

TRAVEL INSURANCE

Committed to Comprehensive Cover
and Unequaled Service



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

LIFE | TRAVEL | CAR & HOME | WARRANTIES | COMMERCIAL VEHICLES

Regent is an authorised financial services provider.

Whether it's for business or pleasure, there's nothing quite as exhilarating as travel. However, it can be terrifying to be caught unawares while travelling. Lost luggage, a stolen passport or purse, a potentially life-threatening illness – these are all very real risks. At Regent, we know that these events cannot be predicted and that is why we take care of the “what ifs”. Having travel insurance from Regent allows you to relax and enjoy your trip with the peace of mind of knowing that if something does happen, the cost and disruption will be minimal.

Regent's quality travel insurance is trusted by holiday and business travellers alike.

PRODUCT OPTIONS AND AGE LIMITS:

Product Options	Age Limits	Territorial Limits
Africa, Asia, Indian Ocean and Middle East Cover	Up to 69 years inclusive	Africa, Asia, Indian Ocean and Middle East
Economy Leisure Cover	Up to 69 years inclusive	Worldwide, excluding North America
Luxury Leisure Cover	Up to 69 years inclusive	Worldwide
Business Complete Cover	Up to 69 years inclusive	Worldwide
Senior Cover	70 to 80 years inclusive	Worldwide
Youth Cover	16 to 30 years inclusive	Worldwide

OTHER OPTIONS OF COVER ARE AVAILABLE AND WE CAN BE CONTACTED FOR MORE INFORMATION:

- Top Up on credit card automatic insurance and international medical aid
- Extended Senior Cover (81–85 year olds)
- Corporate Cover
- Local Cover
- Inbound Cover (tourists to South Africa)

IMPORTANT INFORMATION

- Your travel insurance policy must be issued before your journey starts and the policy start and end dates must match your date of departure and your date of arrival back into South Africa.
- Accompanying, dependent children (up to age 20) may be added to Africa, Asia, Indian Ocean and Middle East Cover, Economy Leisure Cover and Luxury Leisure Cover for free, but will then share in cover with the parents.
- Family cover premiums include cover for you and your spouse, each enjoying full cover. Dependent children (up to age 20) may be added to the policy for free, but will then share in cover with the parents. Family Cover is available on Africa, Asia, Indian Ocean and Middle East Cover, Economy Leisure Cover and Luxury Leisure Cover.
- If you are travelling to North America and you are 69 years or younger, your only option of cover is Luxury Leisure Cover.
- Pre-existing medical conditions cover is provided under Africa, Asia, Indian Ocean and Middle East Cover, Economy Leisure Cover, Luxury Leisure Cover and Business Complete Cover. They each have different levels of cover with Luxury Leisure Cover and Business Complete Cover providing the highest levels of cover – choose your cover according to your needs. Cover is subject to a minimum of 48 hours hospitalisation.
- There is no cover for vascular, cardiovascular and cerebrovascular conditions for anyone over the age of 69 years, even if pre-existing medical conditions cover is purchased.
- Adventure Sports cover is provided under Africa, Asia, Indian Ocean and Middle East Cover, Economy Leisure Cover, Luxury Leisure Cover, Business Complete Cover. Adventure Sports cover is an optional cover on Youth Cover and may be added to the policy for an additional premium. Even when Adventure Sports cover is provided, there are some activities that we will not cover. Please check the policy terms and conditions to make sure you are covered for any activities you may participate in or call us on 0861 900 801.
- Scooter and motor cycle driving is covered provided the engine capacity is below 200cc. You must have a valid motor cycle licence (including when driving a scooter) and you must wear a helmet. If you do not hold a motor cycle license

and do not wear a helmet and you are injured in an accident while driving a motor cycle or scooter, you will not be covered for any medical expenses incurred.

