

SCHEDULE OF BENEFITS - SCHENGEN / AREA 4

	Schengen	Excess
	Area 4	
Age Limit	70 Years old	
Duration of stay	180 days	
SECTION A – CANCELLATION AND CURTAILMENT		
Trip Cancellation	R 10,000	R 500
Trip Curtailment	R 7,500	R500
Cancellation for any reason	N/A	N/A
Denied Visa Application	N/A	N/A
Travel Supplier Insolvency	N/A	N/A
Postponement	N/A	N/A
Terrorism	N/A	N/A
SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES		
24 hour Assistance Helpline	Assistance	N/A
Emergency Medical Expenses	R 5,000,000	R 500
Medical Transportation and Evacuation	Actual Cost	N/A
Evacuation and repatriation of mortal remains or funeral expenses	Actual Cost	N/A
Coffin Expenses	N/A	N/A
Emergency Dental treatment	R 2,000	N/A
Hospital Cash Benefits	R350 per 24 hours up to a maximum of R6500	N/A
Additional travel and accommodation expenses due to illness	R4,000 per day Max R20,000 + same class flights	N/A
Compassionate visit overseas	Economy Class Flight	N/A
Pre-Existing Medical Conditions Extension (age < 70)	N/A	R 500
Pre-Existing Medical Conditions Extension (age 71- 80)	N/A	R 500
SECTION C – PERSONAL ACCIDENT		
Personal accident	N/A	N/A
SECTION D – BAGGAGE LOSS		
Theft or Damage of baggage	N/A	N/A
Baggage single item limit- theft or damage	N/A	N/A
Accidental lost of baggage	N/A	N/A
Baggage single item limit accidental loss	N/A	N/A
Contact lenses , prescription glasses	N/A	N/A
Laptop and similar electronic equipment	N/A	N/A
Cell phones	N/A	N/A
Baggage Delay	N/A	N/A
Loss of personal money	N/A	N/A
Loss of passport and document	N/A	N/A
SECTION E – TRAVEL INCONVENIENCE		
Travel and Flight Delay	R 1,000	4 hours
Access to Lounge- Dragon Pass	Included	N/A
Travel Delay due to terrorism	N/A	N/A
Missed departure	N/A	N/A
Missed travel connection	R 2,000	N/A
SECTION F – PERSONAL LIABILITY		
Personal Liability	R 500,000	R 500
SECTION G – LEGAL EXPENSES		
Legal Expenses	N/A	N/A
SECTION H – HIJACK, HOSTAGE, WRONGFUL DETENTION		
Hijack, Hostage, Wrongful Detention	R 5,000	N/A
Hijack, Hostage, Wrongful Detention Per Day	R 500	N/A
SECTION I - REIMBURSEMENT OF UNIVERSITY / COLLEGE FEES		
Section I- Reimbursement of University / College Fees	N/A	N/A
SECTION J - CAR RENTAL EXCESS WAIVER		
Car Rental Excess Waiver	N/A	

SCHENGEN / PREMIUM PER INDIVIDUAL

NUMBER OF DAYS	PREMIUM PER INDIVIDUAL	COUPLE PREMIUM	FAMILY COVER
1-6 days	R 190	R 285	R 342
7-9 days	R 210	R 315	R 378
10- 15 days	R 380	R 570	R 684
16-24 days	R 620	R 930	R 1,116
25-31 days	R 700	R 1,050	R 1,260
32-45 days	R 900	R 1,350	R 1,620
46-60 days	R 1,100	R 1,650	R 1,980
61- 75 days	R 1,400	R 2,100	R 2,520
76-90 days	R 1,600	R 2,400	R 2,880
91-124 days	R 2,000	R 3,000	R 3,600
125-180 days	R 2,400	R 3,600	R 4,320

ANNUAL MULTI-TRIP PREMIUM	
Individual	Family
3,850.00	6,930.00
<i>For an annual Multi Trip Cover any trip not exceeding 90 days is covered.</i>	