



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 480	R 880	R45 per day (Min R180)
9 - 15 days		R 1 080	R 1 945	R45 per day
16 - 31 days		R 1 620	R 2 915	R45 per day
32 - 62 days		R 2 675	R 4 815	Not available
63 - 92 days		R 3 120	R 5 615	Not available
93 - 185 days		R 4 270	R 7 685	Not available
186 - 365 days		R 7 520	R 13 535	Not available
Excess Waiver		R 200	R 400	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 7 130	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