

Regent Travel Insurance

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

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

BUSINESS COMPLETE COVER

Schedule of Benefits:	Limit of Liability	
Maximum Age Limit	69 yrs inclusive	
Territorial Limits (no cover in RSA)	Worldwide	
1. Emergency Medical and Related Expenses		
1.1. Medical expenses	R 100 000 000	
Adventure Cover Limit	R 1 000 000	
	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	R10,000 (R500 per day)	
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	R 10 000	
3.5. Legal Assistance	R 15 000	
3.6. 24 Hour Nurse Line	Assistance	
3.7. Consular referral	Assistance	
3.8. Household Assist	Assistance	
3.9. Trauma Line	Assistance	
4. Journey Cancellation and Interruption		
4.1. Cancellation (specific reasons as per Section 4.1.)	R 40 000	
4.2. Cutting your journey short after it has started	R 30 000	
4.3. Cancellation due to visa application being denied	R 40 000	
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 20 000	
4.10. Natural Disaster Cover	R 5 000	
5. Inconvenience Cover		
5.1. Theft or Damage to Baggage	R 30 000	
Accidental Loss of Personal Effects	R 15 000	
	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 6hrs delay
6. Personal Liability	R 3 000 000	
	Excess	R 1 000
7. Hijack of Public Transportation	R100,000 (R5,000 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)	No Manual Labour	Manual Labour
1 - 7 days	R 300	R 360
8 - 92 days	R45 per day	R60 per day
93 - 185 days	R 4 000	R 5 200
186 - 365 days	R 5 600	R 8 600
Excess Waiver	R 200	R 200
Frequent Flyer Option (Multi trips not exceeding 90 days)	R 5 450	R 7 950

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.