

TRAVEL GUARD

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LEISURE TRAVEL

The following information is provided for sales and marketing purposes only, full Details of the Exclusions, Definitions and Terms and Conditions are available in the Policy Document

Individual & Family 3months up to and including 69 years		Platinum	Gold	Silver
Details of Insured event		Platinum International	Gold International	Silver International
1	Medical & Related Expenses			
1A	Medical Expenses	R 35,000,000	R 25,000,000	R 1,000,000
	Excess - Insured Journeys less than 6 months	R 350	R 350	R 350
	Excess - Insured Journeys six months and longer	R 1,500	R 1,500	R 1,500
	Medical Expenses Terrorism Extension	R 35,000,000	R 25,000,000	R 1,000,000
	Pre-Existing Medical Extension (Hospital Admission Longer than 48 hours)	R 250,000	Nil	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	Actual Expense	Actual Expense	Actual Expense
1C	Optical Expenses - Bodily Injury	Included	Included	Included
	- Illness	R 20,000	R 10,000	R 2,000
1D	Dental Expenses - Bodily Injury	Included	Included	Included
	- Illness	R 20,000	R 10,000	R 2,000
1E	Hospital Confinement benefit (R500 per day)	R 15,000	R 10,000	R 1,500
1F	Follow up Treatment in South Africa - Insured Event	R 15,000	R 10,000	R 5,000
	- Malaria	R 15,000	Nil	Nil
2	Personal Accident			
2A	24 Hour	R 500,000	R 300,000	R 50,000
2B	Public Conveyance Cover- Air Only	R 650,000	R 500,000	R 50,000
	Personal Accident Terrorism Extension	R 500,000	R 300,000	R 50,000
2C	Education Fund Supplement	Nil	Nil	Nil
3	Travel Guard			
3A	Assistance services			
	Cash Advances	Assistance Services	Assistance Services	Assistance Services
	Consular referral	Assistance Services	Assistance Services	Assistance Services
	Emergency Travel & Accommodation Arrangements	Assistance Services	Assistance Services	Assistance Services
	Transmission of Urgent Messages	Assistance Services	Assistance Services	Assistance Services
	Lost Passport Assistance	Assistance Services	Assistance Services	Assistance Services
3B	Visit by a family member	R 25,000	R 15,000	R 5,000
3C	Return of Children	R 25,000	R 15,000	R 5,000
3D	Return of Travel Companion	R 25,000	R 15,000	R 5,000
3E	Alternative Employee or Resumption of Assignment Expenses	Nil	Nil	Nil
3F	Legal Assistance Abroad	R 15,000	R 10,000	R 2,500
3G	Motoring bail bond (advance only)	R 20,000	R 15,000	R 5,000

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3H	Return of Mortal Remains or Burial Expenses	Actual Expense	Actual Expense	Actual Expense
3I	Coffin expenses	R 10,000	R 10,000	R 2,500
4	Cancellation or Curtailment			
4A	Cancellation	R 25,000	R 20,000	R 5,000
4B	Curtailment	R 25,000	R 20,000	R 5,000
	Excess	R 500	R 500	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay			
5A	Theft or Damage of Baggage	R 25,000	R 20,000	R 1,500
	Baggage Single Item Limit - Theft or Damage	R 6,250	R 5,000	R 375
	Accidental Loss of Baggage	R 6,250	R 5,000	R 375
	Baggage Single Item Limit - Accidental Loss	R 1,565	R 1,250	R 95
	Excess	R 500	R 500	R 250
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	R 500	R 500	R 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	R 750	R 750	R 750
	Theft of Money and Credit Cards & Travellers Cheques	R 7,500	R 5,000	R 1,500
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	R 1,875	R 1,250	R 375
	Excess	R 500	R 500	R 250
5B	Baggage Delay (delayed for more than 6 hours)	R 2,000	R 1,000	Nil
6	Travel Delay & Missed Connection			
6A	Travel Delay (delayed for more than 4 hours)	R 1,000	R 1,000	Nil
6B	Missed connection (more than 6 hours)	R 10,000	R 7,500	Nil
7	Personal Liability	R 3,000,000	R 2,000,000	R 500,000
	Excess	R 1,000	R 1,000	R 1,000
8	Hijack, Kidnap & Wrongful Detention			
8A	Hijack - After 12 hours	R 30,000	R 20,000	Nil
8B	Kidnap and Wrongful Detention	R 500,000	R 500,000	Nil
9	Natural Disaster	R 2,500	R 1,500	Nil
	Excess	48 hours	48 hours	Nil
10	Identity Theft	R 1,000	Nil	Nil
	Legal Expenses	R 1,000	Nil	Nil
	Lost Income	R 1,000	Nil	Nil
	Legal Obligations	R 1,000	Nil	Nil
	Miscellaneous Expenses	R 1,000	Nil	Nil
11	Elite Benefits	Assistance Services	Assistance Services	Assistance Services
12	Cattery & Kennels (R125 per day up to 30 days)	R 3,750	Nil	Nil
13	Ticket Upgrade	R 4,000	Nil	Nil
	Excess	6 hours	Nil	Nil
14	Student Cover-Reimbursement of study fees	Nil	Nil	Nil
15	Motor Hijack			
15A	Personal Accident	R 5,000	R 5,000	R 5,000
15B	Post Traumatic Stress	R 2,500	R 2,500	R 2,500

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Accumulation Limit	R 35,000,000	R 25,000,000	R 1,000,000
Individual Premium			
Duration	Platinum	Gold	Silver
1 - 7 Days	R 407	R 302	R 185
8 - 15 Days	R 880	R 667	R 395
16 - 31 Days	R 1,441	R 1,100	R 680
32 - 47 Days	R 1,785	R 1,488	R 865
48 - 62 Days	R 2,052	R 1,710	R 970
63 - 92 Days	R 2,537	R 2,029	R 1,475
93 - 185 Days	R 3,620	R 2,896	R 2,065
Annual/Frequent Flyer	R 5,992	R 4,794	R 3,515
Family Premium			
Duration	Platinum	Gold	Silver
1 - 7 Days	R 726	R 547	R 335
8 - 15 Days	R 1,579	R 1,174	R 715
16 - 31 Days	R 2,591	R 1,984	R 1,225
32 - 47 Days	R 3,209	R 2,679	R 1,530
48 - 62 Days	R 3,689	R 3,101	R 1,745
63 - 92 Days	R 4,560	R 3,654	R 2,655
93 - 185 Days	R 6,507	R 5,216	R 3,720
Annual/Frequent Flyer	R 10,772	R 8,618	R 6,330

PLEASE NOTE: ALL RATES INCLUDE 20% COMMISSION AND 1.75% TRAVEL GUARD FEE ONLY.

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Group 3months up to and including 69 years

Details of Insured event		International
1	Medical & Related Expenses	
1A	Medical Expenses	R 10,000,000
	Excess - Insured Journeys less than 6 months	R 350
	Excess - Insured Journeys six months and longer	R 1,500
	Medical Expenses Terrorism Extension	R 10,000,000
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	Actual Expense
1C	Optical Expenses - Bodily Injury	Included
	- Illness	R 10,000
1D	Dental Expenses - Bodily Injury	Included
	- Illness	R 10,000
1E	Hospital Confinement benefit (R500 per day)	R 2,000
1F	Follow up Treatment in South Africa - Insured Event	R 5,000

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	- Malaria	R 15,000
2	Personal Accident	
2A	24 Hour	R 250,000
2B	Public Conveyance Cover- Air Only	R 250,000
	Personal Accident Terrorism Extension	R 250,000
2C	Education Fund Supplement	Nil
3	Travel Guard	
3A	Assistance services	
	Cash Advances	Assistance Services
	Consular referral	Assistance Services
	Emergency Travel & Accommodation Arrangements	Assistance Services
	Transmission of Urgent Messages	Assistance Services
	Lost Passport Assistance	Assistance Services
3B	Visit by a family member	R 15,000
3C	Return of Children	R 15,000
3D	Return of Travel Companion	R 15,000
3E	Alternative Employee or Resumption of Assignment Expenses	Nil
3F	Legal Assistance Abroad	R 7,500
3G	Motoring bail bond (advance only)	R 15,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	R 7,500
4	Cancellation or Curtailment	
4A	Cancellation	R 15,000
4B	Curtailment	R 15,000
	Excess	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	R 15,000
	Baggage Single Item Limit - Theft or Damage	R 3,750
	Accidental Loss of Baggage	R 3,750
	Baggage Single Item Limit - Accidental Loss	R 940
	Excess	R 500
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	R 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	R 750
	Theft of Money and Credit Cards & Travellers Cheques	R 1,000
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	R 250
	Excess	R 500
5B	Baggage Delay (delayed for more than 6 hours)	R 1,500
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	R 750
6B	Missed connection (more than 6 hours)	R 1,000
7	Personal Liability	R 2,000,000
	Excess	R 1,000
8	Hijack, Kidnap & Wrongful Detention	

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8A	Hijack - After 12 hours	R 5,000
8B	Kidnap and Wrongful Detention	Nil
9	Natural Disaster	R 1,500
	Excess	48 hours
10	Identity Theft	Nil
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil
	Miscellaneous Expenses	Nil
11	Elite Benefits	Nil
12	Cattery & Kennels (R125 per day up to 30 days)	Nil
13	Ticket Upgrade	Nil
	Excess	Nil
14	Student Cover-Reimbursement of study fees	Nil
15	Motor Hijack	
15A	Personal Accident	R 5,000
15B	Post Traumatic Stress	R 2,500
Accumulation Limit		R 10,000,000
Group Premium		
Daily rate for groups of 10 to 20 people		R20 per person
Daily rate for groups of 21 or more people		R18 per person
<i>Minimum of 4 days. Only available to Groups of 10 or more.</i>		

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Student and Youth Traveller Cover 16years up to and including 36 years

Details of Insured event		International
1	Medical & Related Expenses	
1A	Medical Expenses	R 5,000,000
	Excess - Insured Journeys less than 6 months	R 1,500
	Excess - Insured Journeys six months and longer	R 1,500
	Medical Expenses Terrorism Extension	R 1,000,000
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	Actual Expense
1C	Optical Expenses - Bodily Injury	Nil
	- Illness	Nil
1D	Dental Expenses - Bodily Injury	Nil
	- Illness	Nil
1E	Hospital Confinement benefit (R500 per day)	Nil
1F	Follow up Treatment in South Africa - Insured Event	R 5,000
	- Malaria	Nil

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2	Personal Accident	
2A	24 Hour	R 250,000
2B	Public Conveyance Cover- Air Only	Nil
	Personal Accident Terrorism Extension	R 250,000
2C	Education Fund Supplement	Nil
3	Travel Guard	
3A	Assistance services	
	Cash Advances	Assistance services
	Consular referral	Assistance services
	Emergency Travel & Accommodation Arrangements	Assistance services
	Transmission of Urgent Messages	Assistance services
	Lost Passport Assistance	Assistance services
3B	Visit by a family member	R 10,000
3C	Return of Children	R 10,000
3D	Return of Travel Companion	R 10,000
3E	Alternative Employee or Resumption of Assignment Expenses	Nil
3F	Legal Assistance Abroad	R 5,000
3G	Motoring bail bond (advance only)	R 2,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	R 10,000
4	Cancellation or Curtailment	
4A	Cancellation	R 10,000
4B	Curtailment	R 10,000
	Excess	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	R 10,000
	Baggage Single Item Limit - Theft or Damage	R 2,500
	Accidental Loss of Baggage	R 2,500
	Baggage Single Item Limit - Accidental Loss	R 625
	Excess	R 500
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	R 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	R 750
	Theft of Money and Credit Cards & Travellers Cheques	Nil
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	Nil
	Excess	Nil
5B	Baggage Delay (delayed for more than 6 hours)	R 1,000
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	Nil
6B	Missed connection (more than 6 hours)	Nil
7	Personal Liability	R 2,000,000
	Excess	R 1,000
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	R 5,000
8B	Kidnap and Wrongful Detention	Nil
9	Natural Disaster	Nil
	Excess	Nil
10	Identity Theft	Nil
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil

