

Schedule of Benefits	International Cover Worldwide Limit of Liability	Optional Adventure Sports Cover for Youth Cover	
Maximum Age Limit	16 - 30 years inclusive	Period of Travel	Premium
1. Emergency Medical and Related Expenses		1 - 31 days	R 100
1.1. Medical expenses	R 8,500,000	32 - 62 days	R 200
Adventure Cover Limit	Optional	63 - 92 days	R 300
	R 1 500 outpatient	93 - 185 days	R 600
	Medical Excess - less than 6 months	186 - 365 days	R 1,000
	Medical Excess - more than 6 months		
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	Real Expense		
1.2.5. Repatriation of mortal remains and coffin expenses	Real Expense		
1.2.6. Hospital Cash Benefit	Nil		
1.3. Medical Expenses due to Terrorism	R 100,000		
1.4. Pre-Existing Medical Conditions	Nil		
	Pre-Existing Excess		
	No Pre-ex Cover		
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	Assistance		
1.9. Trauma Line	Assistance		
4. Journey Cancellation and Interruption			
1.1. Cancellation of your journey before it has started	R 15,000		
1.2. Cutting your journey short after it has started	R 10,000		
1.3. Postponement of your journey	R 5,000		
1.3. Cancellation due to visa application being denied	R 15,000		
1.4. Missed connection (Min. 3 hr connecting time)	R 2,000		
1.5. Natural Disaster Cover	R 3,000		
1.6. Travel Supplier Insolvency Cover	R 5,000		
	Section 4: Excess		
	R 500		
5. Inconvenience Cover			
1.1. Theft or Damage to Baggage	R 5,000		
Accidental Loss of Personal Effects	Nil		
	Theft, damage or Accidental Loss Excess		
	Single item limit on baggage and personal items		
	R 500		
	Single item limit for contact lenses, prescription spectacles, sunglasses (no excess applicable)		
	R 2,500		
	Single item limit for personal computers and similar electronic equipment		
	R 1,000		
	Single item limit for cellular phones		
	R 5,000		
1.2 Loss of Cash and/or Travel Documents	R 1,000		
	Excess		
	R 250		
1.3. Baggage Delay	R 1,000		
	Excess		
	Minimum 6hrs 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 1,000		
	Excess		
	Minimum 6 hrs delay		
7. Security Travel Delay	Nil		
	Excess		
	N/A		
8. Personal Liability	R 2,000,000		
	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 5,000,000		
PREMIUMS	Premium		
PERIOD (date of departure - date back in Country)	Individual		
1 - 31 days	R 900		
32 - 62 days	R 1,200		
63 - 92 days	R 1,500		
93 - 185 days	R 2,000		
186 - 365 days	R 3,800		
Excess Waiver	R 100		