- There is no cover under the Personal Accident benefit while participating in an adventure activity.
- Pregnancy, childbirth and any pregnancy related conditions are excluded after the 25th week of pregnancy.
- Cover for cancellation of your journey or for cutting it short is only provided due to certain events, such as:
 1. Injury, illness, death (pre-existing conditions are excluded);
 2. Theft or immobilisation of your vehicle while on the way to the airport;
 3. Your retrenchment 30 days before your date of departure;
 4. Cancellation or diversion of your flights due to unexpected strikes or industrial action;
 5. Unexpected terrorist incidents in a city on your itinerary;
 6. Theft of your travel documents;
 7. A traumatic event 30 days before your date of departure.
- Loss of or damage to baggage and personal items due to an airline carrier, rail or coach operator must be reported to them before you leave the terminal or airport.
- Loss of or damage to personal items due to theft or vandalism must be reported to a local police station within 24 hours of the incident.
- Accidental loss of personal items will only be covered if proof of the incident (e.g. affidavit) is provided and proof of ownership or purchase is provided.
- There are single item limits for baggage and personal items, please take note of these in your Schedule of Benefits and ensure that any valuable items are insured on an All Risk policy.
- If you wish to extend your policy while you are abroad, email us at travelinsurance@regent.co.za at least 1 week before your policy expires. If there has been no change in your health (no medical claims experienced) and the maximum period of cover allowed on the policy will not be exceeded, we will review your extension. Any additional premium must be paid upon the issuing of the extension.

- Wilful and foreseen exposure to war and terrorism is excluded.
- A policy may be cancelled before the start of a journey and premiums will be refunded, provided that a visa has not been approved based on the policy, unless the journey is also cancelled.
- This brochure is provided for promotional purposes only and the full terms, conditions and exclusions of cover are provided in the policy document.
- **Top up options on most benefits are available at an additional premium.** For example, if you purchase the Luxury Leisure Cover, the Cancellation benefit is R30,000. If the value of your travel tickets and accommodation is at R40,000, you might want to purchase an additional R10,000 cover at an additional premium which would take the benefit value from R30,000 up to R40,000.

CLAIMS PROCEDURES

Europ Assistance South Africa is our claims assistance partner and manages claims on our behalf. If you have a medical emergency while you are on your journey, call Europ Assistance on +27 11 991 8419 immediately and they will assist you.

Non-medical or non-emergency claims can be submitted upon your return back to South Africa. Contact Europ Assistance on +21 11 991 8419 or e-mail them at assist@europassistance.co.za. A claim form will be sent to you, which must be completed and submitted back to this email address along with all supporting documents.

A claim must be submitted to us within 60 days of your return back to South Africa.