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	Miscellaneous Expenses	Nil
11	Elite Benefits	Nil
12	Cattery & Kennels (R125 per day up to 30 days)	Nil
13	Ticket Upgrade	Nil
	Excess	Nil
14	Student Cover-Reimbursement of study fees	R 50,000
15	Motor Hijack	
15A	Personal Accident	Nil
15B	Post Traumatic Stress	Nil
Accumulation Limit		R 5,000,000

Student and Youth Traveller		
	Duration	Premium
	3 Months	R 1,458
	6 Months	R 2,100
	12 Months	R 2,563

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Seniors 70 years up to and including 79 years		70-79
Details of Insured event		International
1	Medical & Related Expenses	
1A	Medical Expenses	R 5,000,000
	Excess - Insured Journeys less than 6 months	R 1,000
	Excess - Insured Journeys six months and longer	Nil
	Medical Expenses Terrorism Extension	Nil
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	R 500,000
1C	Optical Expenses - Bodily Injury	Included
	- Illness	R 5,000
1D	Dental Expenses - Bodily Injury	Included
	- Illness	R 5,000
1E	Hospital Confinement benefit (R500 per day)	Nil
1F	Follow up Treatment in South Africa - Insured Event	R 3,000
	- Malaria	Nil
2	Personal Accident	
2A	24 Hour	Nil
2B	Public Conveyance Cover- Air Only	Nil
	Personal Accident Terrorism Extension	Nil
2C	Education Fund Supplement	Nil
3	Travel Guard	
3A	Assistance services	

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	Cash Advances	Assistance services
	Consular referral	Assistance services
	Emergency Travel & Accommodation Arrangements	Assistance services
	Transmission of Urgent Messages	Assistance services
	Lost Passport Assistance	Assistance services
3B	Visit by a family member	R 10,000
3C	Return of Children	R 10,000
3D	Return of Travel Companion	R 10,000
3E	Alternative Employee or Resumption of Assignment Expenses	Nil
3F	Legal Assistance Abroad	R 7,500
3G	Motoring bail bond (advance only)	R 2,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	R 10,000
4	Cancellation or Curtailment	
4A	Cancellation	R 10,000
4B	Curtailment	R 10,000
	Excess	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	R 10,000
	Baggage Single Item Limit - Theft or Damage	R 2,500
	Accidental Loss of Baggage	R 2,500
	Baggage Single Item Limit - Accidental Loss	R 625
	Excess	R 500
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	R 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	R 750
	Theft of Money and Credit Cards & Travellers Cheques	R 1,000
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	R 250
	Excess	R 500
5B	Baggage Delay (delayed for more than 6 hours)	R 750
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	R 750
6B	Missed connection (more than 6 hours)	R 1,000
7	Personal Liability	R 2,000,000
	Excess	R 1,000
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	R 5,000
8B	Kidnap and Wrongful Detention	Nil
9	Natural Disaster	Nil
	Excess	Nil
10	Identity Theft	Nil
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil

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	Miscellaneous Expenses	Nil
11	Elite Benefits	Nil
12	Cattery & Kennels (R125 per day up to 30 days)	Nil
13	Ticket Upgrade	Nil
	Excess	Nil
14	Student Cover-Reimbursement of study fees	Nil
15	Motor Hijack	
15A	Personal Accident	R 5,000
15B	Post Traumatic Stress	R 2,500
Accumulation Limit		R 5,000,000
Duration		Seniors Premium
1 - 7 Days		R 836
8 - 15 Days		R 1,843
16 - 31 Days		R 3,050
32 - 62 Days		R 4,550
63 - 92 Days		R 5,460

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Super Seniors		80-84
80 years up to and including 84 years		
Details of Insured event		
		International
1	Medical & Related Expenses	
1A	Medical Expenses	R 500,000
	Excess - Insured Journeys less than 6 months	R 1,500
	Excess - Insured Journeys six months and longer	Nil
	Medical Expenses Terrorism Extension	Nil
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	R 500,000
1C	Optical Expenses - Bodily Injury	Included
	- Illness	R 5,000
1D	Dental Expenses - Bodily Injury	Included
	- Illness	R 5,000
1E	Hospital Confinement benefit (R500 per day)	Nil
1F	Follow up Treatment in South Africa - Insured Event	R 3,000
	- Malaria	Nil
2	Personal Accident	
2A	24 Hour	Nil
2B	Public Conveyance Cover- Air Only	Nil
	Personal Accident Terrorism Extension	Nil
2C	Education Fund Supplement	Nil
3	Travel Guard	

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3A	Assistance services	
	Cash Advances	Assistance services
	Consular referral	Assistance services
	Emergency Travel & Accommodation Arrangements	Assistance services
	Transmission of Urgent Messages	Assistance services
	Lost Passport Assistance	Assistance services
3B	Visit by a family member	R 2,500
3C	Return of Children	R 2,500
3D	Return of Travel Companion	R 2,500
3E	Alternative Employee or Resumption of Assignment Expenses	Nil
3F	Legal Assistance Abroad	R 2,500
3G	Motoring bail bond (advance only)	R 1,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	R 10,000
4	Cancellation or Curtailment	
4A	Cancellation	R 5,000
4B	Curtailment	R 5,000
	Excess	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	R 5,000
	Baggage Single Item Limit - Theft or Damage	R 1,250
	Accidental Loss of Baggage	R 1,250
	Baggage Single Item Limit - Accidental Loss	R 310
	Excess	R 500
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	R 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	R 750
	Theft of Money and Credit Cards & Travellers Cheques	R 750
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	R 200
	Excess	R 500
5B	Baggage Delay (delayed for more than 6 hours)	R 250
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	R 250
6B	Missed connection (more than 6 hours)	R 750
7	Personal Liability	R 500,000
	Excess	R 1,000
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	R 2,500
8B	Kidnap and Wrongful Detention	Nil
9	Natural Disaster	Nil
	Excess	Nil
10	Identity Theft	Nil
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil
	Miscellaneous Expenses	Nil
11	Elite Benefits	Nil
12	Cattery & Kennels (R125 per day up to 30 days)	Nil
13	Ticket Upgrade	Nil
	Excess	Nil
14	Student Cover-Reimbursement of study fees	Nil

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15	Motor Hijack	
15A	Personal Accident	R 5,000
15B	Post Traumatic Stress	R 2,500
Accumulation Limit		R 500,000
Duration		
1 - 7 Days		R 1,157
8 - 15 Days		R 2,430
16 - 31 Days		R 4,320
32 - 62 Days		N/A
63 - 92 Days		N/A

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Business

16 years up to and including 69 years

Details of Insured event

		International
1	Medical & Related Expenses	
1A	Medical Expenses	R 35,000,000
	Excess - Insured Journeys less than 6 months	R 350
	Excess - Insured Journeys six months and longer	R 1,500
	Medical Expenses Terrorism Extension	R 35,000,000
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	R 250,000
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	Actual Expense
1C	Optical Expenses - Bodily Injury	Included
	- Illness	R 20,000
1D	Dental Expenses - Bodily Injury	Included
	- Illness	R 20,000
1E	Hospital Confinement benefit (R500 per day)	R 15,000
1F	Follow up Treatment in South Africa - Insured Event	R 15,000
	- Malaria	R 15,000
2	Personal Accident	
2A	24 Hour	R 500,000
2B	Public Conveyance Cover- Air Only	R 1,000,000
	Personal Accident Terrorism Extension	R 500,000
2C	Education Fund Supplement	R 5,000
3	Travel Guard	
3A	Assistance services	
	Cash Advances	Assistance services
	Consular referral	Assistance services
	Emergency Travel & Accommodation Arrangements	Assistance services
	Transmission of Urgent Messages	Assistance services
	Lost Passport Assistance	Assistance services
3B	Visit by a family member	R 25,000
3C	Return of Children	Nil
3D	Return of Travel Companion	Nil

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3E	Alternative Employee or Resumption of Assignment Expenses	R 25,000
3F	Legal Assistance Abroad	R 15,000
3G	Motoring bail bond (advance only)	R 15,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	R10,000
4	Cancellation or Curtailment	
4A	Cancellation	R 20,000
4B	Curtailment	R 20,000
	Excess	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	R 20,000
	Baggage Single Item Limit - Theft or Damage	R 5,000
	Accidental Loss of Baggage	R 5,000
	Baggage Single Item Limit - Accidental Loss	R 1,250
	Excess	R 500
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	R 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	R 750
	Theft of Money and Credit Cards & Travellers Cheques	R 5,000
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	R 1,250
	Excess	R500
5B	Baggage Delay (delayed for more than 6 hours)	R 1,000
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	R 1,000
6B	Missed connection (more than 6 hours)	R 20,000
7	Personal Liability	R 3,000,000
	Excess	R 1,000
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	R 20,000
8B	Kidnap and Wrongful Detention	R 500,000
9	Natural Disaster	Nil
	Excess	Nil
10	Identity Theft	R 4,000
	Legal Expenses	R 4,000
	Lost Income	R 4,000
	Legal Obligations	R 4,000
	Miscellaneous Expenses	R 4,000
11	Elite Benefits	Nil
12	Cattery & Kennels (R125 per day up to 30 days)	R 3,750
13	Ticket Upgrade	R 4,000
	Excess	6 hours
14	Student Cover-Reimbursement of study fees	Nil
15	Motor Hijack	
15A	Personal Accident	R 5,000
15B	Post Traumatic Stress	R 2,500
	Accumulation Limit	R 35,000,000
Business		
	Duration	Premium
	Daily Rate for 1day to 31 days	R 40
	32-62 Days	R 1,800

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63-92 Days	R 2,790
93-185 Days	R 3,981
Annual/Frequent Flier	R 6,591
<i>Minimum duration 6 days.</i>	

PLEASE NOTE: ALL RATES INCLUDE 20% COMMISSION AND 1.75% TRAVEL GUARD FEE ONLY.

