

INTERNATIONAL LEISURE TRAVEL INSURANCE SCHENGEN PLAN - SCHEDULE OF BENEFITS

3 Months To
70 YEARS

AGE LIMIT: 70 YEARS
DURATION: 185 DAYS

SECTION 1: EMERGENCY MEDICAL & RELATED EXPENSES	
a) Emergency Medical Expenses - Illness, Injury, disease, or death	R1,000,000
b) Epidemic, Pandemic relating to COVID-19	R1,000,000
Section 1.2: Pre-existing Medical Conditions (hospitalisation only) excess 48 hours	R250,000
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)	R10,000
Section 1.3: Medical Evacuation, Repatriation and Transportation	Up to the Medical limit
Section 1.3: Repatriation of Children and Travel Companion	R5,000
Section 1.3: Return of Mortal Remains or Cremation	Actual Cost
Section 1.3: Compassionate Emergency Visit	R5,000
Section 1.3: Daily Hospital Cash during your international trip (R750 per day)	R5,000
SECTION 2: LEISURE AND SPORTING ACTIVITIES	R1,000,000
LINKHAM 24 HOUR ASSISTANCE SERVICES	
CARRIER ACCUMULATION LIMIT	R1,000,000
INDIVIDUAL/CHILDREN - PERIOD OF COVER	
	PREMIUM
1-5 days	R200
6-9 days	R200
10-15 days	R380
16-21 days	R600
FAMILY/COUPLE - PERIOD OF COVER	
	PREMIUM
1-5 days	R380
6-9 days	R380
10-15 days	R760
16-21 days	R1,140

Premiums are subject to review and may be adjusted

THESE ARE THE 26 COUNTRIES COVERED UNDER THE SCHENGEN COUNTRIES:

Austria, Belgium, The Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland.

IF YOU TRAVEL TO ANY OTHER COUNTRIES NOT LISTED ABOVE, YOU WILL HAVE NO COVER.

The travel insurance policy meets all the requirements of the regulation (EC) No 810/2009 of the European Parliament and the Council of 13th July 2009, which complies with the Schengen Visa requirement of at least € 30,000.

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

PLEASE NOTE:

- **FAMILY COVER:** Family cover includes principle member and spouse/partner under 70 years travelling on the same itinerary. **Up to 5 financially dependent children can share the cover with the parents for free from 3 months up to 21 years.**
- **Example of children sharing cover:** Under the Economy plan, the principle member and spouse/partner receive a full R30 000 each with a total of R60 000. Children will share in the benefit of the R60 000. Check that the amounts you paid for your trip are adequate; if necessary, you can purchase additional top-up cancellation or individual cover.

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	
✓	<p>PLEASE NOTE: You must provide Us with receipts for all purchases when claiming under this section, as this is not a cash benefit.</p> <p>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.</p> <p>b) Flight penalties for changing your carrier ticket to return you to your country of residence.</p>
<p>YOU CAN CONTACT THE CUSTOMER SERVICES DEPARTMENT ON + (10) 211 6981 or Email: travelinsurance@linkham.com</p>	

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.

YOUR TRAVEL AGENT IS APPOINTED BY AFRICA AND WORLDWIDE MEDICAL ASSISTANCE SERVICES (TRADING AS AFRICA ASSIST) ON A REFERRAL AND IS LIMITED TO PROVIDING INFORMATION. AFRICA ASSIST IS AN AUTHORISED FINANCIAL SERVICES PROVIDER (FSP NO. 44376). YOU WILL NOT RECEIVE ADVICE OR A RECOMMENDATION IN CONNECTION WITH THE PURCHASE OF YOUR INSURANCE, AND YOU WILL NEED TO MAKE YOUR OWN CHOICE ABOUT THE SUITABILITY OF YOUR NEEDS.

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.	

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.