

INTERNATIONAL BUSINESS TRAVEL INSURANCE

BUSINESS PLAN (EXCLUDING MANUAL LABOUR)

18 -75
Years

AGE LIMIT: 18 YRS TO 75 YRS
DURATION: 365 DAYS

SECTION 1: EMERGENCY MEDICAL & RELATED EXPENSES		
a) Emergency Medical Expenses - Illness, Injury, disease, or death		R100,000,000
b) Epidemic, Pandemic relating to COVID-19		R7,500,000
Section 1.2: Pre-existing Medical Conditions (hospitalisation only) excess 48 hours		R1,000,000
Section 1.3: Test for Epidemic, Pandemic relating to COVID-19 (when tested positive)		R2,000
Section 1.3: Medical Quarantine COVID-19 positive (Accommodation, flight penalties)		R30,000
Section 1.3: Medical Evacuation, Repatriation and Transportation		Up to the Medical limit
Section 1.3: Repatriation of Children and Travel Companion		R30,000
Section 1.3: Return of Mortal Remains or Cremation		Actual Cost
Section 1.3: Compassionate Emergency Visit		R30,000
Section 1.3: Daily Hospital Cash during your international trip (R750 per day)		R15,000
SECTION 2: LEISURE AND SPORTING ACTIVITIES		R5,000,000
LINKHAM 24 HOUR ASSISTANCE SERVICES		
SECTION 3: POSTPONEMENT, CANCELLATION & CURTAILMENT FOR NAMED REASON AND ANY REASON		
Section 3.1: Postponement Named Reason and 3.3 relating to COVID-19 - Altering travel arrangements before you travel.		R10,000
Section 3.2: Cancellation for Named Reason - Cancel before you travel from your country of residence		R50,000
Section 3.3: Cancellation-COVID-19, policy purchased within 48 hours of making a payment towards your travel arrangement		R40,000
Section 3.2 and 3.4: Conference and sporting event		up to the limits
Section 3.4: Curtailment for Named Reason - Cut short your journey and return to your country of residence		R50,000
Section 3.5: Cancellation for Any Reason, policy purchased within 48 hours of making a payment towards your travel arrangement		R15,000
SECTION 4: DENIED VISA APPLICATION - BEFORE YOU TRAVEL		
Section 4.1: Denied Visa Application- before you travel (SA passport holders only)		R30,000
Section 4.2: Visa application delayed- before you travel (SA passport holders)		R10,000
SECTION 5: RESUMPTION OF A JOURNEY - REPLACEMENT OF AIRFARE (BEFORE YOU TRAVEL)		R5,000
SECTION 6: TRAVEL SUPPLIER INSOLVENCY - POLICY PURCHASED WITHIN 48 HOURS OF MAKING A PAYMENT TOWARDS YOUR TRAVEL ARRANGEMENT		R25,000
SECTION 7: ALTERNATIVE EMPLOYEE AND RESUMPTION OF ASSIGNMENT - BEFORE YOU TRAVEL		R15,000
SECTION 8: TRAVEL DELAY AND MISSED CONNECTION - ACCESS TO AIRPORT LOUNGE		
Section 8.1: Travel Delay (more than 6 Hours), Local Plan (more than 2 hours)		R5,000
Section 8.2: Additional travel and accommodation-more than 24 hours		R5,000
Section 8.3: Missed Connection (more than 6 hours)		R30,000
SECTION 9: BAGGAGE & RELATED EXPENSES - THEFT OR DAMAGE TO PERSONAL BELONGINGS		R35,000
Single Item Limit - (SIL 25%)		R8,750
Accidental Loss of baggage		R8,750
Accidental loss single item limit		R2,187
Section 9.2 Baggage Delay (more than 6 hours)		R5,000
Section 9.3 Cash and Travel documents		R5,000
SECTION 10: PERSONAL ACCIDENT - (ACCIDENTAL DEATH) - PAY OUT TO YOUR BENEFICIARIES		R500,000
SECTION 10: ACCIDENTAL PERMANENT DISABLEMENT-PAY OUT TO YOU		R500,000
SECTION 11: LEGAL LIABILITY AND RELATED EXPENSES		
Section 11.1: Personal liability - Legally responsible for damage to property or bodily injury		R5,000,000
Section 11.2: Motoring Bail - If You are imprisoned following a traffic accident		R20,000
Section 11.3: Legal Expenses		R30,000
SECTION 12: HIJACK, KIDNAP AND WRONGFUL DETENTION		R250,000
SECTION 13: INCIDENTAL LOSS / DAMAGE		R15,000
SECTION 14: NATURAL DISASTER - AT YOUR INTERNATIONAL DESTINATION		R15,000
SECTION 16: TICKET UPGRADE (DELAYED FOR MORE THAN 6 HOURS)		R10,000
SECTION 17: CAR RENTAL EXCESS WAIVER, CAR HIRE AND CAR HIRE KEY		
Section 17.1: Car Rental Excess Waiver		R10,000
SECTION 18: CATTERY AND KENNEL (R500 PER DAY)		R2,000
SECTION 19: HOTEL WITHDRAWAL SERVICES (R500 PER DAY)		R2,000
SECTION 20: HOME ASSISTANCE OR NANNY SERVICES (R500 PER DAY)		R2,000
CARRIER ACCUMULATION LIMIT		R100,000,000
INDIVIDUAL - PERIOD OF COVER		PREMIUM
1-6 days		R225
7-31 days		R45 per day
32-42 days		R1,800
43-62 days		R2,200
63-92 days		R4,000
93-185 days		R5,500
Annual or Annual Multi Trip (AMT)		R8,000