TRAVEL INSURANCE SCHEDULE OF BENEFITS

Schedule of Benefits:		Africa, Asia, Indian Ocean & Middle East Cover			Economy Leisure Cover			Luxury Leisure Cover			Senior Cover		Business Complete Cover		Youth Cover for Casual Work or Study	
Territorial Limits (Excludes cover within RSA, except for Inbound Cover)		Africa, Asia, Indian Ocean islands and the Middle East			Worldwide, but excludes North America			Worldwide, specifically for North America			Worldwide		Worldwide		Worldwide	
Maximum Age Limit		69 yrs inclusive			69 yrs inclusive			69 yrs inclusive			70–80 yrs inclusive		69 yrs inclusive		16–30 yrs inclusive	
1. EMERGENCY MEDICAL AND RELATED EXPENSES																
1.1. Medical Expenses		R 12,000,000			R 25,000,000			R 100,000,000			R 10,000,000		R 100,000,000		R 8,500,000	
Adventure Cover Limit		R 1,000,000			R 2,000,000			R 5,000,000			Nil		R 1,000,000		Optional	
1.2 Related Expenses																
1.2.1. Optical expenses		R 2,000			R 2,000			R 2,000			R 2,000		R 2,000		R 2,000	
1.2.2. Provisional pain-stilling dental treatment		R 2,000			R 2,000			R 2,000			R 2,000		R 2,000		R 2,000	
1.2.3. Accompanying family member		Actual Expense			Actual Expense			Actual Expense			Actual Expense		Actual Expense		Actual Expense	
1.2.4. Compassionate emergency visit by any one person		R 10,000			R 10,000			R 15,000			Actual Expense		R 15,000		Actual Expense	
1.2.5. Repatriation of mortal remains and coffin expenses		Actual Expense			Actual Expense			Actual Expense			Actual Expense		Actual Expense		Actual Expense	
1.2.6. Hospital Cash Benefit		R 3,000 (R300 p.d.)			R 3,000 (R300 p.d.)			R 3,000 (R300 p.d.)			Nil		R 10,000 (R500 per day)		Nil	
1.2.7. Follow up treatment in your country of residence		Nil			Nil			R 10,000			Nil		R 10,000		Nil	
1.3. Medical Expenses Due To Terrorism		R 500,000			R 500,000			R 500,000			R 100,000		R 500,000		R 100,000	
1.4. Pre-Existing Medical Conditions		R 50,000			R 200,000			R 500,000			Nil		R 500,000		Nil	
1.5. Medical Evacuation, Repatriation or Transportation to a Medical Centre		Actual Expense			Actual Expense			Actual Expense			Actual Expense		Actual Expense		Actual Expense	
2. PERSONAL ACCIDENT (No cover while participating in Hazardous Activities/Adventure Sports/Manual Labour)																
Death and Permanent Disability		R 50,000			R 100,000			R 1,000,000			Nil		R 1,000,000		R 50,000	
3. ASSISTANCE SERVICES																
3.1. Cash Advances		Assistance			Assistance			Assistance			Assistance		Assistance		Assistance	
3.2. Emergency travel and accommodation arrangements		Assistance			Assistance			Assistance			Assistance		Assistance		Assistance	
3.3. Transmission of urgent messages		Assistance			Assistance			Assistance			Assistance		Assistance		Assistance	
3.4. Alternative employee or resumption of assignment		Nil			Nil			Nil			Nil		R 10,000		Nil	
3.5. Legal Assistance		R 15,000			R 20,000			R 20,000			R 15,000		R 15,000		R 15,000	
3.6. 24-hour Nurse Line		Assistance			Assistance			Assistance			Assistance		Assistance		Assistance	
3.7. Consular referral		Assistance			Assistance			Assistance			Assistance		Assistance		Assistance	
3.8. Household Assist		R3,000 repair limit			R3,000 repair limit			R3,000 repair limit			Assistance		Assistance		Assistance	
3.9. Trauma Line		Assistance			Assistance			Assistance			Assistance		Assistance		Assistance	
4. JOURNEY CANCELLATION AND INTERRUPTION																
4.1. Cancellation (specific reasons as per Section 4.1.)		R 10,000			R 20,000			R 30,000			R 15,000		R 40,000		R 15,000	
4.2. Cutting your journey short after it has started		R 7,500			R 10,000			R 20,000			R 10,000		R 30,000		R 10,000	
