SCHEDULE OF BENEFITS - BUSINESS COVER / NON-MANUAL WORK

Proceedings Responsible		Business Cover	Excess
Transcriptor SECTION A - CANCELLATION AND CURTAINMENT	A Circle		
SECTION A - CANCELLATION AND CURTAINMENT SECTION B - REMORDER SECTION	· ·		
Trip Carterlation R 50,000	·		
Proceedings Response Respon	Trip Cancellation		R 500
Denied Visa Application R 20,000 R 500 Past partnerment R 500 R 50	Trip Curtailment	R 50,000	R 500
Travel Supplier Insolvency R. 75,000 R. 500 R. 50	Cancellation for any reason	R 20,000	R 500
Personnement R 6,000 R 5,00 Personnement SECTION B - EMERGENCY MIDICAL AND OTHER EXPENSIS **PARTICLE AND ACCIDATE REPUBLISHS **PARTICLE	Denied Visa Application	-	
Part	· · · · · · · · · · · · · · · · · · ·	·	
A Door Assistance Helpline			
24 hour Assistance Hobins		,	1, 300
Medical Transportation and Secuestion MA Macual Cost MA MA MA MA MA MA MA M	24 hour Assistance Helpline		N/A
Actual Cost	Emergency Medical Expenses	R 100,000,000	R 500
Carlin Expanses	Medical Transportation and Evacuation	Actual Cost	· · · · · · · · · · · · · · · · · · ·
Machapital Cash Brundish Machapital Cash Bru	·		' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '
Hospital Cash Benefits	•	·	· · · · · · · · · · · · · · · · · · ·
Macditional travel and accommodation expenses due to illness MACOperdix Max (12,000) - same-class flights NA		·	•
Compassionate wist overseas Economy Class Flight N/A			
Pre-Esting Medical Conditions Extension (age < 70)			· · · · · · · · · · · · · · · · · · ·
Pre-Existing Medical Conditions Extension (age 71 - 80) SECTION C - PERSONAL ACCIDENT	·		
SECTION C - PERSONAL ACCIDENT R 500,000	Pre-Existing Medical Conditions Extension (age 71-80)		
SECTION D - BAGGAGE LOSS Aggage single item limit theft or damage BA 35,000 Baggage single item limit theft or damage BA 3750 BA 500 Baggage single item limit accidental loss BA 2750 BA 500 Baggage single item limit accidental loss BA 2750 BA 500 Baggage single item limit accidental loss BA 2750 BA 500 Baggage single item limit accidental loss BA 2750 BA 500 BA	SECTION	C – PERSONAL ACCIDENT	
Theft or Damage of bagage R 35,000 R 500	Personal accident	,	R 500
Sagsage single item limit. theft or damage			D F00
R. 8,750			
Regage single item limit accidental loss R. 2,180 R. 500			
Contact lenses, prescription glasses			
Aptop and similar electronic equipment R 5,000 R 5,000		· · · · · · · · · · · · · · · · · · ·	
R 5,500 A Hours	Laptop and similar electronic equipment		
Loss of personal money R 3,250 N/A Loss of passport and document SECTION E - TRAVEL INCONVENIENCE Travel and Flight Delay R 5,000 4 hours Access to lounge- Dragon Pass Included N/A Travel Delay due to terrorism R 260 each 8 hours delay up to a max of R2600 N/A Missed departure R 30,000 N/A Missed departure R 30,000 N/A Personal Liability R 5,000,000 R 500 Personal Liability R 5,000,000 R 500 SECTION F - PERSONAL LIABILITY Personal Liability R 5,000,000 R 500 SECTION F - DERSONAL LIABILITY Personal Liability R 5,000,000 R 500 SECTION H - HIJACK, HOSTAGE, WRONGFUL DETENTION Hijack, Hostage, Wrongful Detention S SECTION H - HIJACK, HOSTAGE, WRONGFUL DETENTION Hijack, Hostage, Wrongful Detention Per Day R 1,300 N/A SECTION I - REIMBURSEMENT OF UNIVERSITY / COLLEGE FEES Exection I - Reimbursement of University / College Fees N/A N/A N/A SECTION J - CAR RENTAL EXCESS WAIVER Car Rental Excess Waiver R 10,000 N/A TOP UP COVERS BUSINESS EQUIPMENT The loss, damage or theft of business equipment while on a business trip The cost to hire replacement business equipment if yours is delayed Travel costs for a business associate to replace you if you are taken ill and have to return home R 10,000 WINTER SPORTS WINTER SPORTS WINTER SPORTS WINTER SPORTS WINTER SPORTS WINTER SPORTS R 6,500 Ski Hare R 650 per day up to R6,500 ki Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Hare R 650 per day up to R6,500 Ski Pack R 7,500 per day up to R6,500	Cell phones	R 1,500	R 500
Loss of passport and document SECTION E - TRAVEL INCONVENIENCE Travel land Flight Delay R 5,000 4 hours Access to Lounge- Dragon Pass Included N/A Travel Delay due to terrorism R 260 each 8 hours delay up to a max of R2600 N/A Missed departure R 30,000 N/A Missed travel connection SECTION F - PERSONAL LIABILITY Personal Liability SECTION G - LEGAL EXPENSES Legal Expenses R 300,000 R 500 R 500 SECTION H - HIJACK, HOSTAGE, WRONGFUL DETENTION Hijack, Hostage, Wrongful Detention Per Day SECTION I - REIMBURSEMENT OF UNIVERSITY / COLLEGE FEES SECTION I - REIMBURSEMENT OF UNIVERSITY / COLLEGE FEES SECTION I - REIMBURSEMENT OF UNIVERSITY / COLLEGE FEES TOP UP COVERS BUSINESS EQUIPMENT The loss, damage or theft of business equipment while on a business trip The loss, damage or theft of business equipment while on a business trip The loss of a business associate to replace you if you are taken ill and have to return home WINTER SPORTS Winter Sports Equipment Winter Sports Equipment Fire Cost to hire replacement business equipment if yours is delayed Fire Cost to hire replacement associate to replace you if you are taken ill and have to return home WINTER SPORTS Winter Sports Equipment Fire R 6500 red ay up to R6,500 Sick Hire R 6500 red ay up to R6,500 Sick Hire R 7,000 per day up to R3000 PA 300 per day up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red ay up to R3000 Fire Closure R 30,000 red Average of R300 red ay up to R3000 Fire Closure R 30,000 red Average of R300 red average red R300 red average red R300 red average red R300 red Fire R300 red Fire R3000 Fire Closure R 30,000 red R300 Fire Closure R 3	Baggage Delay	R 6,500	4 Hours
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Golf Equipment hire R 300 per day up to R3000	Golf Equipment		
	Golf Equipment hire	R 300 per day up to R3000	
	Green Fees		





BUSINESS COVER / PREMIUM PER INDIVIDUAL

	PREMIUM PER INDIVIDUAL	
BUSINESS COVER	NON MANUAL WORK	
1-31 days	R 45 per day	
32- 62 days	R 2,110	
63- 92 days	R 3,100	
93 - 180 days	R 4,600	

ANNUAL MULTI-TRIP PREMIUM		
Non Manual work		
5,600.00		
For an annual Multi Trip Cover any trip not exceeding 90 days is covered.		