Premiums are subject to review and may be adjusted

ANNUAL MULTI-TRIP (AMT):

Consider purchasing an Annual Multi-Trip Plan for greater value and convenience if You travel frequently. You receive:

- Cover for an unlimited number of overseas trips within the policy year for trips of less than 90 (ninety) consecutive days each.
- Immediate coverage when You travel, without the hassle of purchasing insurance cover each time.

BUSINESS JOURNEY (EXCLUDING MANUAL LABOUR):

The Journey is primarily for business travel: (attend meetings, conferences, courses, visiting suppliers, administrative capacity.

MEANING OF MANUAL LABOUR:

Unskilled, semi-skilled, and/or skilled physical labour involving working with the hands and/or operation of mechanical and/or non-mechanical and/or electrical machinery and/or equipment and/or tools.

This brochure excludes the rates for the USA & Caribbean.

COVID-19 COVERAGE WHEN TESTED POSITIVE BEFORE AND AFTER TRAVEL

NOT ALL BENEFITS LISTED WITHIN THIS COVER SECTION ARE AVAILABLE FOR ALL PLANS.
REFER TO THE SCHEDULE OF BENEFITS TO CONFIRM THE COVER AND LIMITS FOR THE PLAN YOU HAVE CHOSEN.

✓	MEDICAL EXPENSES IF YOU TEST POSITIVE FOR COVID-19 <ul style="list-style-type: none"> • Medical Expenses Incurred Overseas & Emergency Medical Evacuation and Repatriation. • Burial, Cremation overseas, or return of Your mortal remains. • Costs for positive COVID-19 test.
✓	MEDICAL QUARANTINE COSTS WHEN TESTED POSITIVE FOR COVID-19 PLEASE NOTE: You must provide Us with receipts for all purchases when claiming under this section, as this is not a cash benefit. a) If You are unexpectedly placed into mandatory quarantine outside Your country of residence, We pay for reasonable and necessary three-star accommodation expenses when You test positive for COVID-19 (not hospitalised as an inpatient). You must have written documentary proof of the place and length of time spent in quarantine, PCR test results, and confirmation from the medical practitioner that it was necessary for You to be quarantined. b) Flight penalties for changing your carrier ticket to return you to your country of residence.
✓	WHEN TESTED POSITIVE FOR COVID-19 - POSTPONEMENT OR CANCELLATION BEFORE TRAVEL <ul style="list-style-type: none"> • You, Your Immediate family, are tested positive for an Epidemic, Pandemic relating to COVID-19 before the scheduled departure date. This coverage only applies if You purchased Your policy within 48 (Forty-eight) hours of making part or full payment of Your travel arrangements. • The airline denies You, Your Travel Companion boarding due to displaying symptoms of an Epidemic, Pandemic relating to COVID-19 (either a positive COVID-19 diagnosis or receiving a temperature) that falls outside the airline's travel terms. This coverage only applies if You purchased Your policy within 48 (Forty-eight) hours of making part or full payment of Your travel arrangements. In addition, You must have documented proof from the airline.
✓	CANCELLATION FOR ANY REASON BEFORE YOU TRAVEL This benefit allows You to be reimbursed for a cancelled trip outside of the named reasons listed on the policy - meaning You cancel for any reason and will still be reimbursed. We refund 100% of the benefit (less excess) of unused, non-refundable prebooked travel arrangements, conference or sporting events, and visa costs. PROVIDED THE FOLLOWING CONDITIONS ARE MET: <ul style="list-style-type: none"> • You purchased Your travel insurance within 48 (forty-eight) hours of making part or full payment of Your travel arrangements. • You cancel Your insured Journey within 48 (forty-eight) hours or more before the scheduled departure date from Your Country of Residence. (We can waive this condition if you purchase the excess waiver option. The cancellation cover will end when you board your public transport carrier for your international departure).