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Only applicable to vacations to the following destinations – Comoros, Seychelles, Maldives, Mauritius, Zanzibar, Madagascar & Reunion

Indian Ocean Islands 3months up to and including 69 years		Individual / Family
Details of Insured event		International
1	Medical & Related Expenses	
1A	Medical Expenses	R 10,000,000
	Excess - Insured Journeys less than 6 months	R 350
	Excess - Insured Journeys six months and longer	R 1,500
	Medical Expenses Terrorism Extension	R 10,000,000
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	Actual Expense
1C	Optical Expenses - Bodily Injury	Included
	- Illness	R 10,000
1D	Dental Expenses - Bodily Injury	Included
	- Illness	R 10,000
1E	Hospital Confinement benefit (R500 per day)	R 2,000
1F	Follow up Treatment in South Africa - Insured Event	R 5,000
	- Malaria	R 15,000
2	Personal Accident	
2A	24 Hour	R 250,000
2B	Public Conveyance Cover- Air Only	R 250,000
	Personal Accident Terrorism Extension	R 250,000
2C	Education Fund Supplement	Nil
3	Travel Guard	
3A	Assistance services	
	Cash Advances	Assistance Services
	Consular referral	Assistance Services
	Emergency Travel & Accommodation Arrangements	Assistance Services
	Transmission of Urgent Messages	Assistance Services
	Lost Passport Assistance	Assistance Services
3B	Visit by a family member	R 15,000
3C	Return of Children	R 15,000
3D	Return of Travel Companion	R 15,000
3E	Alternative Employee or Resumption of Assignment Expenses	Nil

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3F	Legal Assistance Abroad	R 7,500
3G	Motoring bail bond (advance only)	R 15,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	R 7,500
4	Cancellation or Curtailment	
4A	Cancellation	R 15,000
4B	Curtailment	R 15,000
	Excess	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	R 15,000
	Baggage Single Item Limit - Theft or Damage	R 3,750
	Accidental Loss of Baggage	R 3,750
	Baggage Single Item Limit - Accidental Loss	R 940
	Excess	R 500
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	R 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	R 750
	Theft of Money and Credit Cards & Travellers Cheques	R 1,000
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	R 250
	Excess	R 500
5B	Baggage Delay (delayed for more than 6 hours)	R 1,500
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	R 750
6B	Missed connection (more than 6 hours)	R 1,000
7	Personal Liability	R 2,000,000
	Excess	R 1,000
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	R 5,000
8B	Kidnap and Wrongful Detention	Nil
9	Natural Disaster	R 1,500
	Excess	48 hours
10	Identity Theft	Nil
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil
	Miscellaneous Expenses	Nil
11	Elite Benefits	Nil
12	Cattery & Kennels (R125 per day up to 30 days)	Nil
13	Ticket Upgrade	Nil
	Excess	Nil
14	Student Cover-Reimbursement of study fees	Nil
15	Motor Hijack	
15A	Personal Accident	R 5,000
15B	Post Traumatic Stress	R 2,500

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Accumulation Limit

R 10,000,000

Indian Ocean Premiums

	Individual Rates	Family Rates
1 - 8 Days	R 220	R 540
Daily rate thereafter (maximum 30 days)	R 31	R 65

PLEASE NOTE: ALL RATES INCLUDE 20% COMMISSION AND 1.75% TRAVEL GUARD FEE ONLY.

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Inbound 3months up to and including 69 years

Details of Insured event		
1	Medical & Related Expenses	
1A	Medical Expenses	R 1,500,000
	Excess - Insured Journeys less than 6 months	Nil
	Excess - Insured Journeys six months and longer	Nil
	Medical Expenses Terrorism Extension	Nil
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	Actual Expense
1C	Optical Expenses - Bodily Injury	Included
	- Illness	Nil
1D	Dental Expenses - Bodily Injury	R 10,000
	- Illness	Nil
1E	Hospital Confinement benefit (R500 per day)	Nil
1F	Follow up Treatment in South Africa - Insured Event	Nil
	- Malaria	Nil
2	Personal Accident	
2A	24 Hour	Nil
2B	Public Conveyance Cover- Air Only	Nil
	Personal Accident Terrorism Extension	Nil
2C	Education Fund Supplement	Nil
3	Travel Guard	
3A	Assistance services	
	Cash Advances	Assistance Only
	Consular referral	Assistance Only
	Emergency Travel & Accommodation Arrangements	Assistance Only
	Transmission of Urgent Messages	Assistance Only
	Lost Passport Assistance	Assistance Only
3B	Visit by a family member	Nil
3C	Return of Children	Nil
3D	Return of Travel Companion	Nil

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3E	Alternative Employee or Resumption of Assignment Expenses	Nil
3F	Legal Assistance Abroad	Nil
3G	Motoring bail bond (advance only)	Nil
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	R 10,000
4	Cancellation or Curtailment	
4A	Cancellation	R 15,000
4B	Curtailment	R 15,000
	Excess	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	Nil
	Baggage Single Item Limit - Theft or Damage	Nil
	Accidental Loss of Baggage	Nil
	Baggage Single Item Limit - Accidental Loss	Nil
	Excess	Nil
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	Nil
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	Nil
	Theft of Money and Credit Cards & Travellers Cheques	Nil
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	Nil
	Excess	Nil
5B	Baggage Delay (delayed for more than 6 hours)	Nil
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	Nil
6B	Missed connection (more than 6 hours)	Nil
7	Personal Liability	
	Excess	Nil
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	Nil
8B	Kidnap and Wrongful Detention	Nil
9	Natural Disaster	
	Excess	Nil
10	Identity Theft	
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil
	Miscellaneous Expenses	Nil
11	Elite Benefits	Nil
12	Cattery & Kennels (R125 per day up to 30 days)	Nil
13	Ticket Upgrade	Nil
	Excess	Nil
14	Student Cover-Reimbursement of study fees	Nil
15	Motor Hijack	
15A	Personal Accident	Nil
15B	Post Traumatic Stress	Nil
Accumulation Limit		R 1,500,000

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Inbound Premium	
Duration	Premium
1-7 Days	R 300
8-15 Days	R 552
16-21 Days	R 768
22-28 Days	R 1,008
29-35 Days	R 1,260
36-42 Days	R 1,404
43-90 Days	R 2,196
91-180 Days	R 3,140

PLEASE NOTE: ALL RATES INCLUDE 20% COMMISSION AND 1.75% TRAVEL GUARD FEE ONLY.

The following information is provided for sales and marketing purposes only, full Details of the Exclusions, Definitions and Terms and Conditions are available in the Policy Document

Local Cover 3months up to and including 80 years		Individual / Family
Details of Insured event		
1	Medical & Related Expenses	
1A	Medical Expenses	Nil
	Excess - Insured Journeys less than 6 months	Nil
	Excess - Insured Journeys six months and longer	Nil
	Medical Expenses Terrorism Extension	Nil
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	R 30,000
1C	Optical Expenses - Bodily Injury	Nil
	- Illness	Nil
1D	Dental Expenses - Bodily Injury	Nil
	- Illness	Nil
1E	Hospital Confinement benefit (R500 per day)	R 15,000
1F	Follow up Treatment in South Africa - Insured Event	Nil
	- Malaria	Nil
2	Personal Accident	
2A	24 Hour	R 50,000
2B	Public Conveyance Cover- Air Only	R 60,000
	Personal Accident Terrorism Extension	R 50,000
2C	Education Fund Supplement	Nil
3	Travel Guard	
3A	Assistance services	
	Cash Advances	Assistance services
	Consular referral	Nil
	Emergency Travel & Accommodation Arrangements	Assistance Services
	Transmission of Urgent Messages	Assistance Services
	Lost Passport Assistance	Nil
3B	Visit by a family member	Nil
3C	Return of Children	Nil

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3D	Return of Travel Companion	Nil
3E	Alternative Employee or Resumption of Assignment Expenses	Nil
3F	Legal Assistance Abroad	Nil
3G	Motoring bail bond (advance only)	Nil
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	R 2,500
4	Cancellation or Curtailment	
4A	Cancellation	R 5,000
4B	Curtailment	R 5,000
	Excess	R 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	R 2,000
	Baggage Single Item Limit - Theft or Damage	R 500
	Accidental Loss of Baggage	R 500
	Baggage Single Item Limit - Accidental Loss	R 125
	Excess	R 250
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	R 150
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	R 200
	Theft of Money and Credit Cards & Travellers Cheques	R 500
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	R 125
	Excess	R 50
5B	Baggage Delay (delayed for more than 6 hours)	R 500
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	R 750
6B	Missed connection (more than 6 hours)	R 750
7	Personal Liability	R 250,000
	Excess	R 1,000
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	Nil
8B	Kidnap and Wrongful Detention	Nil
9	Natural Disaster	Nil
	Excess	Nil
10	Identity Theft	Nil
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil
	Miscellaneous Expenses	Nil
11	Elite Benefits	Nil
12	Cattery & Kennels (R125 per day up to 30 days)	Nil
13	Ticket Upgrade	Nil
	Excess	Nil
14	Student Cover-Reimbursement of study fees	Nil
15	Motor Hijack	
15A	Personal Accident	R 5,000
15B	Post Traumatic Stress	R 2,500
Accumulation Limit		R 250,000

Local Cover Premiums		
Duration	Individual	Family

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1 - 7 Days	R 100	R160
8 - 15 Days	R 125	R200
16 - 31 Days	R 150	R240

PLEASE NOTE: ALL RATES INCLUDE 20% COMMISSION AND 1.75% TRAVEL GUARD FEE ONLY.

Leisure Travel Rates (Credit card discount)

Receive a 10% discount on these premiums if the public conveyance ticket is purchase by Credit Card - **NOT APPLICABLE TO SENIORS COVER**

Rates - Individual Cover	Platinum		Gold		Silver	
	Normal Rate	Credit Card	Normal Rate	Credit Card	Normal Rate	Credit Card
Age: 3 months - 69 years Incl.						
1 - 7 days	R 407	R 366	R 302	R 272	R 185	R 167
8 - 15 days	R 880	R 792	R 667	R 600	R 395	R 356
16 - 31 days	R 1,441	R 1,297	R 1,100	R 990	R 680	R 612
32 - 47 days	R 1,785	R 1,607	R 1,488	R 1,339	R 865	R 779
48 - 62 days	R 2,052	R 1,847	R 1,710	R 1,539	R 970	R 873
63 - 92 days	R 2,537	R 2,283	R 2,029	R 1,826	R 1,475	R 1,328
93 - 185 days	R 3,620	R 3,258	R 2,896	R 2,606	R 2,065	R 1,859
Annual	R 5,992	R 5,393	R 4,794	R 4,315	R 3,515	R 3,164

Rates - Family Cover	Platinum		Gold		Silver	
	Normal Rate	Credit Card	Normal Rate	Credit Card	Normal Rate	Credit Card
Age: 3 months - 69 years Incl.						
1 - 7 days	R 726	R 653	R 547	R 492	R 335	R 302
8 - 15 days	R 1,579	R 1,421	R 1,174	R 1,057	R 715	R 644
16 - 31 days	R 2,591	R 2,332	R 1,984	R 1,786	R 1,225	R 1,103
32 - 47 days	R 3,209	R 2,888	R 2,679	R 2,411	R 1,530	R 1,377
48 - 62 days	R 3,689	R 3,320	R 3,101	R 2,791	R 1,745	R 1,571
63 - 92 days	R 4,560	R 4,104	R 3,654	R 3,289	R 2,655	R 2,390
93 - 185 days	R 6,507	R 5,856	R 5,216	R 4,694	R 3,720	R 3,348
Annual	R 10,772	R 9,695	R 8,618	R 7,756	R 6,330	R 5,697

Receive a 10% discount on these premiums if the public conveyance ticket is purchase by Credit Card

