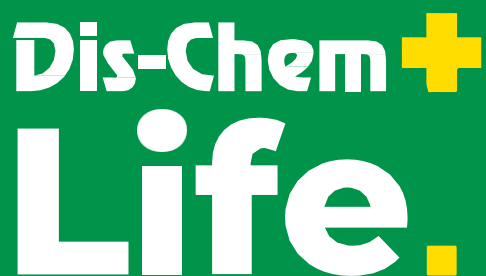


Dis-Chem Life Travel Guide.



Dis-Chem Life (Pty) Ltd is an authorised Financial Services Provider (FSP 50594). Products underwritten by Guardrisk Life Limited, a licensed Life Insurer in terms of the Insurance Act (FSP76).

This document specifies which countries are covered when you travel around the world and which ones are not. This document may change from time to time. Please contact Dis-Chem Life if you are unsure if the countries may have changed. Certain events may arise that cause these lists to change. The insurer reserves to change these lists at their sole discretion. Please refer to the policy guide for more details.

Countries that are Covered

Angola	Greece	Palau
Albania	Grenada	Paraguay
Algeria	Hong Kong	Poland
Andorra	Hungary	Portugal
Antigua	Iceland	Puerto Rico
Argentina	Ireland	Romania
Armenia	Jamaica	Russia
Australia	Japan	Samoa
Azerbaijan	Kenya	San Marino
Austria	Kiribati	Serbia
Bahamas	Kyrgyzstan	Seychelles
Barbados	Laos	Singapore
Belgium	Latvia	Slovakia
Belarus	Lesotho	Slovenia
Bermuda	Liechtenstein	Solomon Islands
Bolivia	Lithuania	South Africa
Bosnia	Luxemburg	South Korea
Botswana	Macau	Spain
Bulgaria	Macedonia	Sri Lanka
Brunei	Madagascar	St Kitts and Nevis
Burundi	Malawi	St Vincent
Cambodia	Malaysia	Swaziland
Cameroon	Maldives	Sweden
Canada	Malta	Switzerland
Chile	Marshall Islands	Tajikistan
Chilna	Mauritius	Tanzania
Cook Islands	Micronesia	Timor-Leste
Costa Rica	Maldova	Tonga
Croatia	Monaco	Trinidad and Tobago
Cuba	Mongolia	Tunisia
Cyprus	Montenegro	Turkey
Czech Republic	Montserrat	Turkmenistan
Denmark	Morocco	Tuvalu
Dominica	Mozambique	Uganda
Egypt	Myanmar	United Kingdom
Estonia	Namibia	United States
Fiji	Nepal	Uruguay
Finland	Netherlands	Vanuatu
Solomon Islands	New Caledonia	Vatican City
French Polynesia	New Zealand	Zambia
Georgia	Norway	Zimbabwe
Germany	Uzbekistan	

Countries where you must inform us of your travels and cover may be granted*

Bangladesh	Gambia	Pakistan
Belize	Ghana	Panama
Benin	Guatemala	Papua New Guinea
Bhutan	Guinea	Peru
Brazil	Guinea-Bissau	Philippine
Burkina Faso	Guyana	Rwanda
Cape Verde	Haiti	Sao Tome and Principe
Chad	India	Senegal
Colombia	Indonesia	Sierra Leone
Comoros	Ivory Coast	St Lucia
Djibouti	Kazakhstan	Suriname
Dominican Republic	Kosovo	Thailand
Ecuador	Liberia	Togo
El Salvador	Mauritania	Ukraine
Equatorial Guinea	Mexico	Venezuela
Eritrea	Nauru	Vietnam
Ethiopia	Nicaragua	
Gabon	Niue	

*The decision will be based on the duration of the trip, the socio and political environment of the countries and the world at the time, as well as any other factors which are deemed to pose a risk to the insurer at the time of travel.

Countries where cover will not be granted

Afghanistan
Bahrain
Central African Republic
Congo (DRC)
Congo (Republic)
Honduras
Iran
Iraq
Israel (Non-Palestinian Territories)
Israel (Palestinian Territories)
Jordan
Kuwait
Lebanon
Libya
Mali
Niger
Nigeria
North Korea
Oman
Qatar
Saudi Arabia
Somali
South Sudan
Sudan
Syria
United Arab Emirates
Yemen