✓	CURTAILMENT FOR ANY REASON AFTER YOU TRAVEL This benefit allows You to be reimbursed outside of the named reason listed on the policy. We reimburse additional travel and accommodation costs to return You to Your country of residence. PROVIDED THE FOLLOWING CONDITION IS MET: <ul style="list-style-type: none"> • You purchased Your travel insurance within 48 (forty-eight) hours of making part or full payment of Your travel arrangements.
✓	POLICY EXCESS WAIVER ONLY APPLICABLE IF PURCHASED AS AN OPTIONAL COVER. <ol style="list-style-type: none"> 1) This benefit is only applicable if You have paid the additional premium noted in Your Certificate of Insurance. 2) We will waive the monetary excess and waiting period as shown on the Schedule of Benefits. 3) Pre-Existing Medical Conditions for hospitalisation waived to an overnight stay in the hospital. 4) We will waive the following specific conditions under these sections: Cancellation for Any Reason: You must cancel Your Journey within 48 (forty-eight) hours or more before Your scheduled Journey departure. 5) Missed Connection Condition: You must allow 3 (three) hours or more between Your original scheduled arrival time and the scheduled departure time of Your connecting Public Transport Carrier. 6) All other conditions remain unchanged under these sections. The policy excess waiver does not waive this policy's specific terms and conditions unless stated in points 3 and 4 above.
✓	TIME-SENSITIVE BENEFITS You must purchase Your policy within 48 hours of making a part or full payment towards Your travel arrangement to qualify for the following benefits: <ul style="list-style-type: none"> • Section 3.3: Postponement and Cancellation relating to COVID-19 • Section 3.5: Cancellation for any reason • Section 3.6: Curtailment for any reason • Section 6: Travel supplier Insolvency PLEASE NOTE: You can only qualify to purchase additional top-up cover for Sections 3.3, 3.5, and 3.6 if You purchased Your policy within 48 (forty-eight) hours of paying for Your trip
✓	VISA DENIED AND VISA APPLICATION DELAYED This benefit only applies if you purchased your travel insurance before applying to the Embassy.

YOU CAN CONTACT THE CUSTOMER SERVICES DEPARTMENT ON + (10) 211 6981 or Email: travelinsurance@linkham.com

NOTE THAT THIS BROCHURE IS FOR PROMOTIONAL PURPOSES ONLY. THE FULL TERMS AND CONDITIONS ARE AVAILABLE ON REQUEST.

This policy is administered by Linkham Services, an Authorised Financial Services Provider (FSP 45396).
Underwritten by GENRIC Insurance Company Limited (FSP 43638), an Authorised Financial Services Provider and licensed non-life Insurer.

NOTE, YOU WILL NOT RECEIVE ADVICE OR RECOMMENDATIONS IN CONNECTION WITH THE PURCHASE OF YOUR TRAVEL INSURANCE AND YOU WILL NEED TO MAKE YOUR OWN DECISION ABOUT THE SUITABILITY OF YOUR NEEDS. YOUR TRAVEL AGENT IS LIMITED TO ONLY PROVIDING YOU WITH FACTUAL PRODUCT INFORMATION AND IS APPOINTED ON A REFERRAL BASIS BY THE INTERMEDIARY, AFRICA AND WORLDWIDE MEDICAL ASSISTANCE SERVICES T/A AFRICA ASSIST, AN AUTHORISED FINANCIAL SERVICES PROVIDER (FSP NO. 44376).

