

Schedule of Benefits	International Cover Limit of Liability
Maximum Age Limit	69 yrs inclusive
1. Emergency Medical and Related Expenses	
1.1. Medical expenses	R 12,000,000
Adventure Cover Limit	R 1,000,000
Medical Excess - less than 6 months	R500 outpatient
Medical Excess - more than 6 months	R1 500 outpatient
1.2. Related expenses	
1.2.1. Optical expenses	R 2,000
1.2.2. Provisional pain-stilling dental treatment	R 2,000
1.2.3. Accompanying family member	Real Expense
1.2.4. Compassionate emergency visit by any one person	R 10,000
1.2.5. Repatriation of mortal remains and coffin expenses	Real Expense
1.2.6. Hospital Cash Benefit	R3,000 (R300 p.d.)
1.3. Medical Expenses due to Terrorism	R 500,000
1.4. Pre-Existing Medical Conditions	R 50,000
Pre-Existing Excess	Hospitalisation of 48 hrs
1.5. Medical Evacuation, Repatriation or Transportation to a Medical Centre	Real Expense
2. Personal Accident (No cover while participating in Hazardous Activities or Adventure Sports)	
Death and Permanent Disability	R 50,000
3. Assistance Services	
1.1. Cash Advances	Assistance
1.2. Emergency travel and accommodation arrangements	Assistance
1.3. Transmission of urgent messages	Assistance
1.4. Alternative employee or resumption of assignment	Nil
1.5. Legal Assistance	R 15,000
1.6. 24 Hour Nurse Line	Assistance
1.7. Consular referral	Assistance
1.8. Household Assist	R3,000 repair limit
1.9. Trauma Line	Assistance
4. Journey Cancellation and Interruption	
1.1. Cancellation of your journey before it has started	R 10,000
1.2. Cutting your journey short after it has started	R 7,500
1.3. Postponement of your journey	R 2,000
1.3. Cancellation due to visa application being denied	Nil
1.4. Missed connection (Min. 3 hr connecting time)	R 2,000
1.5. Natural Disaster Cover	R 2,000
1.6. Travel Supplier Insolvency Cover	R 10,000
Section 4: Excess	R 500
5. Inconvenience Cover	
1.1. Theft or Damage to Baggage	R 5,000
Accidental Loss of Personal Effects	R 1,000
Theft, damage or Accidental Loss Excess	R 500
Single item limit on baggage and personal items	R 2,500
Single item limit for contact lenses, prescription spectacles, sunglasses (no excess applicable)	R 1,000
Single item limit for personal computers and similar electronic equipment	R 5,000
Single item limit for cellular phones	R 1,000
1.2 Loss of Cash and/or Travel Documents	R 1,000
Excess	R 250
1.3. Baggage Delay	R 2,000
Excess	Minimum 6 hrs delay
1.4. Snow Sports Cover	
1.4.1. Ski Equipment	R 1,000
1.4.2. Ski Pack	R 4,000
1.4.3. Avalanche Closure	R 4,000
1.4.4. Piste Closure	R 4,000
6. Travel Delay	R 2,000
Excess	Minimum 6 hrs delay
7. Security Travel Delay	Nil
Excess	N/A
8. Personal Liability	R 1,000,000
Excess	R 1,000
9. Hijack of Public Transportation	R5,000 (R500 p.d.)
Excess	Minimum 24 hrs
10. Kidnap and Wrongful Detention	
Kidnap	Nil
Wrongful Detention	Nil
11. Rental Car Excess	Nil
12. Excess Waiver - Optional Extension	Excesses waived if cover purchased
ACCUMULATION LIMIT	R 12,000,000
PREMIUMS	Premium
PERIOD (date of departure - date back in Country)	Individual Family
1 - 7 days	R 220 R 400
8 - 15 days	R 450 R 810
16 - 31 days	R 850 R 1,530
32 - 62 days	R 1,090 R 1,970
63 - 92 days	R 1,430 R 2,580
93 - 185 days	R 2,090 R 3,760
186 - 365 days	R 3,520 R 6,340
Excess Waiver (Excluding Pre-ex Excess)	R 100 R 200
Free Children sharing cover with Parents, maximum of 5	Yes Yes
Frequent Flyer Option (Multi trips not exceeding 90 days)	R 3,200