Regent Travel Insurance

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TRAVEL

Regent

rvices provider. FSP licence 25511.

REGENT | GO ON. YOU'RE COVERED.

Africa, Asia, Indian Ocean & Middle East Cover

Schedule of Benefits:	Limit of Liability		
Maximum Age Limit	69 yrs ir Africa, Asia, Indian Ocear		
Territorial Limits (no cover in RSA)	Africa, Asia, Indian Ocear	I Islands and Middle East	
1. Emergency Medical and Related Expenses 1.1. Medical expenses	P 12 0	00.000	
Adventure Cover Limit	R 12,000,000 R 1,000,000		
Medical Excess	R 1,000,000 R500 outpatient		
1.2. Related expenses	1000 00	apatient	
1.2.1. Optical expenses	R 2,	000	
1.2.2. Provisional pain-stilling dental treatment	R 2,		
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.)		
1.2.7. Follow up treatment in your country of residence	Nil		
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 E	xpense	
2. Personal Accident (No cover while participating in Hazardous Activities/Adventure Sports/Manual Labour)	5.00	000	
Death and Permanent Disability	R 50,000		
3. Assistance Services	Angietange		
3.1. Cash Advances	Assistance		
3.2. Emergency travel and accommodation arrangements 3.3. Transmission of urgent messages	Assistance Assistance		
3.3. Transmission of orgent messages 3.4. Alternative employee or resumption of assignment			
3.5. Legal Assistance	Nil R 15,000		
3.6. 24 Hour Nurse Line	Assis		
3.7. Consular referral		Assistance	
3.8. Household Assist	R3,000 repair limit		
3.9. Trauma Line	Assistance		
4. Journey Cancellation and Interruption			
4.1. Cancellation (specific reasons as per Section 4.1.)	R 10,000		
4.2. Cutting your journey short after it has started	R 7,500		
4.3. Cancellation due to visa application being denied	Nil		
4.4. Cancellation for any reason	Nil		
4.5. Postponement of your journey	R 2,000		
4.6. Travel Supplier Insolvency Cover	R 10,000		
Excess applicable to 4.1. to 4.8.	R 500 R 2.000		
4.7. Travel delay (4 hr excess) 4.8. Security travel delay	Nil		
4.9. Missed connection (Min. 3 hr connecting time)			
4.10. Natural Disaster Cover	R 2,000		
5. Inconvenience Cover	,		
5.1. 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		
5.2 Loss of Cash and/or Travel Documents	R 1,000		
Excess	R 250		
5.3. Baggage Delay	R 2,000		
Excess	Minimun 6 hrs delay		
6. Personal Liability	R 1,000,000 R 1,000		
Excess	R5,000 (R500 p.d.)		
7. Hijack of Public Transportation			
Excess 8. Kidnap and Wrongful Detention	Minimun 24 hrs		
Kidnap and wrongful Detention	KI	il	
Wrongful Detention	Nil Nil		
9. Rental Car Excess	Nil		
10. Excess Waiver - Optional Extension	Exesses waived if cover purchased		
ACCUMULATION LIMIT	R 12,000,000		
PREMIUMS	Pren		
PERIOD (date of departure - date back in Country)	Individual	Family	
1 - 8 days	R 220	R 400	
9 - 15 days	R 450	R 810	
16 - 31 days	R 850	R 1,530	
32 - 62 days	R 1,200	R 2,160	
63 - 92 days	R 1,570	R 2,820	
93 - 185 days	R 2,300	R 4,140	
186 - 365 days	R 3,870	R 6,700	
Excess Waiver	R 100	R 200	
	R 100 Yes R 3,500	R 200 Yes N/A	

Certain limits of liability can be increased at an additional premium. Speak to your agent or contact us for more information

This brochure is provided for marketing purposes only. Refer to the policy wording for Terms, Exclusions and Conditions of Cover. Premiums include 20% commission when sold by an intermediary. Regent is an authorised Financial Services Provider, FSP No. 25511.