

# SCHEDULE OF BENEFITS - WORLDWIDE / AREA 5

	Worldwide	Excess
	Area 5	
Age Limit	70 Years old	
Duration of stay	180 days	
<b>SECTION A – CANCELLATION AND CURTAILMENT</b>		
Trip Cancellation	R 50,000	R 500
Trip Curtailment	R 30,000	R500 excess for insured journey up to 6 months
Cancellation for any reason	R 10,000	R1500 insured journey 7-12 months
Denied Visa Application	R 30,000	R 500
Travel Supplier Insolvency	R 25,000	R 500
Postponement	R 6,000	R 500
Terrorism	R 25,000	R 500
<b>SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES</b>		
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	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 1,000,000	R 500
Pre-Existing Medical Conditions Extension (age 71- 80)	N/A	R 500
<b>SECTION C – PERSONAL ACCIDENT</b>		
Personal accident	R 500,000	R 500
<b>SECTION D – BAGGAGE LOSS</b>		
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
<b>SECTION E – TRAVEL INCONVENIENCE</b>		
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 20,000	N/A
Missed travel connection	R 20,000	N/A
<b>SECTION F – PERSONAL LIABILITY</b>		
Personal Liability	R 5,000,000	R 500
<b>SECTION G – LEGAL EXPENSES</b>		
Legal Expenses	R 300,000	R 500
<b>SECTION H – HIJACK, HOSTAGE, WRONGFUL DETENTION</b>		
Hijack, Hostage, Wrongful Detention	R 65,000	N/A
Hijack, Hostage, Wrongful Detention Per Day	R 1,300	N/A
<b>SECTION I - REIMBURSEMENT OF UNIVERSITY / COLLEGE FEES</b>		
Section I- Reimbursement of University / College Fees	N/A	R 500
<b>SECTION J - CAR RENTAL EXCESS WAIVER</b>		
Car Rental Excess Waiver	R 10,000	N/A
<b>TOP UP COVERS</b>		
<b>BUSINESS EQUIPMENT</b>		
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		R 5,000
Travel costs for a business associate to replace you if you are taken ill and have to return home		R 10,000
<b>WINTER SPORTS</b>		
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
<b>GOLF COVER</b>		
Golf Equipment		R 30,000
Golf Equipment hire		R 300 per day up to R3000
Green Fees		R 2,600
<b>EXCESS WAIVER</b>		
Excess Waiver	Applicable for the whole section	

# WORLDWIDE / PREMIUM PER INDIVIDUAL

NUMBER OF DAYS	PREMIUM PER INDIVIDUAL	COUPLE PREMIUM	FAMILY COVER
1-6 days	R 390	R 585	R 702
7-9 days	R 450	R 675	R 810
10- 15 days	R 850	R 1,275	R 1,530
16-24 days	R 1,250	R 1,875	R 2,250
25-31 days	R 1,450	R 2,175	R 2,610
32-45 days	R 1,700	R 2,550	R 3,060
46-60 days	R 2,100	R 3,150	R 3,780
61- 75 days	R 2,300	R 3,450	R 4,140
76-90 days	R 2,550	R 3,825	R 4,590
91-124 days	R 3,800	R 5,700	R 6,840
125-180 days	R 4,200	R 6,300	R 7,560
Group Rate	R 45 per day	Group rate are as per individual (Minimum 4 days, minimum 10 travellers and children pay full)	

ANNUAL MULTI-TRIP PREMIUM	
Individual	Family
6,500.00	11,700.00
<i>For an annual Multi Trip Cover any trip not exceeding 90 days is covered.</i>	