Rates - Youth Traveller and Student Cover	Premium	
	Normal Rate	Credit Card
Age: 16 years - 36 years Incl.		
3 Months	R 1,458	R 1,312
6 Months	R 2,100	R 1,890
12 Months	R 2,563	R 2,306

AMERICAN EXPRESS

AUTOMATIC COVER (trips up to 30 days) GOLD, BLUE AND GREEN CHARGE CARDS

BENEFIT	LOCAL	INTERNATIONAL
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SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 25,000	R 150,000
Illness	Nil	R 150,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 250,000	R 450,000
(ii) 24 hour cover	R 50,000	R 50,000

AUTOMATIC COVER GREEN CORPORATE AND GOLD BUSINESS CARD (trips up to 30 days)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 2,000,000
Illness	Nil	R 2,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 850,000	R 1,000,000

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(ii) 24 hour cover	R 250,000	R 250,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

AUTOMATIC COVER GOLD CORPORATE CARD (trips up to 30 days)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 2,000,000
Illness	Nil	R 2,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 850,000	R 1,000,000
(ii) 24 hour cover	R 250,000	R 250,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 15,000
Maximum Insured value of any one item	R 2,000	R 2,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6B –Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

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AUTOMATIC COVER GOLD CHARGE CARD AND AMERICAN EXPRESS BoE PRIVATE CLIENTS GOLD CARD (trips up to 30 days)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 4,000,000
Illness	Nil	R 4,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 850,000	R 1,000,000
(ii) 24 hour cover	R 250,000	R 500,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

AUTOMATIC COVER PLATINUM CARD AND AMERICAN EXPRESS BoE PRIVATE CLIENTS PLATINUM CARD (trips up to 90 days)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 10,000,000
Illness	Nil	R 10,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service

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Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
1D - Hospital confinement as a result of an accident or illness for a period not exceeding 20 days	Nil	R 5,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 3,000,000	R 3,000,000
(ii) 24 hour cover	R 1,500,000	R 1,500,000
(iii) Terrorism extension	Nil	R 750,000
SECTION 3 - CANCELLATION AND CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 25,000	R 25,000
3B - Curtailment of journey	R 25,000	R 25,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 15,000	R 20,000
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/ travel documents – R500 excess	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R3,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6B –Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,500,000	R 2,500,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 11 – CATTERY & KENNELS – 24 hour excess		
Extra kennel or cattery fees incurred as a result of the unavoidable delay	Nil	R2,500
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

AUTOMATIC COVER (trips up to 30 days) MEETING AND BTA CARDS

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 3,000,000
Illness	Nil	R 3,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		

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Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 850,000	R 1,000,000
(ii) 24 hour cover	R 250,000	R 500,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

OPTION 1 - OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Additional emergency medical and related expenses and assistance - Injury or illness	Nil	R 5,000,000
Emergency medical expenses due to terrorism	Nil	R 1,000,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 600,000	R 600,000
(ii) 24 hour cover	R 300,000	R 300,000
(iii) Terrorism extension	Nil	R 250,000
SECTION 3 - CANCELLATION AND CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 10,000	R 10,000
3B - Curtailment of journey	R 10,000	R 10,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 5,000	R 7,500
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents	R 2,000	R 2,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 11,000,000
PREMIUM		
Per Trip - 1 to 30 days	R404	R404
Per Trip - 31 to 90 days	R544	R544

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Per Trip - 91 to 180 days	R1,240	R1,240
Mandate - 1 to 90 days	R404	R404
OPTION 1 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)		
Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 100,000
PREMIUM		
Per Trip - 1 to 30 days	Not applicable	R862
Per Trip - 31 to 90 days	Not applicable	R1,161
Per Trip - 91 to 180 days	Not applicable	R2,985
Mandate - 1 to 90 days	Not applicable	R862

OPTION 2 - OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Additional emergency medical and related expenses and assistance - Injury or Illness	Nil	R 7,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
1E - Alternative employee or resumption of assignment expenses	Nil	R 25,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 1,000,000	R 1,500,000
(ii) 24 hour cover	R 500,000	R 750,000
(iii) Terrorism extension	Nil	R 750,000
SECTION 3 - CANCELLATION AND CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 15,000	R 20,000
3B - Curtailment of journey	R 15,000	R 20,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 15,000
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents - R500 excess	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
6B - Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

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MAXIMUM ACCUMULATION LIMIT		R 13,000,000
PREMIUM		
<i>Per Trip - 1 to 30 days</i>	<i>R444</i>	<i>R444</i>
<i>Per Trip - 31 to 90 days</i>	<i>R591</i>	<i>R591</i>
<i>Per Trip - 91 to 180 days</i>	<i>R1,360</i>	<i>R1,360</i>
<i>Mandate - 1 to 90 days</i>	<i>R444</i>	<i>R444</i>
OPTION 2 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)		
Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 150,000
PREMIUM		
<i>Per Trip - 1 to 30 days</i>	<i>Not applicable</i>	<i>R1,082</i>
<i>Per Trip - 31 to 90 days</i>	<i>Not applicable</i>	<i>R1,447</i>
<i>Per Trip - 91 to 180 days</i>	<i>Not applicable</i>	<i>R3,450</i>
<i>Mandate - 1 to 90 days</i>	<i>Not applicable</i>	<i>R1,082</i>

OPTION 3 - OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Additional emergency medical and related expenses and assistance - Injury or Illness	Nil	R 9,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
1D - Hospital confinement as a result of an accident or illness for a period not exceeding 20 days	Nil	R 5,000
1E - Alternative employee or resumption of assignment expenses	Nil	R 25,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 1,000,000	R 2,000,000
(ii) 24 hour cover	R 500,000	R 1,000,000
(iii) Terrorism extension	Nil	R 750,000
SECTION 3 - CANCELLATION OR CURTAILMENT - R500 EXCESS		
3A - Cancellation of journey	R 20,000	R 20,000
3B - Curtailment of journey	R 20,000	R 20,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 20,000
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents - R500 excess	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 3,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
6B - Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000

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SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 15,000,000
PREMIUM		
Per Trip - 1 to 30 days	R491	R491
Per Trip – 31 to 90 days	R643	R643
Per Trip – 91 to 180 days	R1,499	R1,499
Mandate - 1 to 90 days	R491	R491
OPTION 3 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)		
Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 250,000
PREMIUM		
Per Trip - 1 to 30 days	Not applicable	R1,459
Per Trip – 31 to 90 days	Not applicable	R1,937
Per Trip – 91 to 180 days	Not applicable	R4,034
Mandate - 1 to 90 days	Not applicable	R1,459

OPTION 1, 2 & 3 - SENIORS COVER (AGE 75 - 85)		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency medical and related expenses and assistance - injury or illness	Nil	R 5,000,000
Emergency medical expenses due to terrorism	Nil	R 1,000,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	R5,000
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense

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SECTION 3 - CANCELLATION OR CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 10,000	R 10,000
3B - Curtailment of journey	R 10,000	R 10,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 5,000	R 7,500
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents	R 2,000	R 2,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 5,000,000
PREMIUM		
Per Trip - 1 to 30 days	R756	R756
Per Trip – 31 to 90 days	R1,041	R1,041
Mandate - 1 to 90 days	R756	R756

PLATINUM CARD - SENIORS COVER (AGE 75 - 85)		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency medical and related expenses and assistance - injury or illness	Nil	R 7,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	R5,000
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
1D - Hospital confinement as a result of an accident or illness for a period not exceeding 20 days	Nil	R 5,000
SECTION 3 - CANCELLATION OR CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 25,000	R 25,000
3B - Curtailment of journey	R 25,000	R 25,000

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SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 15,000
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,500,000	R 2,500,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 11 - CATTERY & KENNELS – 24 hour excess		
Extra kennel or cattery fees incurred as a result of the unavoidable delay	Nil	R2,500
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 5,000,000
PREMIUM		
<i>Per Trip - 1 to 30 days</i>	<i>R756</i>	<i>R756</i>
<i>Per Trip – 31 to 90 days</i>	<i>R1,041</i>	<i>R1,041</i>
<i>Mandate - 1 to 90 days</i>	<i>R756</i>	<i>R756</i>

NEDBANK

AUTOMATIC COVER (trips up to 30 days) NEDBANK CLASSIC AND NEDBANK CORPORATE CLASSIC		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 25,000	R 150,000
Illness	Nil	R 150,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service

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Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 250,000	R 450,000
(ii) 24 hour cover	R 50,000	R 50,000

AUTOMATIC COVER (trips up to 30 days) NEDBANK GOLD, NEDBANK CORPORATE GOLD, OLD MUTUAL BANK GOLD AND GO BANKING GOLD

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 1,000,000
Illness	Nil	R 1,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 600,000	R 750,000
(ii) 24 hour cover	R 100,000	R 100,000

AUTOMATIC COVER SAA GOLD CARD (trips up to 30 days)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 4,000,000
Illness	Nil	R 4,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service

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Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 850,000	R 1,000,000
(ii) 24 hour cover	R 250,000	R 500,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

AUTOMATIC COVER (trips up to 30 days) NEDBANK PLATINUM PRIVATE CLIENTS AND BoE PRIVATE CLIENTS BLACK CREDIT CARD

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 3,000,000
Illness	Nil	R 3,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 1,000,000	R 1,000,000
(ii) 24 hour cover	R 500,000	R 500,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

OPTION 1 - OPTIONAL COVER

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Additional emergency medical and related expenses and assistance - Injury or illness	Nil	R 5,000,000
Emergency medical expenses due to terrorism	Nil	R 1,000,000

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Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 600,000	R 600,000
(ii) 24 hour cover	R 300,000	R 300,000
(iii) Terrorism extension	Nil	R 250,000
SECTION 3 - CANCELLATION AND CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 10,000	R 10,000
3B - Curtailment of journey	R 10,000	R 10,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 5,000	R 7,500
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents	R 2,000	R 2,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 11,000,000
PREMIUM		
Per Trip - 1 to 30 days	R431	R431
Per Trip - 31 to 90 days	R584	R584
Per Trip - 91 to 180 days	R1,240	R1,240
Mandate - 1 to 90 days	R431	R431
OPTION 1 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)		
Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 100,000
PREMIUM		
Per Trip - 1 to 30 days	Not applicable	R862
Per Trip - 31 to 90 days	Not applicable	R1,161
Per Trip - 91 to 180 days	Not applicable	R2,985
Mandate - 1 to 90 days	Not applicable	R862
OPTION 2 - OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Additional emergency medical and related expenses and assistance - Injury or Illness	Nil	R 7,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	Waiver of Excess	Waiver of Excess

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Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
1E - Alternative employee or resumption of assignment expenses	Nil	R 25,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 1,000,000	R 1,500,000
(ii) 24 hour cover	R 500,000	R 750,000
(iii) Terrorism extension	Nil	R 750,000
SECTION 3 - CANCELLATION AND CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 15,000	R 20,000
3B - Curtailment of journey	R 15,000	R 20,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 15,000
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents - R500 excess	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
6B - Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 13,000,000
PREMIUM		
Per Trip - 1 to 30 days	R471	R471
Per Trip - 31 to 90 days	R637	R637
Per Trip - 91 to 180 days	R1,360	R1,360
Mandate - 1 to 90 days	R471	R471
OPTION 2 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)		
Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 150,000
PREMIUM		
Per Trip - 1 to 30 days	Not applicable	R1,082
Per Trip - 31 to 90 days	Not applicable	R1,447
Per Trip - 91 to 180 days	Not applicable	R3,450
Mandate - 1 to 90 days	Not applicable	R1,082
OPTION 3 - OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		

