

**Regent Travel Insurance**

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**REGENT TRAVEL** | GO ON. YOU'RE COVERED.

Regent is an authorised financial services provider. FSP No. 25511.

**Africa, Asia, Indian Ocean & Middle East Cover**

Schedule of Benefits:	Limit of Liability	
<b>Maximum Age Limit</b>	69 yrs inclusive	
<b>Territorial Limits (no cover in RSA)</b>	Africa, Asia, Indian Ocean islands and Middle East	
<b>1. Emergency Medical and Related Expenses</b>		
<b>1.1. Medical expenses</b>	R 12 000 000	
Adventure Cover Limit	R 1 000 000	
	<b>Medical Excess</b>	R500 outpatient
<b>1.2. Related expenses</b>		
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.)	
1.2.7. Follow up treatment in your country of residence	Nil	
<b>1.3. Medical Expenses due to Terrorism</b>	R 500 000	
<b>1.4. Pre-Existing Medical Conditions</b>	R 50 000	
	<b>Pre-Existing Excess</b>	Hospitalisation of 48 hrs
<b>1.5. Medical Evacuation, Repatriation or Transportation to a Medical Centre</b>	Real Expense	
<b>2. Personal Accident (No cover while participating in Hazardous Activities/Adventure Sports/Manual Labour)</b>		
Death and Permanent Disability	R 50 000	
<b>3. Assistance Services</b>		
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 15 000	
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	
<b>4. Journey Cancellation and Interruption</b>		
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	
	<b>Excess applicable to 4.1. to 4.8.</b>	R 500
4.7. Travel delay (4 hr excess)	R 2 000	
4.8. Security travel delay	Nil	
4.9. Missed connection (Min. 3 hr connecting time)	R 2 000	
4.10. Natural Disaster Cover	R 2 000	
<b>5. Inconvenience Cover</b>		
5.1. Theft or Damage to Baggage	R 5 000	
Accidental Loss of Personal Effects	R 1 000	
	<b>Theft, damage or Accidental Loss Excess</b>	R 500
	<b>Single item limit on baggage and personal items</b>	R 2 500
	<b>Single item limit for contact lenses, prescription spectacles, sunglasses (no excess applicable)</b>	R 1 000
	<b>Single item limit for personal computers and similar electronic equipment</b>	R 5 000
	<b>Single item limit for cellular phones</b>	R 1 000
5.2 Loss of Cash and/or Travel Documents	R 1 000	
	<b>Excess</b>	R 250
5.3. Baggage Delay	R 2 000	
	<b>Excess</b>	Minimum 6 hrs delay
<b>6. Personal Liability</b>	R 1 000 000	
	<b>Excess</b>	R 1 000
<b>7. Hijack of Public Transportation</b>	R5,000 (R500 p.d.)	
	<b>Excess</b>	Minimum 24 hrs
<b>8. Kidnap and Wrongful Detention</b>		
Kidnap	Nil	
Wrongful Detention	Nil	
<b>9. Rental Car Excess</b>	Nil	
<b>10. Excess Waiver - Optional Extension</b>	Excesses waived if cover purchased	
<b>ACCUMULATION LIMIT</b>	R 12 000 000	
<b>PREMIUMS</b>	<b>Premium</b>	
<b>PERIOD (date of departure - date back in Country)</b>	<b>Individual</b>	<b>Family</b>
1 - 8 days	R 280	R 520
9 - 15 days	R 475	R 855
16 - 31 days	R 850	R 1 530
32 - 62 days	R 1 300	R 2 340
63 - 92 days	R 2 000	R 3 600
93 - 185 days	R 2 450	R 4 410
186 - 365 days	R 4 150	R 7 470
Excess Waiver	R 200	R 400
<b>Free Children sharing cover with Parents, maximum of 5</b>	Yes	Yes
<b>Frequent Flyer Option (Multi trips not exceeding 90 days)</b>	R 3 850	N/A

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