

Regent Travel Insurance

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REGENT TRAVEL | GO ON.
YOU'RE COVERED.

Regent is an authorised financial services provider. FSP licence 25511.

Luxury Leisure Cover

Schedule of Benefits	Limit of Liability		
Maximum Age Limit	69 yrs inclusive		
Territorial Limits	Worldwide, specifically for North America and excluding RSA		
1. Emergency Medical and Related Expenses			
1.1. Medical expenses	R 100,000,000		
Adventure Cover Limit	R 5,000,000		
	Medical Excess	R500 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 15,000		
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	R 10,000		
1.3. Medical Expenses due to Terrorism	R 500,000		
1.4. Pre-Existing Medical Conditions	R 500,000		
	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/Adventure Sports/Manual Labour)			
Death and Permanent Disability	R 1,000,000		
3. Assistance Services			
3.1. Cash Advances	Assistance		
3.2. Emergency travel and accommodation arrangements	Assistance		
3.3. Transmission of urgent messages	Assistance		
3.4. Alternative employee or resumption of assignment	Nil		
3.5. Legal Assistance	R 20,000		
3.6. 24 Hour Nurse Line	Assistance		
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 30,000		
4.2. Cutting your journey short after it has started	R 20,000		
4.3. Cancellation due to visa application being denied	R 30,000		
4.4. Cancellation for any reason	R 10,000		
4.5. Postponement of your journey	R 10,000		
4.6. Travel Supplier Insolvency Cover	R 25,000		
	Excess applicable to 4.1. to 4.8.	R 500	
4.7. Travel delay (4 hr excess)	R 10,000		
4.8. Security travel delay	R 10,000		
4.9. Missed connection (Min. 3 hr connecting time)	R 15,000		
4.10. Natural Disaster Cover	R 3,000		
5. Inconvenience Cover			
5.1. Theft or Damage to Baggage	R 25,000		
Accidental Loss of Personal Effects	R 10,000		
	Theft, damage or Accidental Loss Excess	R 500	
	Single item limit on baggage and personal items	R 5,000	
	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 5,000	
5.2 Loss of Cash and/or Travel Documents	R 5,000		
	Excess	R 250	
5.3. Baggage Delay	R 5,000		
	Excess	Minimum 6 hrs delay	
6. Personal Liability	R 3,000,000		
	Excess	R 1,000	
7. Hijack of Public Transportation	R30,000 (R1,000 p.d.)		
	Excess	Minimum 24 hrs	
8. Kidnap and Wrongful Detention			
Kidnap	R 500,000		
Wrongful Detention	R 50,000		
9. Rental Car Excess	R 10,000		
10. Excess Waiver - Optional Extension	Excesses waived if cover purchased		
ACCUMULATION LIMIT	R 100,000,000		
PREMIUMS	Premium		
PERIOD (date of departure - date back in Country)	Individual	Family	Group
1 - 8 days	R 360	R 650	R30 per day (Min R120)
9 - 15 days	R 800	R 1,440	R30 per day
16 - 31 days	R 1,200	R 2,160	R30 per day
32 - 62 days	R 1,980	R 3,560	Not available
63 - 92 days	R 2,310	R 4,160	Not available
93 - 185 days	R 3,165	R 6,320	Not available
186 - 365 days	R 5,570	R 10,025	Not available
Excess Waiver	R 100	R 200	Not available
Free Children sharing cover with Parents, maximum of 5	Yes	Yes	Not available
Frequent Flyer Option (Multi trips not exceeding 90 days)	R 5,280	N/A	Not available

Group Rates are per individual (Minimum 4 days travel, minimum 10 travellers, children pay full premium)
Certain limits of liability can be increased at an additional premium. Speak to your agent or contact us for more information

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