

AUTOMATIC COVER (trips up to 90 days)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses and Assistance		
(i) Injury	Nil	R150,000
(i) Illness	Nil	R150,000
Excess	N/A	R2,000
(iii) Visit by a Family Member *	Actual Expense	Actual Expense
(iv) Return of Children *	Actual Expense	Actual Expense
(v) Return of Travel Companion *	Actual Expense	Actual Expense
(vi) Burial, Cremation or Return of Mortal Remains *	Actual Expense	Actual Expense
(vii) Coffin Expenses *	R10,000	R10,000
1B - AIG Assist *		
(i) Cash Advances *	Assistance Service	Assistance Service
(ii) Consular Referral *	Assistance Service	Assistance Service
(iii) Emergency Travel and Accommodation Arrangements *	Assistance Service	Assistance Service
(iv) Premature Return in case of Death or imminent Death of a Relative or Business Associate *	Assistance Service	Assistance Service
(v) Legal Assistance Abroad *	Assistance Service	Assistance Service
(vi) 24 Hour Medical Emergency and Assistance Telephone Line *	Assistance Service	Assistance Service
(vii) Replacement of Lost Travel Documents *	Assistance Service	Assistance Service
(viii) Transmission of Urgent Messages *	Assistance Service	Assistance Service
1C - Medical Evacuation, Repatriation or Transportation *	Actual Expense	Actual Expense
1E - Hospital cash (maximum 15 days @ R200 / day)	Nil	R3,000
SECTION 2 - PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
(i) In-flight/public conveyance	R150,000	R450,000
(ii) 24 hour cover	R100,000	R100,000
SECTION 9 - HIJACK		
R750 per day for a maximum of 10 days (Excess 12 Hours)	R7,500	R7,500

OPTION 1 - OPTIONAL COVER	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance - Injury and Illness	Nil	R5,000,000
(ii) Emergency Medical and Related Expenses due to terrorism	Nil	R1,000,000
Excess - In-patient	Waiver of Excess	Waiver of Excess
Excess - Outpatient	Nil	R500
1B - Legal Assistance Abroad *	Nil	R5,000
1D - Alternative Employee or Resumption of Assignment Expenses	R10,000	R10,000
1F - Follow Up Treatment in South Africa		R5,000
SECTION 2 - PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A - In-flight/public conveyance	R600,000	R600,000
2B - 24 hour cover	R300,000	R300,000
Terrorism extension	Nil	R250,000
SECTION 3 - CANCELLATION AND CURTAILMENT		
3A - Cancellation of Journey (R500 Excess)	R10,000	R10,000
3B - Curtailment of Journey (R500 Excess)	R10,000	R10,000
SECTION 4 - BAGGAGE, MONEY, CREDIT CARDS, TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
Theft or Damage of Baggage	R5,000	R7,500
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R1,500	R1,500
Theft of Money, Credit Cards and Travellers Cheques (R500 Excess)	R1,500	R2,000
4B - Baggage Delay (24 hour Excess)	R2,000	R2,000
SECTION 5A - TRAVEL DELAY		
Incurred expenses up to an amount of (24 hour Excess)	R2,000	R2,000
SECTION 8 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000

OPTION 1 - PRE-EXISTING MEDICAL CONDITIONS COVER	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	Nil	R100,000

OPTION 2 - OPTIONAL COVER	LOCAL	INTERNATIONAL
SECTION 1A - EMERGENCY MEDICAL RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance - Injury and Illness	Nil	R9,000,000
(ii) Emergency medical expenses due to terrorism	Nil	R1,000,000
Excess - In-patient	Waiver of Excess	Waiver of Excess
Excess - Outpatient	Nil	R500
1B - Legal Assistance Abroad *	Nil	R5,000
1D - Alternative Employee or Resumption of Assignment Expenses	R10,000	R15,000
1E - Hospital Cash (maximum 20 days @ R250 / day)	Nil	R5,000
1F - Follow Up Treatment in South Africa		R10,000
SECTION 2 - PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A - In-flight/public conveyance	R600,000	R1,000,000
2B - 24 hour cover	R300,000	R500,000
Terrorism extension	Nil	R250,000
SECTION 3 - CANCELLATION AND CURTAILMENT		
Cancellation of Journey (R500 Excess)	R10,000	R20,000
Curtailement of Journey (R500 Excess)	R10,000	R20,000
SECTION 4 - BAGGAGE, MONEY, CREDIT CARDS, TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
4A - Theft or Damage of Baggage	R5,000	R10,000
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R1,500	R2,000
Theft of Money, Credit Cards and Travellers Cheques (R500 Excess)	R1,500	R2,000
4B - Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5 - TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour Excess)	R2,000	R2,500
6B - Travel Missed Connection - Incurred expenses up to an amount of (R250 excess)	N/A	R2,500
SECTION 6 - TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	N/A	R4,000
SECTION 8 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000

