

SCHEDULE OF BENEFITS - STUDENT / AREA 6

	Student	Excess
	Area 6	
Age Limit	16-30 years	
Duration of stay	365 days	
SECTION A – CANCELLATION AND CURTAILMENT		
Trip Cancellation	R 15,000	R 500
Trip Curtailment	R 15,000	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	R15,000,000	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)	N/A	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 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 750	R 500
Laptop and similar electronic equipment	R 2,500	R 500
Cell phones	R 1,000	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 3,000	4 hours
Access to Lounge- Dragon Pass	N/A	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 1,300,000	R 500
SECTION G – LEGAL EXPENSES		
Legal Expenses	R 200,000	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	R 65,000	R 500
SECTION J - CAR RENTAL EXCESS WAIVER		
Car Rental Excess Waiver		N/A

STUDENT / PREMIUM PER INDIVIDUAL

NUMBER OF DAYS	PREMIUM PER INDIVIDUAL
1-180 days	R 3,500
1-365 days	R 5,100