

INTERNATIONAL LEISURE TRAVEL INSURANCE YOUTH PLAN (EXCLUDING USA) - SCHEDULE OF BENEFITS

**16 - 30
YEARS**

AGE LIMIT: 16-30 YEARS
DURATION: 365 DAYS

SECTION 1: EMERGENCY MEDICAL & RELATED EXPENSES		
a) Emergency Medical Expenses - Illness, Injury, disease, or death		R5,000,000
b) Epidemic, Pandemic relating to COVID-19		R5,000,000
Section 1.2: Pre-existing Medical Conditions (hospitalisation only) excess 48 hours		R100,000
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: Return of Mortal Remains or Cremation		Actual Cost
Section 1.3: Daily Hospital Cash during your international trip (R750 per day)		R10,000
SECTION 2: LEISURE AND SPORTING ACTIVITIES		R250,000
LINKHAM 24 HOUR ASSISTANCE SERVICES		
SECTION 3: POSTPONEMENT, CANCELLATION & CURTAILMENT FOR NAMED REASON AND ANY REASON		
Section 3.1: Postponement Named Reason - Altering travel arrangements before you travel		R2,500
Section 3.2: Cancellation for Named Reason- Cancel before you travel from your country of residence		R15,000
Section 3.3: Postponement and Cancellation- COVID-19, policy purchased within 48 hours of making a payment towards your travel arrangement		R15,000
Section 3.4: Curtailment for Named Reason - Cut short your journey and return to your country of residence		R15,000
SECTION 5: RESUMPTION OF A JOURNEY - REPLACEMENT OF AIRFARE (BEFORE YOU TRAVEL)		R5,000
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)		R1,000
Section 8.3: Missed Connection (more than 6 hours)		R10,000
SECTION 9: BAGGAGE & RELATED EXPENSES - THEFT OR DAMAGE TO PERSONAL BELONGINGS		
Single Item Limit- (SIL 25%)		R2,500
Accidental Loss of baggage		R2,500
Accidental loss single item limit		R625
Section 9.2: Baggage Delay (more than 6 hours)		R2,500
Section 9.3: Cash and Travel documents		R2,000
SECTION 10: PERSONAL ACCIDENT - (ACCIDENTAL DEATH) - PAY OUT TO YOUR BENEFICIARIES		R50,000
SECTION 10: ACCIDENTAL PERMANENT DISABLEMENT - PAY OUT TO YOU		R50,000
SECTION 11: LEGAL LIABILITY AND RELATED EXPENSES		
Section 11.1: Personal liability - Legally responsible for damage to property or bodily injury		R1,000,000
Section 11.2: Motoring Bail- If You are imprisoned following a traffic accident		R5,000
Section 11.3: Legal Expenses		R10,000
SECTION 14: NATURAL DISASTER - AT YOUR INTERNATIONAL DESTINATION		R10,000
CARRIER ACCUMULATION LIMIT		R5,000,000

INDIVIDUAL/CHILDREN - PERIOD OF COVER	PREMIUM
1-47 days	R2,000.00
48-62 days	R2,500.00
63-92 days	R3,000.00
93-185 days	R5,000.00
186-365 days	R5,500.00

Premiums are subject to review and may be adjusted

YOUTH PLAN (EXCLUDING USA)

- Covers 1 (one) Journey up to 12 (twelve) months. The policy ends when you return to South Africa.
- Youth plan includes travellers working on a casual basis while on a holiday (i.e., bar and restaurant work, fruit picking (which does not involve working at heights or machinery), working in the Kibbutz or Au pairing, etc.)

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.

HOME LEAVE - NO COVER WHEN YOU RETURN TO YOUR HOME

- The policy ends when you return to South Africa. The home leave allows 60 (sixty) consecutive days; after that, the policy will end if you do not continue your international Journey.
- A home visit entitles you to a maximum of one return visit to your home before your intended return date up to a maximum duration of 60 (sixty) days.
- The cover is suspended from the time you arrive at your departure point to your home and starts again when you exit the airport at your overseas destination. During this period, No Cover is provided by the policy.

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.