SECTION 10 - NATURAL DISASTER		
Cost of providing similar accommodation	N/A	R2,500
SECTION 14 - IDENTITY THEFT		
Legal Expenses	Nil	R 1,000
Lost Income	Nil	R 1,000
Legal Obligations	Nil	R 1,000
Miscellaneous Expenses	Nil	R 1,000

OPTION 2 - PRE-EXISTING MEDICAL CONDITIONS COVER	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	Nil	R150,000

OPTION 3 - OPTIONAL COVER	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance - Injury and Illness	Nil	R11,000,000
(ii) Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess - In-patient	Waiver of Excess	Waiver of Excess
Excess - Outpatient	Nil	R500
1B - Legal Assistance Abroad *	Nil	R5,000
1D - Alternative Employee or Resumption of Assignment Expenses	R10,000	R25,000
1E - Hospital Cash (maximum 20 days @ R500 / day)	Nil	R10,000
1F - Follow Up Treatment in South Africa		R15,000
SECTION 2 - PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A - In-flight/public conveyance	R600,000	R2,000,000
2B - 24 hour cover	R300,000	R1,000,000
Terrorism extension	Nil	R750,000
SECTION 3 - CANCELLATION AND CURTAILMENT		
Cancellation of Journey (Excess R500)	R10,000	R25,000
Curtailement of Journey (Excess R500)	R10,000	R25,000

SECTION 4 - BAGGAGE, MONEY, CREDIT CARDS, TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
4A - Theft or Damage of Baggage	R5,000	R20,000
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R2,000	R2,000
Theft of Money, Credit Cards and Travellers Cheques(R500 Excess)	R1,500	R3,000
4B - Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5 - TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R2,000	R2,500
6B - Travel Missed Connection -Incurred expenses up to an amount of (R250 Excess)	Nil	R5,000
SECTION 6 - TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour Excess)	Nil	R5,000
SECTION 7 - CATTERY AND KENNELS		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours)	Nil	R2,500
SECTION 8 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,500,000	R2,500,000
SECTION 10 - NATURAL DISASTER		
Cost of providing similar accommodation	Nil	R2,500
SECTION 11 - HOME GUARD		
Crime Guard	R100 per day	R100 per day
Home Care	2 hours + call out	2 hours + call out
SECTION 13 - MOTOR HIJACK EXTENSION		
14.1 Personal Accident	Nil	R 5,000
14.2 Post Traumatic Stress Disorder Therapy	Nil	R 2,500
SECTION 14 - IDENTITY THEFT		
Legal Expenses	Nil	R 1,000
Lost Income	Nil	R 1,000
Legal Obligations	Nil	R 1,000
Miscellaneous Expenses	Nil	R 1,000

OPTION 3 - PRE-EXISTING MEDICAL CONDITIONS COVER	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	Nil	R250,000

OPTION 1, 2 AND 3 - SENIORS COVER (age 76 - 84)	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses and Assistance		
(i) Injury and Illness	R50,000	R5,000,000
(ii) Emergency medical expenses due to terrorism	Nil	R1,000,000
Excess - In-patient	Waiver of Excess	Waiver of Excess
Excess - Outpatient	Nil	R500
1B - Legal Assistance Abroad *	Nil	R5,000
* The Assistance Services under the Automatic extend to the Senior Package		
SECTION 2 - PERSONAL ACCIDENT		
2C - Senior Personal Accident Scale	Nil	R50,000
SECTION 3 - CANCELLATION AND CURTAILMENT		
Cancellation of Journey (R500 Excess)	R10,000	R15,000
Curtailement of Journey (R500 Excess)	R10,000	R15,000
SECTION 4 - BAGGAGE, MONEY, CREDIT CARDS, TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
4A - Theft or Damage of Baggage	R5,000	R10,000
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R1,500	R1,500
Theft of Money, Credit Cards and Travellers Cheques(R500 Excess)	R1,500	R2,000
4B - Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5A - TRAVEL DELAY		
Incurred expenses up to an amount of (24 hour Excess)	R2,000	R2,500
SECTION 8 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000
SECTION 9 - HIJACK		
R750 per day for a maximum of 10 days (Excess 12 Hours)	R7,500	R7,500
SECTION 10 - NATURAL DISASTER		
Cost of providing similar accommodation	Nil	R2,500