

SCHEDULE OF BENEFITS - Africa,Asia,Indian Ocean Island,Middle East / AREA 2

	Africa,Asia,Indian Ocean Island,Middle East Area 2	Excess
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 10,000	R500 excess for insured journey up to 6 months
Cancellation for any reason	N/A	R1500 insured journey 7-12 months
Denied Visa Application	N/A	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	Assistance	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	N/A	N/A
Emergency Dental treatment	R 3,000	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)	R 75,000	R 500
Pre-Existing Medical Conditions Extension (age 71- 80)	na	R 500
SECTION C – PERSONAL ACCIDENT		
Personal accident	R 300,000	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	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 3,500	N/A
Loss of personal money	R 3,500	N/A
Loss of passport and document	R 3,500	N/A
SECTION E – TRAVEL INCONVENIENCE		
Travel and Flight Delay	R 3,000	4 hours
Access to Lounge- Dragon Pass	Included	N/A
Travel Delay due to terrorism	N/A	N/A
Missed departure	R 6,500	N/A
Missed travel connection	R 6,500	N/A
SECTION F – PERSONAL LIABILITY		
Personal Liability	R 300,000	R 500
SECTION G – LEGAL EXPENSES		
Legal Expenses	R 100,000	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		N/A
TOP UP COVERS		
BUSINESS EQUIPMENT		
The loss, damage or theft of business equipment while on a business trip		R 5,000
The cost to hire replacement business equipment if yours is delayed		R 1,500
Travel costs for a business associate to replace you if you are taken ill and have to return home		R 5,000
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

Africa, Asia, Indian Ocean Island, Middle East / PREMIUM PER INDIVIDUAL

NUMBER OF DAYS	PREMIUM PER INDIVIDUAL	COUPLE PREMIUM	FAMILY COVER
1-6 days	R 220	R 330	R 396
7-15 days	R 450	R 675	R 810
16-23 days	R 850	R 1,275	R 1,530
24-31 days	R 1,200	R 1,800	R 2,160
32-45 days	R 1,450	R 2,175	R 2,610
46-60 days	R 1,600	R 2,400	R 2,880
61-75 days	R 2,000	R 3,000	R 3,600
76- 90 days	R 3,000	R 4,500	R 5,400
91-124 days	R 3,500	R 5,250	R 6,300
125 -180 days	R 4,000	R 6,000	R 7,200
Group Rate	R 18 per day	Group rate are as per individual (Minimum 4 days, minimum 10 travellers and children pay full)	

ANNUAL MULTI-TRIP PREMIUM	
Individual	Family
3,500.00	6,300.00
<i>For an annual Multi Trip Cover any trip not exceeding 90 days is covered.</i>	