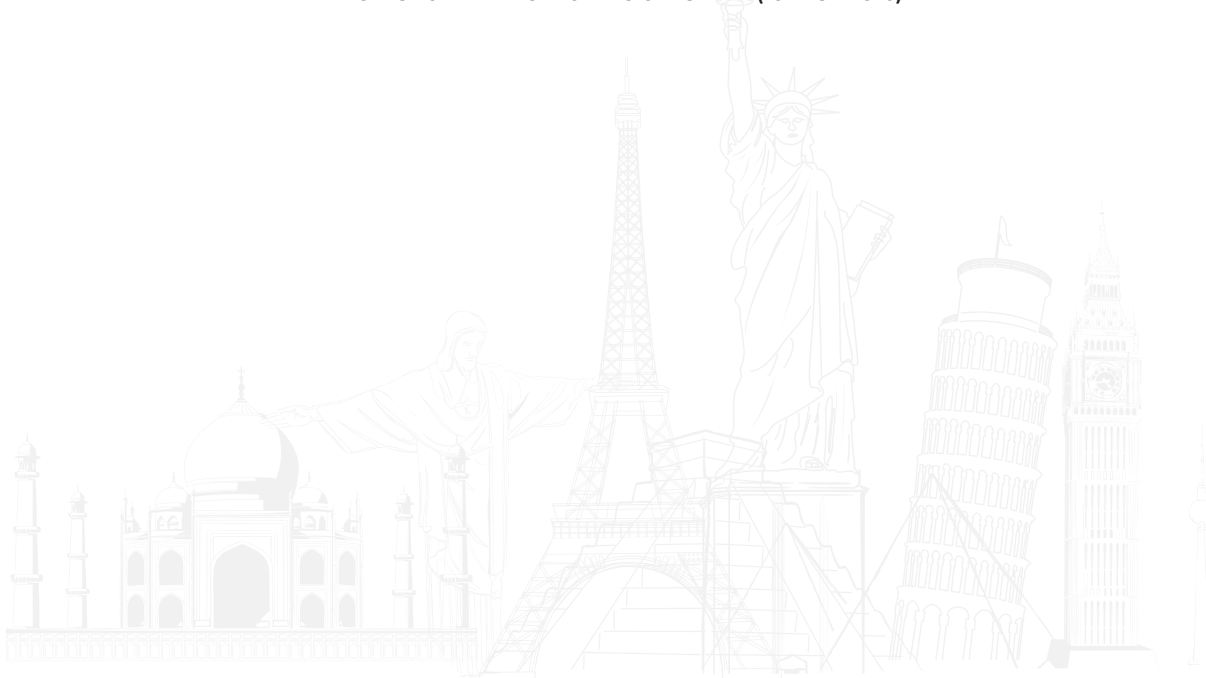
✓	<p>MEDICAL EXPENSES IF YOU TEST POSITIVE FOR COVID-19</p> <ul style="list-style-type: none"> • Medical Expenses Incurred Overseas & Emergency Medical Evacuation and Repatriation. • Burial, Cremation overseas, or return of Your mortal remains. • Costs for positive COVID-19 test.
✓	<p>MEDICAL QUARANTINE COSTS WHEN TESTED POSITIVE FOR COVID-19</p> <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>WHEN TESTED POSITIVE FOR COVID-19 - POSTPONEMENT AND CANCELLATION BEFORE TRAVEL</p> <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.
✓	<p>TIME-SENSITIVE BENEFITS</p> <p>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:</p> <ul style="list-style-type: none"> • Section 3.3: Postponement or Cancellation relating to COVID-19 • Section 3.5: Cancellation for any reason • Section 3.6: Curtailment for any reason • Section 6: Travel supplier Insolvency <p>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</p>

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).

- a) **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.
- b) **You** can purchase an Optional top-up on cancellation and excess waiver.

CURTAILMENT

Curtailment protects You after leaving for Your trip.

- a) 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).
- b) 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.

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

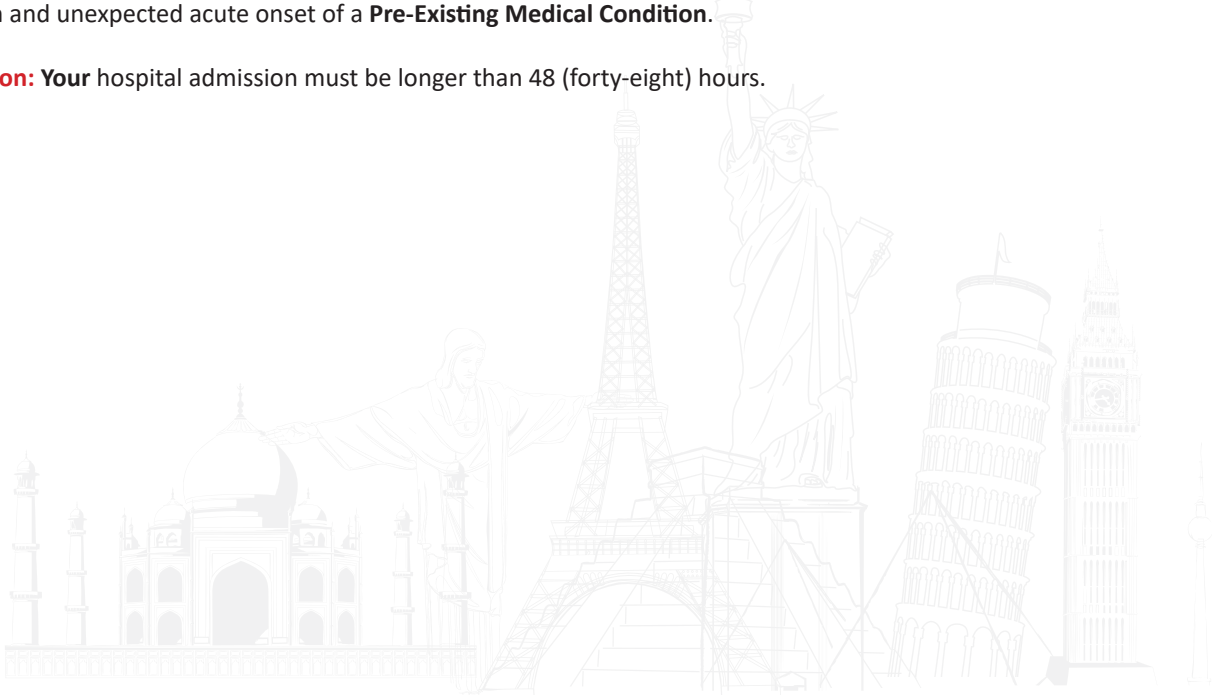
Reimburse **You** for the extra cost of economy transportation by the most direct route to reach **Your** booked destination if **You** miss **Your** carrier connecting scheduled transportation.

Access to Lounge if the carrier delays are more than 6 (six) hours.

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.



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.



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