

SCHEDULE OF BENEFITS - STANDARD COVER / SPECIALISED

	Embedded Cover	Excess
	SPECIALISED	
Age Limit	70 Years old	
Duration of stay	90 days	
SECTION A – CANCELLATION AND CURTAILMENT		
Trip Cancellation	R20,000	R 500
Trip Curtailment	R10,000	R500 excess for insured journey up to 6 months
Cancellation for any reason	N/A	R1500 insured journey 7-12 months
Denied Visa Application	R 10,000	R 500
Travel Supplier Insolvency	N/A	R 500
Postponement	N/A	R 500
Terrorism	N/A	R 500
SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES		
24 hour Assistance Helpline	N/A	N/A
Emergency Medical Expenses	R 20,000,000	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	Actual Cost	N/A
Emergency Dental treatment	R 2,000	N/A
Hospital Cash Benefits	R3,000	N/A
Additional travel and accommodation expenses due to illness	N/A	N/A
Compassionate visit overseas	R10,000	N/A
Pre-Existing Medical Conditions Extension (age < 70)	R50,000	R 500
Pre-Existing Medical Conditions Extension (age 71- 80)	N/A	R 500
SECTION C – PERSONAL ACCIDENT		
Personal accident	R50,000	R 500
SECTION D – BAGGAGE LOSS		
Theft or Damage of baggage	R 10,000	R 500
Baggage single item limit- theft or damage	R 2,500	R 500
Accidental lost of baggage	R 2,500	R 500
Baggage single item limit accidental loss	R 650	R 500
Contact lenses , prescription glasses	N/A	R 500
Laptop and similar electronic equipment	N/A	R 500
Cell phones	N/A	R 500
Baggage Delay	R 2,000	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	N/A	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 3,000	N/A
SECTION F – PERSONAL LIABILITY		
Personal Liability	N/A	R 500
SECTION G – LEGAL EXPENSES		
Legal Expenses	N/A	R 500
SECTION H – HIJACK, HOSTAGE, WRONGFUL DETENTION		
Hijack, Hostage, Wrongful Detention	N/A	N/A
Hijack, Hostage, Wrongful Detention Per Day	N/A	N/A
SECTION I - REIMBURSEMENT OF UNIVERSITY / COLLEGE FEES		
Section I- Reimbursement of University / College Fees	N/A	R 500

STANDARD COVER / PREMIUM PER INDIVIDUAL

NUMBER OF DAYS	PREMIUM PER INDIVIDUAL
1-15 days	R 250
16- 30 days	R 300
31-45 days	R 540