 000	further R15 000	further R15 000
Repatriation of mortal remains	R50 000	R50 000	R50 000	R50 000	R50 000	R50 000
Bereavement benefit	R18 000	R18 000	R18 000	R18 000	R18 000	R18 000
Excess structures	nil	nil	nil	nil	nil	nil
Permanent Disability						
Capital payment permanent disability schedule	up to R250 000	up to R250 000	up to R250 000	up to R250 000	up to R1 000 000	up to R1 000 000
Medical evacuation costs	R175 000	R175 000	R250 000	R250 000	R250 000	R250 000
Hospitalisation	R70 000 <small>(R5000 per day for 14 days)</small>	R70 000 <small>(R5000 per day for 14 days)</small>	R70 000 <small>(R5000 per day for 14 days)</small>	R70 000 <small>(R5000 per day for 14 days)</small>	R150 000 <small>(R7500 per day for 20 days)</small>	R150 000 <small>(R7500 per day for 20 days)</small>
Life support Equipment (hire costs)	R100 000	R100 000	R100 000	R100 000	R100 000	R100 000
Mobility	R150 000	R150 000	R150 000	R150 000	R150 000	R150 000
Quadraplegia	further R75 000	further R75 000	further R75 000	further R75 000	further R75 000	further R75 000
Rehabilitation	R100 000	R100 000	R100 000	R100 000	R100 000	R100 000
Income Protection (max per week for max 1 year)	R5 000	R5 000	R5 000	R5 000	R10 000	R10 000
Excess Structures: Income protection	30 days	30 days	30 days	30 days	30 days	30 days
Hospitalisation	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours
Medi-Evac	nil	nil	nil	nil	nil	nil
Temporary, Total or Partial Disability						
Medical evacuation costs	R175 000	R175 000	R250 000	R250 000	R250 000	R250 000
Hospitalisation	R70 000 <small>(R5000 per day for 14 days)</small>	R70 000 <small>(R5000 per day for 14 days)</small>	R70 000 <small>(R5000 per day for 14 days)</small>	R70 000 <small>(R5000 per day for 14 days)</small>	R150 000 <small>(R7500 per day for 20 days)</small>	R150 000 <small>(R7500 per day for 20 days)</small>
Life support equipment (hire costs)	R100 000	R100 000	R100 000	R100 000	R100 000	R100 000
Income protection (max per week for max 1 year)	R5 000	R5 000	R5 000	R5 000	R10 000	R10 000
Excess structures: Income protection	14 days	14 days	14 days	14 days	14 days	14 days
Hospitalisation	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours
Med-Evac	nil	nil	nil	nil	nil	nil
Serious Illness						
Medical evacuation costs	R75 000	R75 000	R75 000	R75 000	R250 000	R250 000
Hospitalisation	R50 000 <small>(R5000 per day for 10 days)</small>	R50 000 <small>(R5000 per day for 10 days)</small>	R50 000 <small>(R5000 per day for 10 days)</small>	R50 000 <small>(R5000 per day for 10 days)</small>	R150 000 <small>(R7500 per day for 20 days)</small>	R150 000 <small>(R7500 per day for 20 days)</small>
Income protection (max per week for max 1 year)	R5 000	R5 000	R5 000	R5 000	R10 000	R10 000
Excess Structures: Income protection	30 days survival	30 days survival	30 days survival	30 days survival	30 days survival	30 days survival
Med-Evac	nil	nil	nil	nil	nil	nil
Hospitalisation	48 hours	48 hours	48 hours	48 hours	48 hours	48 hours
SATIB24 - Guest Cover						
Medical evacuation cover	R75 000	nil	R75 000	nil	R75 000	nil
Guest kidnapping, hijack, rape	R75 000	nil	R75 000	nil	R75 000	nil
Alternative accommodation	R30 000	nil	R30 000	nil	R30 000	nil
Communication costs	R5 000	nil	R5 000	nil	R5 000	nil
SATIB24 incident management service	R100 000	R100 000	R100 000	R100 000	R100 000	R100 000
All Risks Cover	nil	nil	nil	R20 000	nil	R30 000
Comprehensive Motor	nil	nil	nil	R80 000	nil	R250 000
Motor third party liability	nil	nil	nil	R2 500 000	nil	R2 500 000
PRICED FROM	R315 p/m	R215 p/m	R345 p/m	R495 p/m	R960 p/m	R1535p/m

Serious Illness: heart attack; stroke; cancer; coronary artery surgery; blindness; motor neuron disease; Alzheimer's disease; multiple sclerosis; heart valve surgery; coma; Parkinson's disease

Age Limits: 80 years bodily injury; 60 years serious illness

Self-employed Gold (from R 835 as detailed for FGASA/SATSA members etc. and 2nd number as non-affiliated premium)
 <30 yrs - R 835 / R 960 | 30-40 yrs - 895 / 1029 | 40-50 yrs - 895 / 1098 | >50 yrs = 1025 / 1179

Employed Gold (from R 1335 as detailed for FGASA/SATSA members etc. and 2nd number as non-affiliated premium)
 <30 yrs - 1335 / 1535 | 30-40 yrs - 1395 / 1604 | 40-50 yrs - 1455 / 1673 | >50 yrs - 1525 / 1754

*Members of affiliated associations will receive 15% discount on monthly costs



Our SATIB24 Crisis Call is a critical incident management service with an insurance component ONLY available to SATIB clients.

It forms an integral part of our African presence and can be coupled with medical emergency evacuation policies that can cover guests, staff or both. Critical incidents impose a threat of loss – something bad happening that may cost life, limb, money, loss of reputation,

property or asset damage or business interruption. By accessing the best available resources locally and internationally our specialist team minimises the loss and maximises the outcome. It is about taking the “luck factor” out of incidents and doing the things that stack the odds in your favour.

Benefits at a Glance:

- Crisis help 24/7/365 through one number
- Your emergency is managed by an experienced team who make the right decisions, organising help efficiently and effectively
- Reduced legal and liability risk
- Through proper management, you will have the best chance of a good outcome

Frequently Asked Questions

Who in the conservation or tourism industry is eligible to use the Professional Guides Cover?

The Professional Guides cover has been designed for the benefit of full time, self-employed and freelance guides (of all disciplines) , volunteer co-ordinators, guide trainers, trackers, rangers and game scouts and also applies to Tour Bus drivers, coach drivers and the suchlike as well. 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.

If I am a Freelance or short term Contract Guide which cover is applicable to me?

All freelance and contract guides would fall under the self-employed category of professional guides covers.

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

Please note that 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 just cannot offer you as a guide.

Territorial limits

With regards the Personal accident cover component as per the policy schedule the territorial limits are 24/7 worldwide excluding the USA and Canada. With regards the General or Personal legal liability cover component as per the policy schedule the territorial limits are Sub-Saharan Africa including the Indian Ocean islands

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

The product can also be applied to South African based guides operating at times out of South Africa in various other territories. In this instance provided the guides are South African with the policy issued with a South African address and the premiums are paid from a South African bank account they are eligible to make use of the product. The only potential shortfall is that their medical evacuation limit may not be sufficient for evacuations from certain external territories, but due to the fact that they should already have their own travel insurance/evacuation policy/medical aid with evacuation component (external to SA) in place, this shouldn't be a problem as they can supplement one other. Limits are in prescribed in Rands and will be paid into their SA account in Rands accordingly.

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.