BENEFITS OVERVIEW

REFER TO SECTION 3 OF THE POLICY WORDING, PAGES 16-19.

POSTPONEMENT

You changed Your scheduled departure date from Your Country of Residence due to an insured event listed under the Named Reason. Reimburse flight penalties.

CANCELLATION

To protect You against financial loss should an unforeseen event prevent You from going on Your trip (as per Named Reason under cancellation in the policy wording).

- We reimburse non-refundable pre-booked travel arrangements, visa costs, and conference or sporting events. Conference and sporting benefits apply if You purchased the Luxury and Business plan.
- You can purchase an Optional top-up on cancellation and excess waiver.

CURTAILMENT

Curtailment protects You after leaving for Your trip.

- It covers the cost of Your return trip and non-refundable trip payments for events outside Your control, such as a death or sickness of a family member (pre-existing condition is excluded).
- Conferencing and sporting events apply if You purchased the Luxury and Business plan.

Refer to the listed Named Reasons under curtailment in the policy wording.

CANCELLATION FOR ANY REASON

Before You travel, this benefit allows You to be reimbursed for a cancelled trip outside of the Cancellation for Named Reasons - meaning You cancel for any reason and still be reimbursed. We refund 100% of the benefit (less excess) of unused, non-refundable pre-booked travel arrangements, conference or sporting events, and visa costs.

Provided the following conditions are met:

- You purchased Your travel insurance within 48 (forty-eight) hours of making part or full payment of Your travel arrangements.
- You cancel Your insured Journey within 48 (forty-eight) hours or more before the scheduled departure date from Your Country of Residence.

CURTAILMENT FOR ANY REASON

You have to cut short Your journey to return to Your Country of Residence at Your destination. This benefit allows You to be reimbursed outside the named reason listed on the policy. We reimburse additional travel and accommodation costs to return You to Our Country of Residence.

Provided the following condition is met:

- You purchased Your travel insurance within 48 (forty-eight) hours of making part or full payment of Your travel arrangements

REFER TO SECTION 8 OF THE POLICY WORDING, PAGES 21-22

TRAVEL DELAY

Reimburse You for the costs of meals, drinks, and additional expenses You incur due to Your pre-booked public transport being delayed for more than 6 hours from Your scheduled departure time.

MISSED CONNECTION

Reimburse You for the extra cost of economy transportation by the most direct route to reach Your booked destination if You miss Your carrier connecting scheduled transportation. **Access to Lounge if the carrier delays are more than 6 (six) hours.**

ANNUAL MULTI-TRIP (AMT):

Consider purchasing an Annual Multi-Trip Plan for greater value and convenience if You travel frequently. You receive:

- Cover for an unlimited number of overseas trips within the policy year for trips of less than 90 (ninety) consecutive days each.
- Immediate coverage when You travel, without the hassle of purchasing insurance cover each time.

BUSINESS JOURNEY (EXCLUDING MANUAL LABOUR):

The Journey is primarily for business travel: (attend meetings, conferences, courses, visiting suppliers, administrative capacity).

MEANING OF MANUAL LABOUR

Unskilled, semi-skilled, and/or skilled physical labour involving working with the hands and/or operation of mechanical and/or non-mechanical and/or electrical machinery and/or equipment and/or tools.

ALTERNATIVE EMPLOYEE AND RESUMPTION OF ASSIGNMENT BUSINESS PLAN ONLY

If an insured person suffers an unexpected death, injury, sickness, or return to South Africa for a family member who has died or is dying whilst on an international Journey during the insurance period resulting in repatriation to South Africa. We will pay the necessary and reasonable costs up to the amount shown on the Schedule of Benefits for either:

- Alternative Employee: Sending a replacement employee to complete the assignment or business activities of the insured person; or
- Resumption of Assignment: The necessary and reasonable costs for returning the insured person to recommence their business activities or assignment within 90 (ninety) days of returning to South Africa.

