

SCHEDULE OF BENEFITS - BUSINESS COVER / NON-MANUAL WORK

	Business Cover	Excess
	Non Manual Work	
Age Limit	70 Years old	
Duration of stay	180 days	
SECTION A – CANCELLATION AND CURTAILMENT		
Trip Cancellation	R 50,000	R 500
Trip Curtailment	R 50,000	R500 excess for insured journey up to 6 months
Cancellation for any reason	R 20,000	R1500 insured journey 7-12 months
Denied Visa Application	R 20,000	R 500
Travel Supplier Insolvency	R 25,000	R 500
Postponement	R 6,000	R 500
Terrorism	R 25,000	R 500
SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES		
24 hour Assistance Helpline	Assistance	N/A
Emergency Medical Expenses	R 100,000,000	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 3,000	N/A
Hospital Cash Benefits	R650 per 24 hours up to a maximum of R13,000	N/A
Additional travel and accommodation expenses due to illness	R4000 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)	R 1,000,000	R 500
Pre-Existing Medical Conditions Extension (age 71- 80)	N/A	R 500
SECTION C – PERSONAL ACCIDENT		
Personal accident	R 500,000	R 500
SECTION D – BAGGAGE LOSS		
Theft or Damage of baggage	R 35,000	R 500
Baggage single item limit- theft or damage	R 8,750	R 500
Accidental lost of baggage	R 8,750	R 500
Baggage single item limit accidental loss	R 2,180	R 500
Contact lenses , prescription glasses	R 1,000	R 500
Laptop and similar electronic equipment	R 5,000	R 500
Cell phones	R 1,500	R 500
Baggage Delay	R 6,500	N/A
Loss of personal money	R 3,250	N/A
Loss of passport and document	R 3,250	N/A
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	R260 each 8 hours delay up to a max of R2600	N/A
Missed departure	R 30,000	N/A
Missed travel connection	R 30,000	N/A
SECTION F – PERSONAL LIABILITY		
Personal Liability	R 5,000,000	R 500
SECTION G – LEGAL EXPENSES		
Legal Expenses	R 300,000	R 500
SECTION H – HIJACK, HOSTAGE, WRONGFUL DETENTION		
Hijack, Hostage, Wrongful Detention	R 65,000	N/A
Hijack, Hostage, Wrongful Detention Per Day	R 1,300	N/A
SECTION I - REIMBURSEMENT OF UNIVERSITY / COLLEGE FEES		
Section I- Reimbursement of University / College Fees	N/A	R 500
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	R 10,000	
The cost to hire replacement business equipment if yours is delayed	5000	
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 Equipment	R 6,500	
Ski Hire	R 650 per day up to R6,500	
Ski Pack	R 5,000	
Piste Closure	R 300 per day up to R3000	
Avalanche and Landslide	R 2,600	
GOLF COVER		
Golf Equipment	R 30,000	
Golf Equipment hire	R 300 per day up to R3000	
Green Fees	R 2,600	

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
<i>For an annual Multi Trip Cover any trip not exceeding 90 days is covered.</i>