

**Regent Travel Insurance**

RE1, 5 BOEING ROAD EAST, ELMA PARK, EDENVALE, 1609  
PO BOX 674, EDENVALE, JOHANNESBURG, 1610  
CUSTOMER CARE LINE 0861 900 801 | www.regent.co.za



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

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

**BUSINESS COMPLETE COVER**

Schedule of Benefits:	Limit of Liability	
<b>Maximum Age Limit</b>	69 yrs inclusive	
<b>Territorial Limits (no cover in RSA)</b>	Worldwide	
<b>1. Emergency Medical and Related Expenses</b>		
<b>1.1. Medical expenses</b>	R 100,000,000	
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 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	
<b>1.3. Medical Expenses due to Terrorism</b>	R 500,000	
<b>1.4. Pre-Existing Medical Conditions</b>	R 500,000	
	<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 1,000,000	
<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	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	
<b>4. Journey Cancellation and Interruption</b>		
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	
	<b>Excess applicable to 4.1. to 4.8.</b>	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	
<b>5. Inconvenience Cover</b>		
5.1. Theft or Damage to Baggage	R 30,000	
Accidental Loss of Personal Effects	R 15,000	
	<b>Theft, damage or Accidental Loss Excess</b>	R 500
	<b>Single item limit on baggage and personal items</b>	R 5,000
	<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 5,000
5.2 Loss of Cash and/or Travel Documents	R 5,000	
	<b>Excess</b>	R 250
5.3. Baggage Delay	R 5,000	
	<b>Excess</b>	Minimum 6hrs delay
<b>6. Personal Liability</b>	R 3,000,000	
	<b>Excess</b>	R 1,000
<b>7. Hijack of Public Transportation</b>	R100,000 (R5,000 p.d.)	
	<b>Excess</b>	Minimum 24 hrs
<b>8. Kidnap and Wrongful Detention</b>		
Kidnap	R 500,000	
Wrongful Detention	R 50,000	
<b>9. Rental Car Excess</b>	R 10,000	
<b>10. Excess Waiver - Optional Extension</b>	Excesses waived if cover purchased	
<b>ACCUMULATION LIMIT</b>	R 100,000,000	
<b>PREMIUMS</b>	<b>Premium</b>	
<b>PERIOD (date of departure - date back in Country)</b>	<b>No Manual Labour</b>	<b>Manual Labour</b>
1 - 7 days	R 220	R 295
8 - 92 days	R40 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 100	R 100
<b>Frequent Flyer Option (Multi trips not exceeding 90 days)</b>	R 4,950	R 7,950

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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