4.3. Cancellation due to visa application being denied		Nil			R 20,000			R 30,000			R 10,000		R 40,000		R 15,000	
4.4. Cancellation for any reason		Nil			Nil			R 10,000			Nil		R 10,000		Nil	
4.5. Postponement of your journey		R 2,000			R 5,000			R 10,000			R 5,000		R 10,000		R 5,000	
4.6. Travel Supplier Insolvency Cover		R 10,000			R 15,000			R 25,000			R 15,000		R 25,000		R 5,000	
4.7. Travel delay		R 2,000			R 5,000			R 10,000			R 2,000		R 10,000		R 1,000	
4.8. Security travel delay		Nil			Nil			R 10,000			Nil		R 10,000		Nil	
4.9. Missed connection		R 2,000			R 10,000			R 15,000			R 5,000		R 20,000		R 2,000	
4.10. Natural Disaster Cover		R 2,000			R 2,000			R 3,000			R 3,000		R 5,000		R 3,000	
5. INCONVENIENCE COVER																
5.1. Theft or Damage to Baggage		R 5,000			R 10,000			R 25,000			R 10,000		R 30,000		R 5,000	
Accidental Loss of Personal Effects		R 1,000			R 3,000			R 10,000			R 3,000		R 15,000		Nil	
5.2 Loss of Cash and/or Travel Documents		R 1,000			R 2,000			R 5,000			R 2,000		R 5,000		R 1,000	
5.3. Baggage Delay		R 2,000			R 2,000			R 5,000			R 2,000		R 5,000		R 1,000	
6. PERSONAL LIABILITY		R 1,000,000			R 2,000,000			R 3,000,000			R 2,000,000		R 3,000,000		R 2,000,000	
7. HIJACK OF PUBLIC TRANSPORTATION		R5,000 (R500 p.d.)			R20,000 (R500 p.d.)			R30,000 (R1,000 p.d.)			R5,000 (R500 p.d.)		R100,000 (R5,000 p.d.)		R5,000 (R500 p.d.)	
8. KIDNAP AND WRONGFUL DETENTION																
Kidnap		Nil			Nil			R 500,000			Nil		R 500,000		Nil	
Wrongful Detention		Nil			Nil			R 50,000			Nil		R 50,000		Nil	
9. RENTAL CAR EXCESS		Nil			Nil			R 10,000			Nil		R 10,000		Nil	
10. EXCESS WAIVER - OPTIONAL EXTENSION		Excesses waived if cover purchased			Excesses waived if cover purchased			Excesses waived if cover purchased			Excesses waived if cover purchased		Excesses waived if cover purchased		Excesses waived if cover purchased	
ACCUMULATION LIMIT		R 12,000,000			R 25,000,000			R 100,000,000			R 10,000,000		R 100,000,000		R 8,500,000	
PREMIUMS		Premium			Premium			Premium			Premium		Premium		Premium	
PERIOD (date of departure – date back in Country)		Individual	Family		Individual	Family		Group	Individual	Family		Group	Individual	No Manual Labour	Manual Labour	Individual
1–8 days		R 280	R 520		R 400	R 720		R30 p.d (Min R120)	R 480	R 880		R45 p.d (Min R180)	R 1050	R 300	R 360	R 990
9–15 days		R 475	R 855		R 590	R 1,065		R 30 p.d	R 1,080	R 1,945		R45 p.d	R 2,350	R 45 p.d	R 60 p.d	R 1,100
16–31 days		R 850	R 1,530		R 960	R 1,730		R 30 p.d	R 1,620	R 2,915		R45 p.d	R 4,750	R 45 p.d	R 60 p.d	R 1,100
32–62 days		R 1,300	R 2,340		R 1,595	R 2,870		N.A	R 2,675	R 4,815		N.A	R 7,260	R 45 p.d	R 60 p.d	R 1,200
63–92 days		R 2,000	R 3,600		R 2,180	R 3,925		N.A	R 3,120	R 5,615		N.A	R 8,130	R 45 p.d	R 60 p.d	R 1,500
93–185 days		R 2,450	R 4,410		R 3,335	R 6,000		N.A	R 4,270	R 7,685		N.A	N.A	R 4,000	R 5,200	R 2,000
186–365 days		R 4,150	R 7,470		R 5,520	R 9,935		N.A	R 7,520	R 13,535		N.A	N.A	R 5,600	R 8,600	R 4,000
Excess Waiver		R 200	R 400		R 200	R 400		N.A	R 200	R 400		N.A	R 200	R 200	R 200	R 200
Free Children sharing cover with Parents, maximum of 5		Yes	Yes		Yes	Yes		N.A	Yes	Yes		N.A	N.A	N.A	N.A	N.A
Frequent Flyer Option (Multi trips not exceeding 90 days)		R 3,850	N.A		R 5,020	N.A		N.A	R 7,130	N.A		N.A	N.A	R 5,450	R 7,950	N.A
Group Rates are per individual (Minimum 4 days travel, minimum 10 travellers, children pay full premium)																
Optional Adventure Sports Cover for Youth Cover																
PREMIUMS																
PERIOD (date of departure – date back in Country)																
1–31 days																R 100
32–62 days																R 200
63–92 days																R 300
93–185 days																R 600
186–365 days																R 1 000