ALTERNATIVE EMPLOYEE AND RESUMPTION OF ASSIGNMENT (BUSINESS PLAN ONLY)

If an insured person suffers an unexpected death, injury, sickness, or return to South Africa for a family member who has died or is dying whilst on an international Journey during the insurance period resulting in repatriation to South Africa. We will pay the necessary and reasonable costs up to the amount shown on the Schedule of Benefits for either:

- Alternative Employee: Sending a replacement employee to complete the assignment or business activities of the insured person; or
- Resumption of Assignment: The necessary and reasonable costs for returning the insured person to recommence their business activities or assignment within 90 (ninety) days of returning to South Africa.

HIJACK, KIDNAP, OR WRONGFUL DETENTION

HIJACK OUTSIDE YOUR COUNTRY OF RESIDENCE:

If the public transport in which You are travelling is hijacked and Your insured Journey is interrupted for at least 24 (twenty-four) hours, We will pay You up to R5,000 (five thousand rand) if You are hijacked and are held, hostage.

KIDNAP AND WRONGFUL DETENTION OUTSIDE OF YOUR COUNTRY OF RESIDENCE:

This benefit applies in the event of Your kidnapping or wrongful detention and covers reasonable fees and expenses incurred up to the limit shown on the Schedule of Benefits.

We pay the reasonable and necessary expenses under this section for:

- Travel costs of an employee to replace You.
- Reasonable and necessary fees and expenses of a qualified interpreter.
- Fees and expenses incurred while attempting to negotiate Your release.
- Travel costs to join Your family upon Your release.
- Rest and rehabilitation expenses up to R20,000 (twenty thousand rand), including accommodation and travel expenses of the insured person and insured person's spouse and/or children.

PRE-EXISTING MEDICAL CONDITIONS

We will pay for reasonable and customary expenses as an inpatient while in a hospital if You become ill during Your international Journey due to the sudden and unexpected acute onset of a Pre-Existing Medical Condition.

Cover condition:

Your hospital admission must be longer than 48 (forty-eight) hours.

REFUND OF VISA APPLICATION COSTS

Optional cover available:

If Your application is denied for any reason, We will pay up to the amount shown on the Schedule of Benefits for the visa application costs You paid to the Embassy, provided You purchased the optional additional cover. No excess will apply.

You must provide written proof from the embassy or consulate confirming the visa application was denied. General exclusions and "What You are not covered for" are excluded under Section 4.3.

MEDICAL AND RELATED EXPENSES EXCESS (FOR ALL JOURNEY DURATIONS)

Insured journey less than six months	R500
Insured Journey 6-12 months	R1,500
Seniors 71-85 years	R1,000
Senior 86-90 years	R10,000
No Excess for hospitalisations	
NON-MEDICAL EXCESS: Excess R500 for each claim.	

WHAT YOU MUST DO IN THE EVENT OF A CLAIM?

BAGGAGE LOSS, THEFT, OR DAMAGE

Always ensure that any loss, damage, or theft of valuables or items are reported to the local police or appropriate authority within 48 (forty-eight) hours of discovering the loss at Your destination. You must obtain a written statement containing a police case number, an outline of the event, and a description of the items. Reimbursements for repair or replacement are at Our discretion as per limits stated on the schedule of benefits. You must provide proof of purchase or ownership for all items in the event of a claim.

PLEASE NOTE: You must carry Your money, travel documents, and jewellery on You or with You at all times when You are travelling. When You are not travelling, keep Your cash, passport, valuables, and electronics/other equipment in a locked safety deposit box.

AIRLINE CLAIMS RELATING TO CHECKED-IN BAGGAGE

If Your checked-in baggage is lost, items stolen or damaged in transit, or delayed; You must report to the airline, railway company, shipping line, or handling agent and obtain a written Property Irregularity Report (PIR) before leaving the baggage reclaim area. Keep all travel tickets, receipts, and tags for submission if You claim under this policy.

TRAVEL DELAY AND MISSED CONNECTION

You must provide written confirmation from the Public Transport Carrier or their handling agents as to the reason the service is not running to its published timetable, advising the number of hours for the delay, the scheduled actual departure times, and confirmation of check-in.



Linkham Services (Pty) Ltd. Reg No.: 2013/162675/07 • VAT No.: 4190226169 • FSP No.: 45396 • Tel: +27 (10) 211 6981 / Fax: 086 519 2198