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1A - Additional emergency medical and related expenses and assistance - Injury or Illness	Nil	R 9,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
1D - Hospital confinement as a result of an accident or illness for a period not exceeding 20 days	Nil	R 5,000
1E - Alternative employee or resumption of assignment expenses	Nil	R 25,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 1,000,000	R 2,000,000
(ii) 24 hour cover	R 500,000	R 1,000,000
(iii) Terrorism extension	Nil	R 750,000
SECTION 3 - CANCELLATION OR CURTAILMENT - R500 EXCESS		
3A - Cancellation of journey	R 20,000	R 20,000
3B - Curtailment of journey	R 20,000	R 20,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 20,000
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents - R500 excess	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 3,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
6B - Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 15,000,000
PREMIUM		
Per Trip - 1 to 30 days	R518	R518
Per Trip - 31 to 90 days	R697	R697
Per Trip - 91 to 180 days	R1,499	R1,499
Mandate - 1 to 90 days	R518	R518
OPTION 3 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)		
Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 250,000
PREMIUM		

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Per Trip - 1 to 30 days	Not applicable	R1,459
Per Trip - 31 to 90 days	Not applicable	R1,937
Per Trip - 91 to 180 days	Not applicable	R4,034
Mandate - 1 to 90 days	Not applicable	R1,459

OPTION 1, 2 & 3 - SENIORS COVER (AGE 75 - 85)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency medical and related expenses and assistance - injury or illness	Nil	R 5,000,000
Emergency medical expenses due to terrorism	Nil	R 1,000,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 3 - CANCELLATION OR CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 10,000	R 10,000
3B - Curtailment of journey	R 10,000	R 10,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 5,000	R 7,500
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents	R 2,000	R 2,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 5,000,000
PREMIUM		
Per Trip - 1 to 30 days	R869	R869
Per Trip - 31 to 90 days	R1,181	R1,181
Mandate - 1 to 90 days	R869	R869

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SAA CARD

AUTOMATIC COVER SAA CLASSIC (trips up to 30 days)		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 25,000	R 150,000
Illness	Nil	R 150,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 250,000	R 450,000
(ii) 24 hour cover	R 50,000	R 50,000

AUTOMATIC COVER SAA GOLD CARD (trips up to 30 days)		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 4,000,000
Illness	Nil	R 4,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		

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Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 850,000	R 1,000,000
(ii) 24 hour cover	R 250,000	R 500,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

AUTOMATIC COVER SAA PREMIUM (trips up to 30 days)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency Medical and Related Expenses		
Injury	R 70,000	R 6,000,000
Illness	Nil	R 6,000,000
Excess - in-patient	R 2,000	R 2,000
Excess - out-patients	R 500	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
Transmission of urgent messages	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 850,000	R 1,000,000
(ii) 24 hour cover	R 250,000	R 500,000
(iii) Terrorism extension	Nil	R 750,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 15,000
Maximum Insured value of any one item	R 2,000	R 2,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R2,500

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SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6B –Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500

OPTION 1 - OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Additional emergency medical and related expenses and assistance - Injury or illness	Nil	R 5,000,000
Emergency medical expenses due to terrorism	Nil	R 1,000,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 600,000	R 600,000
(ii) 24 hour cover	R 300,000	R 300,000
(iii) Terrorism extension	Nil	R 250,000
SECTION 3 - CANCELLATION AND CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 10,000	R 10,000
3B - Curtailment of journey	R 10,000	R 10,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 5,000	R 7,500
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents	R 2,000	R 2,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 11,000,000
PREMIUM		

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Per Trip - 1 to 30 days	R431	R431
Per Trip - 31 to 90 days	R584	R584
Per Trip - 91 to 180 days	R1,240	R1,240
Mandate - 1 to 90 days	R431	R431

OPTION 1 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)

Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 100,000
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PREMIUM

Per Trip - 1 to 30 days	Not applicable	R862
Per Trip - 31 to 90 days	Not applicable	R1,161
Per Trip - 91 to 180 days	Not applicable	R2,985
Mandate - 1 to 90 days	Not applicable	R862

OPTION 2 - OPTIONAL COVER

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Additional emergency medical and related expenses and assistance - Injury or Illness	Nil	R 7,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
1E - Alternative employee or resumption of assignment expenses	Nil	R 25,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 1,000,000	R 1,500,000
(ii) 24 hour cover	R 500,000	R 750,000
(iii) Terrorism extension	Nil	R 750,000
SECTION 3 - CANCELLATION AND CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 15,000	R 20,000
3B - Curtailment of journey	R 15,000	R 20,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 15,000
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents - R500 excess	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
6B - Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000

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SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurring expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 13,000,000
PREMIUM		
<i>Per Trip - 1 to 30 days</i>	<i>R471</i>	<i>R471</i>
<i>Per Trip - 31 to 90 days</i>	<i>R637</i>	<i>R637</i>
<i>Per Trip - 91 to 180 days</i>	<i>R1,360</i>	<i>R1,360</i>
<i>Mandate - 1 to 90 days</i>	<i>R471</i>	<i>R471</i>
OPTION 2 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)		
Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 150,000
PREMIUM		
<i>Per Trip - 1 to 30 days</i>	<i>Not applicable</i>	<i>R1,082</i>
<i>Per Trip - 31 to 90 days</i>	<i>Not applicable</i>	<i>R1,447</i>
<i>Per Trip - 91 to 180 days</i>	<i>Not applicable</i>	<i>R3,450</i>
<i>Mandate - 1 to 90 days</i>	<i>Not applicable</i>	<i>R1,082</i>
OPTION 3 - OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Additional emergency medical and related expenses and assistance - Injury or Illness	Nil	R 9,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
1B - Legal assistance abroad	Nil	R 5,000
1D - Hospital confinement as a result of an accident or illness for a period not exceeding 20 days	Nil	R 5,000
1E - Alternative employee or resumption of assignment expenses	Nil	R 25,000
SECTION 2 - PERSONAL ACCIDENT		
(i) Public conveyance	R 1,000,000	R 2,000,000
(ii) 24 hour cover	R 500,000	R 1,000,000
(iii) Terrorism extension	Nil	R 750,000
SECTION 3 - CANCELLATION OR CURTAILMENT - R500 EXCESS		
3A - Cancellation of journey	R 20,000	R 20,000
3B - Curtailment of journey	R 20,000	R 20,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 20,000
Maximum Insured value of any one item	R 2,000	R 2,000

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Loss of cash/travel documents - R500 excess	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 3,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
6B –Travel Missed Connection - Incurred expenses up to an amount of (6 hour excess)	Nil	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 15,000,000
PREMIUM		
<i>Per Trip - 1 to 30 days</i>	<i>R518</i>	<i>R518</i>
<i>Per Trip - 31 to 90 days</i>	<i>R697</i>	<i>R697</i>
<i>Per Trip - 91 to 180 days</i>	<i>R1,499</i>	<i>R1,499</i>
<i>Mandate - 1 to 90 days</i>	<i>R518</i>	<i>R518</i>
OPTION 3 - PRE-EXISTING MEDICAL CONDITIONS COVER (IN ADDITION TO OPTIONAL COVER)		
Any medical condition for which an Insured person has received treatment of advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 250,000
PREMIUM		
<i>Per Trip - 1 to 30 days</i>	<i>Not applicable</i>	<i>R1,459</i>
<i>Per Trip - 31 to 90 days</i>	<i>Not applicable</i>	<i>R1,937</i>
<i>Per Trip - 91 to 180 days</i>	<i>Not applicable</i>	<i>R4,034</i>
<i>Mandate - 1 to 90 days</i>	<i>Not applicable</i>	<i>R1,459</i>

OPTION 1, 2 & 3 - SENIORS COVER (AGE 75 - 85)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency medical and related expenses and assistance - injury or illness	Nil	R 5,000,000
Emergency medical expenses due to terrorism	Nil	R 1,000,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500

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Burial, cremation or return of mortal remains	Actual Expense	Actual Expense
Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	Assistance Service
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
SECTION 3 - CANCELLATION OR CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 10,000	R 10,000
3B - Curtailment of journey	R 10,000	R 10,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 5,000	R 7,500
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents	R 2,000	R 2,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 5,000,000
PREMIUM		
<i>Per Trip - 1 to 30 days</i>	R869	R869
<i>Per Trip - 31 to 90 days</i>	R1,181	R1,181
<i>Mandate - 1 to 90 days</i>	R869	R869

SAA PREMIUM CARD - SENIORS COVER (AGE 75 - 85)

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 - EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A - Emergency medical and related expenses and assistance - injury or illness	Nil	R 7,000,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess - in-patient	Waiver of Excess	Waiver of Excess
Excess - out-patient	Nil	R 500
Burial, cremation or return of mortal remains	Actual Expense	Actual Expense

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Coffin Expenses	R 10,000	R 10,000
Return of travel companion	Actual Expense	Actual Expense
Return of children	Actual Expense	Actual Expense
Visit by a family member	Actual Expense	Actual Expense
1B - Travel Guard		
Cash advances	Assistance Service	Assistance Service
Consular referral	Assistance Service	Assistance Service
Emergency travel & accommodation arrangements	Assistance Service	Assistance Service
Legal assistance abroad	Assistance Service	R5,000
24 Hour medical emergency and assistance telephone line	Assistance Service	Assistance Service
Replacement of lost travel documents	Assistance Service	Assistance Service
1C - Medical evacuation, repatriation or transportation	Actual Expense	Actual Expense
1D - Hospital confinement as a result of an accident or illness for a period not exceeding 20 days	Nil	R 5,000
SECTION 3 - CANCELLATION OR CURTAILMENT - R500 excess		
3A - Cancellation of journey	R 25,000	R 25,000
3B - Curtailment of journey	R 25,000	R 25,000
SECTION 4 - BAGGAGE LOSS - R500 excess		
Loss, theft, damage to baggage or personal effects	R 10,000	R 15,000
Maximum Insured value of any one item	R 2,000	R 2,000
Loss of cash/travel documents	R 2,000	R 3,000
SECTION 5 - BAGGAGE DELAY - 24 hour excess		
Incurred expenses up to an amount of	R 2,000	R 2,500
SECTION 6 - TRAVEL DELAY AND MISSED CONNECTION		
6A - Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R 2,000	R 2,500
SECTION 7 - TICKET UPGRADE		
Incurred expenses up to an amount of	Nil	R 4,000
SECTION 8 - NATURAL DISASTER - 48 hour excess		
Incurred expenses up to an amount of	Nil	R 2,500
SECTION 9 - PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,500,000	R 2,500,000
SECTION 10 - HOME GUARD		
Crime guard protection (up to 30 days)	R100 per day	R100 per day
Home care	2 hours + call-out	2 hours + call-out
SECTION 11 – CATTERY & KENNELS – 24 hour excess		
Extra kennel or cattery fees incurred as a result of the unavoidable delay	Nil	R2,500
SECTION 12 - HIJACK - PUBLIC CONVEYANCE - 12 hour excess		
R750 per day for up to 10 days	R 7,500	R 7,500
MAXIMUM ACCUMULATION LIMIT		R 7,000,000
PREMIUM		
Per Trip - 1 to 30 days	R869	R869
Per Trip – 31 to 90 days	R1,181	R1,181
Mandate - 1 to 90 days	R869	R869