EXCESSES RELATING TO SCHEDULES OF BENEFITS

Benefit	Africa, Asia, Indian Ocean & Middle East Cover	Economy Leisure Cover	Luxury Leisure Cover	Senior Cover	Business Complete Cover	Youth Cover for Casual Work or Study
1. EMERGENCY MEDICAL AND RELATED EXPENSES						
1.1. MEDICAL EXPENSES	R 500 outpatient	R 500 outpatient	R 500 outpatient	R 1,000 outpatient	R 500 outpatient	R 1,500 outpatient
1.4. PRE-EXISTING MEDICAL CONDITIONS	Hospitalisation of 48 hrs	Hospitalisation of 48 hrs	Hospitalisation of 48 hrs	Not applicable	Hospitalisation of 48 hrs	Not applicable
4. JOURNEY CANCELLATION AND INTERRUPTION						
Excess applicable to 4.1. to 4.8.	R 500	R 500	R 500	R 500	R 500	R 500
4.7. TRAVEL DELAY	4 hour excess	4 hour excess	4 hour excess	4 hour excess	4 hour excess	4 hour excess
4.9. MISSED CONNECTION	3 hour connecting time	3 hour connecting time	3 hour connecting time	3 hour connecting time	3 hour connecting time	3 hour connecting time
5. INCONVENIENCE COVER						
5.1. THEFT, DAMAGE OR ACCIDENTAL LOSS EXCESS	R 500	R 500	R 500	R 500	R 500	R 500
Single item limit on baggage and personal items	R 2,500	R 2,500	R 5,000	R 2,500	R 5,000	R 2,500
Single item limit for contact lenses, prescription spectacles, sunglasses (no excess applicable)	R 1,000	R 1,000	R 1,000	R 1,000	R 1,000	R 1,000
Single item limit for personal computers and similar electronic equipment	R 5,000	R 5,000	R 5,000	R 5,000	R 5,000	R 5,000
Single item limit for cellular phones	R 1,000	R 1,000	R 5,000	R 1,000	R 5,000	R 1,000
5.2. LOSS OF CASH AND/OR TRAVEL DOCUMENTS	R 250	R 250	R 250	R 250	R 250	R 250
5.3. BAGGAGE DELAY	Min 6 hrs delay	Min 6 hrs delay	Min 6 hrs delay	Min 6 hrs delay	Min 6 hrs delay	Min 6 hrs delay
6. PERSONAL LIABILITY	R 1,000	R 1,000	R 1,000	R 1,000	R 1,000	R 1,000
7. HIJACK OF PUBLIC TRANSPORTATION	Minimum 24 hrs	Minimum 24 hrs	Minimum 24 hrs	Minimum 24 hrs	Minimum 24 hrs	Minimum 24 hrs
10. EXCESS WAIVER - OPTIONAL EXTENSION	Excesses waived if cover purchased (excl. Pre-ex Medical Conditions Cover	Excesses waived if cover purchased (excl. Pre-ex Medical Conditions Cover	Excesses waived if cover purchased (excl. Pre-ex Medical Conditions Cover	Excesses waived if cover purchased (excl. Pre-ex Medical Conditions Cover	Excesses waived if cover purchased (excl. Pre-ex Medical Conditions Cover	Excesses waived if cover purchased (excl. Pre-ex Medical Conditions Cover



BENEFITS PROVIDED

EMERGENCY MEDICAL AND RELATED EXPENSES

This essential benefit provides cover for unexpected illness or injury. This will cover out-patient treatment, hospitalisation, evacuation, repatriation and return of mortal remains.

PERSONAL ACCIDENT COVER

This benefit pays out a cash benefit for death or permanent disablement due to an accident.

ASSISTANCE SERVICES

Europ Assistance provides some added value assistance services in certain emergencies, such as cash advances, legal assistance and household assist.

CANCELLATION AND JOURNEY INTERRUPTION

1. Cancellation of your insured journey before it starts
 - a. We will cover irrecoverable pre-paid expenses if you cannot travel at all due to the events mentioned in page 3 of this leaflet.
2. Cutting your journey short after it has started
 - a. We will cover irrecoverable pre-paid expenses if you cannot travel at all due to certain events mentioned in page 3 of this leaflet.
3. Cancellation due to your visa application being denied
 - a. Only applicable to Luxury Leisure Cover and Business Complete Cover
 - b. You must meet all visa requirements
4. Cancellation for any reason
 - a. Only available to Luxury Leisure Cover and Business Complete Cover
 - b. You must purchase your policy within 24 hours of paying for your travel ticket and your trip must not be cancelled within 48 hours of your planned departure time.
 - c. We will cover irrecoverable pre-paid expenses if you cannot travel at all due to a reason that you were not aware of at the time you bought your policy.
5. Postponement of your journey
 - a. We will cover irrecoverable pre-paid expenses if you cannot travel at all due to certain events mentioned in page 3 of this leaflet.
6. Travel supplier insolvency cover
 - a. We will cover irrecoverable pre-paid expenses if you cannot travel due to your travel supplier (e.g. airline) being liquidated.
7. Travel delay
 - a. Cover for essential expenses when your scheduled departure is delayed due to strike, bad weather or mechanical breakdown.

HOW TO CONTACT US

Europ Assistance Emergency and Claims contact details:
+27 (0)11 991 8419

Europ Assistance Emergency and Claims email:
assist@europassistance.co.za

Call centre (sales and customer service):
0861 900 801

Fax: +27 (0)11 579 3537

Email: travelinsurance@regent.co.za

Regent head office:
5 Boeing Road East, Elma Park,
Edenvale, 1609, South Africa

Postal address:
PO Box 674, Edenvale, 1610,
Johannesburg, South Africa

Website: www.regent.co.za



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

Underwritten by Regent Insurance Company Limited, a licensed short-term insurer, company reg. no.: 1966/007612/06 and an authorised financial services provider, FSP licence 25511.