DINERS

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PERSONAL		
PHASE I - AUTOMATIC COVER	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Medical & Related Expenses and Assistance		
(i) Injury (Excess R2,000)	R80,000	R2,000,000
(ii) Illness (Excess R2,000)	Nil	R2,000,000
Burial, Cremation or Return of Mortal Remains *	Actual Expense	Actual Expense
Coffin Expenses *	R10,000	R10,000
Return of Travel Companion *	Actual Expense	Actual Expense
Return of Children *	Actual Expense	Actual Expense
Visit by a Family Member *	Actual Expense	Actual Expense
1B. Travel Guard *		
Premature Return in case of Death or imminent Death of a Relative or Business Associate *	Assistance Service	Assistance Service
Cash Advances *	Assistance Service	Assistance Service
Consular Referral *	Assistance Service	Assistance Service
Emergency Travel and Accommodation Arrangements *	Assistance Service	Assistance Service
Legal Assistance Abroad *	Assistance Service	Assistance Service
24-hour Medical Emergency and Assistance Telephone Line *	Assistance Service	Assistance Service
Replacement of Lost Travel Documents *	Assistance Service	Assistance Service
Transmission of Urgent Messages *	Assistance Service	Assistance Service
1C. Medical Evacuation, Repatriation or Transportation *	Actual Expense	Actual Expense
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
(i) In-flight/public conveyance	R850,000	R1,000,000
(ii) 24 hour cover	R250,000	R250,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11A. Hijack - R750 per day (Excess 12 Hours) *	R7,500	R10,000
PREMIUM		
TO EXTEND COVER TO 180 DAYS	R332	R332
PERSONAL		
PHASE II (INCLUDE PHASE I) RECOMMENDED OPTIONAL COVER	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Additional Medical and Related Expenses		
(i) Injury	Nil	R8,000,000
(ii) Illness	Nil	R8,000,000
(iii) Follow Up Treatment in the Republic of South Africa	Nil	R5,000
Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess (for out-patient treatments R500) – Only applicable to (i) & (ii)	Waiver of Excess	Waiver of Excess
1B. Travel Guard *		
Legal Assistance Abroad	Nil	R5,000
1E. Hospital Cash – hospital confinement for accident or illness (R750 / day)	Nil	R15,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R25,000
<i>NOTE: Total Emergency Medical Expenses cover under (1A) will be R10,000,000 for Injury and Illness for International</i>		

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<i>Journeys.</i>		
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
(i) In-flight / public conveyance	R1,000,000	R1,500,000
(ii) 24 hour cover	R500,000	R750,000
(iii) Terrorism extension	Nil	R750,000
<i>NOTE: Total Inflight / public conveyance benefit under (i) will be R2,500,000 for International Journeys. Total 24 hour cover benefit under (ii) will be R1,000,000 for International Journeys</i>		
SECTION 3 – CANCELLATION & CURTAILMENT		
Cancellation of Journey (R500 Excess)	R20,000	R20,000
Curtailement of Journey (R500 Excess)	R20,000	R20,000
SECTION 4 – BAGGAGE LOSS		
Maximum Sum Insured (R500 Excess)	R10,000	R15,000
Maximum Insured Value of any one item (Excess R500)	R2,000	R2,000
<i>NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording</i>		
SECTION 5 – BAGGAGE DELAY		
Incurred expenses up to an amount of (12 hour Excess)	R2,000	R3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R2,000	R2,500
Travel Missed Connection (6 Hour Excess)	Nil	R2,000
SECTION 7 – TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R4,000
SECTION 8 – NATURAL DISASTER		
Cost of providing similar accommodation (48 hour excess)	Nil	R2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS		
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R2,000	R3,000
SECTION 10 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11B. Kidnap And Wrongful Detention	Nil	R500,000
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailement	1,500 miles	30,000 miles
SECTION 13 - CATTERY & KENNELS		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750
SECTION 14 - GOLF COVER		
Loss, Theft or damage to Golf Equipment (Excess R1,000)	Nil	R10,000
Golf Equipment Hire	Nil	R2,000
Hole in one	Nil	R1,000
SECTION 15 – IDENTITY THEFT		
Legal Expenses	Nil	R5,000
Loss of Income	Nil	R5,000

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Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000
SECTION 16 - MOTOR HIJACK EXTENSION		
16.1 Personal Accident	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
SECTION 17 - RED24	Assistance Service	Assistance Service
PREMIUM		
SINGLE TRIP OPTION	R315	R315
MANDATE OPTION	R269	R269
TO EXTEND COVER TO 180 DAYS	R1 019	R1,019
PERSONAL		
PHASE III - PRE-EXISTING MEDICAL CONDITIONS		
	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R250,000
PREMIUM		
SINGLE TRIP OPTION	NIL	R1,162
MANDATE OPTION	NIL	R1,099
TOTAL PREMIUM TO EXTEND COVER TO 180 DAYS	NIL	R3,183
PERSONAL		
SENIORS (75 AND OVER)		
	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Medical & Related Expenses and Assistance		
(i) Injury & Illness	Nil	R5,000,000
(iii) Follow Up Treatment in the Republic of South Africa	Nil	R5,000
Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess (for out-patient treatments R500) – Only applicable to (i)	Waiver of Excess	Waiver of Excess
1B. Travel Guard *		
Legal Assistance Abroad	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R25,000
1E. Hospital Cash – Hospital confinement for accident or illness (daily benefit of R750 / day)	Nil	R15,000
<i>* The Assistance Services under Phase 1 also extend to the Senior Package</i>		
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
Accidental death and/or personal disablement	Nil	Nil
SECTION 3 – CANCELLATION & CURTAILMENT		
Cancellation of Journey (R500 Excess)	R15,000	R20,000
Curtailement of Journey (R500 Excess)	R15,000	R20,000
SECTION 4 – BAGGAGE LOSS		
Maximum Sum Insured(R500 Excess)	R10,000	R15,000
Maximum Insured Value of any one item (Excess R500)	R2,000	R2,000
<i>NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording</i>		
SECTION 5 – BAGGAGE DELAY		

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Incurring expenses up to an amount of (12 hour Excess)	R2,000	R3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R2,000	R2,000
Travel Missed Connection (6 Hour Excess)	Nil	R2,000
SECTION 7 – TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R4,000
SECTION 8 – NATURAL DISASTER		
Cost of providing similar accommodation (48 hour excess)	N/A	R2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS		
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R2,000	R3,000
SECTION 10 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11A. Hijack - R750 per day (Excess 12 Hours) *	R7,500	R10,000
11B. Kidnap and Wrongful Detention	Nil	Nil
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailment	1,500 miles	30,000 miles
SECTION 13 - CATTERY & KENNELS		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750
SECTION 14 - GOLF COVER		
Loss, Theft or damage to Golf Equipment (Excess R1,000)	Nil	R10,000
Golf Equipment hire	Nil	R2,000
Hole in one	Nil	R1,000
SECTION 15 – IDENTITY THEFT		
Legal Expenses	Nil	R5,000
Lost Income	Nil	R5,000
Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000
SECTION 16 - MOTOR HIJACK EXTENSION		
16.1 Personal Accident	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
SECTION 17 - RED24	Assistance Service	Assistance Service
PREMIUM		
SINGLE TRIP OPTION	R664	R664
MANDATE OPTION	R567	R567

AIR TRAVEL LODGED CARD		
PHASE I - AUTOMATIC COVER	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Medical & Related Expenses and Assistance		

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(i) Injury (Excess R2,000)	R80,000	R3,000,000
(ii) Illness (Excess R2,000)	Nil	R3,000,000
Burial, Cremation or Return of Mortal Remains *	Actual Expense	Actual Expense
Coffin Expenses *	R10,000	R10,000
Return of Travel Companion *	Actual Expense	Actual Expense
Return of Children *	Actual Expense	Actual Expense
Visit by a Family Member *	Actual Expense	Actual Expense
1B. Travel Guard *		
Premature Return in case of Death or imminent Death of a Relative or Business Associate *	Assistance Service	Assistance Service
Cash Advances *	Assistance Service	Assistance Service
Consular Referral *	Assistance Service	Assistance Service
Emergency Travel and Accommodation Arrangements *	Assistance Service	Assistance Service
Legal Assistance Abroad *	Assistance Service	Assistance Service
24-hour Medical Emergency and Assistance Telephone Line *	Assistance Service	Assistance Service
Replacement of Lost Travel Documents *	Assistance Service	Assistance Service
Transmission of Urgent Messages *	Assistance Service	Assistance Service
1C. Medical Evacuation, Repatriation or Transportation *	Actual Expense	Actual Expense
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
(i) In-flight/public conveyance	R1,000,000	R1,500,000
(ii) 24 hour cover	R500,000	R500,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11A. Hijack - R750 per day (Excess 12 Hours) *	R7,500	R15,000
PREMIUM		
TO EXTEND COVER TO 180 DAYS	R332	R332

AIR TRAVEL LODGED CARD		
PHASE II (INCLUDE PHASE I) RECOMMENDED COVER	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Additional Medical and Related Expenses		
(i) Injury	Nil	R20,000,000
(ii) Illness	Nil	R20,000,000
(iii) Follow Up Treatment in the Republic of South Africa	Nil	R5,000
Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess (out-patient treatments R500)-Only applicable to (i) & (ii).	Waiver of Excess	Waiver of Excess
1B. Travel Guard *		
Legal Assistance Abroad	Nil	R5,000
1E. Hospital Cash – hospital confinement for accident or illness (R750 / day)	Nil	R15,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R25,000
<i>NOTE: Total Emergency Medical Expenses cover under (1A) will be R23,000,000 for Injury and Illness for International Journeys.</i>		
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
(i) In-flight / public conveyance	R1,000,000	R2,000,000
(ii) 24 hour cover	R500,000	R1,000,000

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(iii) Terrorism extension	Nil	R750,000
<i>NOTE: Total Inflight / public conveyance benefit under (i) will be R3,500,000 for International Journeys. Total 24 hour cover benefit under (ii) will be R1,500,000 for International Journeys</i>		
SECTION 3 – CANCELLATION & CURTAILMENT		
Cancellation of Journey (R500 Excess)	R20,000	R25,000
Curtailement of Journey (R500 Excess)	R20,000	R25,000
SECTION 4 – BAGGAGE LOSS		
Maximum Sum Insured (R500 Excess)	R10,000	R20,000
Maximum Insured Value of any one item (Excess R500)	R2,000	25% of Sum Insured
<i>NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording</i>		
SECTION 5 – BAGGAGE DELAY		
Incurred expenses up to an amount of (12 hour Excess)	R2,000	R3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R2,000	R2,500
Travel Missed Connection (6 Hour Excess)	Nil	R5,000
SECTION 7 – TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R5,000
SECTION 8 – NATURAL DISASTER		
Cost of providing similar accommodation (48 hour excess)	Nil	R2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS		
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R2,000	R3,000
SECTION 10 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,500,000	R2,500,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11B. Kidnap And Wrongful Detention	Nil	R500,000
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailement	1,500 miles	30,000 miles
SECTION 13 - CATTERY & KENNELS		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750
SECTION 14 - GOLF COVER		
Loss, Theft or damage to Golf Equipment (Excess R1,000)	Nil	R10,000
Golf Equipment Hire	Nil	R2,000
Hole in One	Nil	R1,000
SECTION 15 – IDENTITY THEFT		
Legal Expenses	Nil	R5,000
Lost Income	Nil	R5,000
Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000
SECTION 16 - MOTOR HIJACK EXTENSION		
16.1 Personal Accident	Nil	R5,000

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16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
SECTION 17 - RED24	Assistance Service	Assistance Service
PREMIUM		
SINGLE TRIP OPTION	R315	R315
MANDATE OPTION	R269	R269
TO EXTEND COVER TO 180 DAYS	R1,019	R1,019

AIR TRAVEL LODGED CARD		
PHASE III - PRE-EXISTING MEDICAL CONDITIONS	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R250,000
PREMIUM		
SINGLE TRIP OPTION	NIL	R1,162
MANDATE OPTION	NIL	R1,099
TOTAL PREMIUM TO EXTEND COVER TO 180 DAYS	NIL	R3,183

AIR TRAVEL LODGED CARD		
SENIORS (75 AND OVER)	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Medical & Related Expenses and Assistance		
(i) Injury & Illness	Nil	R5,000,000
(iii) Follow Up Treatment in the Republic of South Africa	Nil	R5,000
Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess (for out-patient treatments R500)	Waiver of Excess	Waiver of Excess
1B. Travel Guard *		
Legal Assistance Abroad	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	Nil
1E. Hospital Cash – hospital confinement for accident or illness (daily benefit of R750 / day)	Nil	R15,000
<i>* The Assistance Services under Phase 1 also extend to the Senior Package</i>		
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
Accidental Death and/or Disablement	Nil	Nil
SECTION 3 – CANCELLATION & CURTAILMENT		
Cancellation of Journey (R500 Excess)	R15,000	R25,000
Curtailed of Journey (R500 Excess)	R15,000	R25,000
SECTION 4 – BAGGAGE LOSS		
Maximum Sum Insured(R500 Excess)	R10,000	R20,000
Maximum Insured Value of any one item (Excess R500)	R2,000	25% of Sum Insured
<i>NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording</i>		
SECTION 5 – BAGGAGE DELAY		
Incurred expenses up to an amount of (12 hour Excess)	R2,000	R3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		

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Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R2,000	R2,500
Travel Missed Connection (6 Hour Excess)	Nil	R5,000
SECTION 7 – TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R5,000
SECTION 8 – NATURAL DISASTER		
Cost of providing similar accommodation (48 hour excess)	Nil	R2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS		
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R2,000	R3,000
SECTION 10 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,500,000	R2,500,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11A. Hijack - R750 per day (Excess 12 Hours) *	R7,500	R15,000
11B. Kidnap and Wrongful Detention	Nil	Nil
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailment	1,500 miles	30,000 miles
SECTION 13 - CATTERY & KENNELS		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750
SECTION 14 - GOLF COVER		
Loss, Theft or damage to Golf Equipment (Excess R1,000)	Nil	R10,000
Golf Equipment hire	Nil	R2,000
Hole in one	Nil	R1,000
SECTION 15 – IDENTITY THEFT		
Legal Expenses	Nil	R5,000
Lost Income	Nil	R5,000
Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000
SECTION 16 - MOTOR HIJACK EXTENSION		
16.1 Personal Accident	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
SECTION 17 - RED24	Assistance Service	Assistance Service
PREMIUM		
SINGLE TRIP OPTION	R664	R664
MANDATE OPTION	R567	R567
CORPORATE CARD		
PHASE I - AUTOMATIC COVER	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Medical & Related Expenses and Assistance		
(i) Injury (Excess R2,000)	R80,000	R3,000,000
(ii) Illness (Excess R2,000)	Nil	R3,000,000
Burial, Cremation or Return of Mortal Remains *	Actual Expense	Actual Expense

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Coffin Expenses *	R10,000	R10,000
Return of Travel Companion *	Actual Expense	Actual Expense
Return of Children *	Actual Expense	Actual Expense
Visit by a Family Member *	Actual Expense	Actual Expense
1B. Travel Guard *		
Premature Return in case of Death or imminent Death of a Relative or Business Associate *	Assistance Service	Assistance Service
Cash Advances *	Assistance Service	Assistance Service
Consular Referral *	Assistance Service	Assistance Service
Emergency Travel and Accommodation Arrangements *	Assistance Service	Assistance Service
Legal Assistance Abroad *	Assistance Service	Assistance Service
24-hour Medical Emergency and Assistance Telephone Line *	Assistance Service	Assistance Service
Replacement of Lost Travel Documents *	Assistance Service	Assistance Service
Transmission of Urgent Messages *	Assistance Service	Assistance Service
1C. Medical Evacuation, Repatriation or Transportation *	Actual Expense	Actual Expense
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
(i) In-flight/public conveyance	R850,000	R1,500,000
(ii) 24 hour cover	R250,000	R500,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11A. Hijack - R750 per day (Excess 12 Hours) *	R7,500	R15,000
PREMIUM		
TO EXTEND COVER TO 180 DAYS	R332	R332

CORPORATE CARD		
PHASE II (INCLUDE PHASE I) RECOMMENDED OPTIONAL COVER	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Additional Medical and Related Expenses		
(i) Injury	Nil	R20,000,000
(ii) Illness	Nil	R20,000,000
(iii) Follow Up Treatment in the Republic of South Africa	Nil	R5,000
Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess (for out-patient treatments R500) – Only applicable to (i) & (ii)	Waiver of Excess	Waiver of Excess
1B. Travel Guard *		
Legal Assistance Abroad	Nil	R5,000
1E. Hospital Cash – hospital confinement for accident or illness (R750 / day)	Nil	R15,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R25,000
<i>NOTE: Total Emergency Medical Expenses cover under (1A) will be R23,000,000 for Injury and Illness for International Journeys.</i>		
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
(i) In-flight / public conveyance	R1,000,000	R2,000,000
(ii) 24 hour cover	R500,000	R1,000,000
(iii) Terrorism extension	Nil	R750,000
<i>NOTE: Total Inflight / public conveyance benefit under (i) will be R3,500,000 for International Journeys. Total 24 hour</i>		

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cover benefit under (ii) will be R1,500,000 for International Journeys

SECTION 3 – CANCELLATION & CURTAILMENT

Cancellation of Journey (R500 Excess)	R20,000	R25,000
Curtailement of Journey (R500 Excess)	R20,000	R25,000

SECTION 4 – BAGGAGE LOSS

Maximum Sum Insured (R500 Excess)	R10,000	R20,000
Maximum Insured Value of any one item (Excess R500)	R2,000	25% of Sum Insured

NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording

SECTION 5 – BAGGAGE DELAY

Incurred expenses up to an amount of (12 hour Excess)	R2,000	R3,500
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SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION

Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R2,000	R2,500
Travel Missed Connection (6 Hour Excess)	Nil	R5,000

SECTION 7 – TICKET UPGRADE

Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R5,000
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SECTION 8 – NATURAL DISASTER

Cost of providing similar accommodation (48 hour excess)	Nil	R2,500
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SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS

Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R2,000	R3,000
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SECTION 10 – PERSONAL LIABILITY

Bodily Injury and Material Damage	R2,500,000	R2,500,000
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SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION

11B. Kidnap And Wrongful Detention	Nil	R500,000
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SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY

Frequent Flyer Base Miles forfeited due to Cancellation or Curtailement	1,500 miles	30,000 miles
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SECTION 13 - CATTERY & KENNELS

Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750
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SECTION 14 - GOLF COVER

Loss, Theft or damage to Golf Equipment (Excess R1,000)	Nil	R10,000
Golf Equipment hire	Nil	R2,000
Hole in one	Nil	R1,000

SECTION 15 – IDENTITY THEFT

Legal Expenses	Nil	R5,000
Lost Income	Nil	R5,000
Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000

SECTION 16 - MOTOR HIJACK EXTENSION

16.1 Personal Accident	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500

SECTION 17 - RED24

	Assistance Service	Assistance Service
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PREMIUM		
SINGLE TRIP OPTION	R315	R315
MANDATE OPTION	R269	R269
TO EXTEND COVER TO 180 DAYS	R1,019	R1,019

CORPORATE CARD		
PHASE III - PRE-EXISTING MEDICAL CONDITIONS	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R250,000
PREMIUM		
SINGLE TRIP OPTION	NIL	R1,162
MANDATE OPTION	NIL	R1,099
TOTAL PREMIUM TO EXTEND COVER TO 180 DAYS	NIL	R3,183

CORPORATE CARD		
SENIORS (75 AND OVER)	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Medical & Related Expenses and Assistance		
(i) Injury & Illness	Nil	R5,000,000
(iii) Follow Up Treatment in the Republic of South Africa	Nil	R5,000
Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess (for out-patient treatments R500) – Only applicable to (i)	Waiver of Excess	Waiver of Excess
1B. Travel Guard *		
Legal Assistance Abroad	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R25,000
1E. Hospital Cash – hospital confinement for accident or illness (daily benefit of R750 / day)	Nil	R10,000
<i>* The Assistance Services under Phase 1 also extend to the Senior Package</i>		
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
Accidental death and/or personal disablement	Nil	Nil
SECTION 3 – CANCELLATION & CURTAILMENT		
Cancellation of Journey (R500 Excess)	R15,000	R25,000
Curtailement of Journey (R500 Excess)	R15,000	R25,000
SECTION 4 – BAGGAGE LOSS		
Maximum Sum Insured(R500 Excess)	R10,000	R20,000
Maximum Insured Value of any one item (Excess R500)	R2,000	25% of Sum Insured
<i>NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording</i>		
SECTION 5 – BAGGAGE DELAY		
Incurred expenses up to an amount of (12 hour Excess)	R2,000	R3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R2,000	R2,500

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Travel Missed Connection (6 Hour Excess)	Nil	R5,000
SECTION 7 – TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R5,000
SECTION 8 – NATURAL DISASTER		
Cost of providing similar accommodation (48 hour excess)	Nil	R2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS		
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R2,000	R3,000
SECTION 10 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,500,000	R2,500,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11A. Hijack - R750 per day (Excess 12 Hours) *	R7,500	R15,000
11B. Kidnap and Wrongful Detention	Nil	Nil
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailment	1,500 miles	30,000 miles
SECTION 13 - CATTERY & KENNELS		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750
SECTION 14 - GOLF COVER		
Loss, Theft or damage to Golf Equipment (Excess R1,000)	Nil	R10,000
Golf equipment hire	Nil	R2,000
Hole in one	Nil	R1,000
SECTION 15 – IDENTITY THEFT		
Legal Expenses	Nil	R5,000
Lost Income	Nil	R5,000
Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000
SECTION 16 - MOTOR HIJACK EXTENSION		
16.1 Personal Accident	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
SECTION 17 - RED24	Assistance Service	Assistance Service
PREMIUM		
SINGLE TRIP OPTION	R664	R664
MANDATE OPTION	R567	R567

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STANDARD BANK

AUTOMATIC COVER (trips up to 90 days) BLUE, ACHIEVER & BLUEBEAN MASTERCARD AND VISA CARDS		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Injury	Nil	R150,000
(i) Illness	Nil	R150,000
Excess - In-patient	N/A	R2,000
Excess - Out - patient	N/A	R2,000
(iii) Visit by a Family Member	Actual Expense	Actual Expense
(iv) Return of Children	Actual Expense	Actual Expense
(v) Return of Travel Companion	Actual Expense	Actual Expense
(vi) Burial, Cremation or Return of Mortal Remains	Actual Expense	Actual Expense
(vii) Coffin Expenses	R10,000	R10,000
1B – Travel Guard		
(i) Cash Advances	Assistance Service	Assistance Service
(ii) Consular Referral	Assistance Service	Assistance Service
(iii) Emergency Travel and Accommodation Arrangements	Assistance Service	Assistance Service
(iv) Premature Return in case of Death or imminent Death of Relative or Business Associate a	Assistance Service	Assistance Service
(v) Legal Assistance Abroad	Assistance Service	Assistance Service
(vi) 24 Hour Medical Emergency and Assistance Telephone Line	Assistance Service	Assistance Service
(vii) Replacement of Lost Travel Documents	Assistance Service	Assistance Service
(viii) Transmission of Urgent Messages	Assistance Service	Assistance Service
1C - Medical Evacuation, Repatriation or Transportation	Actual Expense	Actual Expense
1E - Hospital cash (maximum 15 days @ R200 / day)	Nil	R3,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A – 24 hour cover	R100,000	R100,000
2B – In-flight/public conveyance	R150,000	R450,000
SECTION 9 – HIJACK		
R750 per day for a maximum of 10 days (Excess 12 Hours)	R7,500	R7,500

AUTOMATIC COVER (trips up to 90 days) GOLD, CORPORATE AND TRAVEL AGENT CARDS		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Injury	R70,000	R1,000,000
(i) Illness	Nil	R1,000,000
Excess - In-patient	N/A	R2,000
Excess - Out - patient	N/A	R2,000
(iii) Visit by a Family Member	Actual Expense	Actual Expense
(iv) Return of Children	Actual Expense	Actual Expense
(v) Return of Travel Companion	Actual Expense	Actual Expense
(vi) Burial, Cremation or Return of Mortal Remains	Actual Expense	Actual Expense
(vii) Coffin Expenses	R10,000	R10,000

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1B – Travel Guard		
(i) Cash Advances	Assistance Service	Assistance Service
(ii) Consular Referral	Assistance Service	Assistance Service
(iii) Emergency Travel and Accommodation Arrangements	Assistance Service	Assistance Service
(iv) Premature Return in case of Death or imminent Death of a Relative or Business Associate	Assistance Service	Assistance Service
(v) Legal Assistance Abroad	Assistance Service	Assistance Service
(vi) 24 Hour Medical Emergency and Assistance Telephone Line	Assistance Service	Assistance Service
(vii) Replacement of Lost Travel Documents	Assistance Service	Assistance Service
(viii) Transmission of Urgent Messages	Assistance Service	Assistance Service
1C - Medical Evacuation, Repatriation or Transportation	Actual Expense	Actual Expense
1E - Hospital cash (maximum 15 days @ R200 / day)	Nil	R3,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A – 24 hour cover	R250,000	R375,000
2B – In-flight/public conveyance	R750,000	R750,000
SECTION 9 – HIJACK		
R750 per day for a maximum of 10 days (Excess 12 Hours)	R7,500	R7,500

AUTOMATIC COVER (trips up to 90 days) PLATINUM CARD

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Injury	R150,000	R1,000,000
(i) Illness	Nil	R1,000,000
Excess - In-patient	N/A	R2,000
Excess - Out - patient	N/A	R2,000
(iii) Visit by a Family Member	Actual Expense	Actual Expense
(iv) Return of Children	Actual Expense	Actual Expense
(v) Return of Travel Companion	Actual Expense	Actual Expense
(vi) Burial, Cremation or Return of Mortal Remains	Actual Expense	Actual Expense
(vii) Coffin Expenses	R10,000	R10,000
1B – Travel Guard		
(i) Cash Advances	Assistance Service	Assistance Service
(ii) Consular Referral	Assistance Service	Assistance Service
(iii) Emergency Travel and Accommodation Arrangements	Assistance Service	Assistance Service
(iv) Premature Return in case of Death or imminent Death of a Relative or Business Associate	Assistance Service	Assistance Service
(v) Legal Assistance Abroad	Assistance Service	Assistance Service
(vi) 24 Hour Medical Emergency and Assistance Telephone Line	Assistance Service	Assistance Service
(vii) Replacement of Lost Travel Documents	Assistance Service	Assistance Service
(viii) Transmission of Urgent Messages	Assistance Service	Assistance Service
1C - Medical Evacuation, Repatriation or Transportation	Actual Expense	Actual Expense
1E - Hospital cash (maximum 20 days @ R250 / day)	Nil	R5,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A – 24 hour cover	R375,000	R500,000
2B – In-flight/public conveyance	R750,000	R1,000,000
SECTION 4 – BAGGAGE, MONEY, CREDIT CARDS & TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		

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4B. Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5A – TRAVEL DELAY		
Travel Delay – Incurred expenses up to an amount of (24 hour Excess)	R2,000	R2,500
SECTION 8 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,500,000	R2,500,000
SECTION 9 – HIJACK		
R750 per day for a maximum of 10 days (Excess 12 Hours)	R7,500	R7,500

AUTOMATIC COVER (trips up to 90 days) TITANIUM CARD		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Injury	R150,000	R1,000,000
(i) Illness	Nil	R1,000,000
Excess	N/A	R2,000
(iii) Visit by a Family Member*	Actual Expense	Actual Expense
(iv) Return of Children*	Actual Expense	Actual Expense
(v) Return of Travel Companion*	Actual Expense	Actual Expense
(vi) Burial, Cremation or Return of Mortal Remains*	Actual Expense	Actual Expense
(vii) Coffin Expenses*	R10,000	R10,000
1B – Travel Guard *		
(i) Cash Assistance	Assistance Service	Assistance Service
(ii) Consular Referral *	Assistance Service	Assistance Service
(iii) Emergency Travel and Accommodation Arrangements *	Assistance Service	Assistance Service
(iv) Premature Return in case of Death or imminent Death of a Relative or Business Associate *	Assistance Service	Assistance Service
(v) Legal Assistance Abroad *	Assistance Service	Assistance Service
(vi) 24 Hour Medical Emergency and Assistance Telephone Line *	Assistance Service	Assistance Service
(vii) Replacement of Lost Travel Documents *	Assistance Service	Assistance Service
(viii) Transmission of Urgent Messages *	Assistance Service	Assistance Service
1C - Medical Evacuation, Repatriation or Transportation*	Actual Expense	Actual Expense
1E - Hospital cash (maximum 16 days @ R250 / day)	Nil	R4,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
In-flight/public conveyance	R750,000	R800,000
24 hour cover	R300,000	R400,000
SECTION 5 – BAGGAGE DELAY		
Incurred expenses up to an amount of (24 hour Excess)	R1,500	R2,500
SECTION 6A – TRAVEL DELAY		
Travel Delay – Incurred expenses up to an amount of (24hour Excess)	R1,500	R2,000
SECTION 10 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000

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SECTION 11 – HIJACK		
R750 per day for a maximum of 10 days (Excess 12 Hours)	R7,500	R7,500

OPTION 1 - OPTIONAL COVER

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance – Injury & Illness	Nil	R5,000,000
(ii) Emergency Medical and Related Expenses due to terrorism	Nil	R1,000,000
Excess - In-patient	Waiver of Excess	Waiver of Excess
Excess - Outpatient	Nil	R500
1B – Legal Assistance Abroad	Nil	R5,000
1D – Alternative Employee or Resumption of Assignment Expenses	R10,000	R10,000
1F – Follow Up Treatment in South Africa	Nil	R5,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A – 24 hour cover	R300,000	R300,000
2B – In-flight/public conveyance	R600,000	R600,000
Terrorism extension	Nil	R250,000
SECTION 3 – CANCELLATION & CURTAILMENT		
3A – Cancellation of Journey (R500 Excess)	R10,000	R10,000
3B – Curtailment of Journey (R500 Excess)	R10,000	R10,000
SECTION 4 – BAGGAGE, MONEY, CREDIT CARDS & TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
4A – Theft or Damage of Baggage	R5,000	R7,500
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R1,500	R1,500
Theft of Money and Credit Cards & Travellers Cheques (R500 Excess)	R1,500	R2,000
4B – Baggage Delay (24 hour Excess)	R2,000	R2,000
SECTION 5A – TRAVEL DELAY		
Incurred expenses up to an amount of (24 hour Excess)	R2,000	R2,000
SECTION 8 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000
PREMIUM		
<i>Per Trip – 1 to 15 days</i>	R293	R293
<i>Per Trip – 16 to 90 days</i>	R480	R480
<i>Per Trip – 91 to 180 days</i>	R1,021	R1,021
<i>Mandate – 1 to 90 days</i>	R288	R288

OPTION 1- PRE-EXISTING MEDICAL CONDITIONS COVER

BENEFIT	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	Nil	R100,000
PREMIUM		
<i>Per Trip – 1 to 15 days</i>	Not applicable	R716
<i>Per Trip – 16 to 90 days</i>	Not applicable	R1,179
<i>Per Trip – 91 to 180 days</i>	Not applicable	R2,512

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OPTION 2 – OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1A – EMERGENCY MEDICAL RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance – Injury & Illness	Nil	R9,000,000
(ii) Emergency medical expenses due to terrorism	Nil	R1,000,000
Excess - In-patient	Waiver of Excess	Waiver of Excess
Excess - Outpatient	Nil	R500
1B – Legal Assistance Abroad	Nil	R5,000
1D – Alternative Employee or Resumption of Assignment Expenses	R10,000	R15,000
1E – Hospital Cash (maximum 20 days @ R250 / day)	Nil	R5,000
1F – Follow Up Treatment in South Africa	Nil	R10,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A – 24 hour cover	R300,000	R500,000
2B – In-flight/public conveyance	R600,000	R1,000,000
Terrorism extension	Nil	R250,000
SECTION 3 – CANCELLATION & CURTAILMENT		
3A – Cancellation of Journey (R500 Excess)	R10,000	R20,000
3B – Curtailment of Journey (R500 Excess)	R10,000	R20,000
SECTION 4 – BAGGAGE, MONEY, CREDIT CARDS & TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
4A – Theft or Damage of Baggage	R5,000	R10,000
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R1,500	R2,000
Theft of Money and Credit Cards & Travellers Cheques (R500 Excess)	R1,500	R2,000
4B – Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
5A – Travel Delay – Incurred expenses up to an amount of (24 hour Excess)	R2,000	R2,500
5B – Travel Missed Connection – Incurred expenses up to an amount of (R250 excess)	N/A	R2,500
SECTION 6 - TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	N/A	R4,000
SECTION 8 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000
SECTION 10 - NATURAL DISASTER		
Cost of providing similar accommodation	N/A	R2,500
SECTION 11 – IDENTITY THEFT		
Legal Expenses	Nil	R 1,000
Lost Income	Nil	R 1,000
Legal Obligations	Nil	R 1,000
Miscellaneous Expenses	Nil	R 1,000
PREMIUM		
Per Trip – 1 to 15 days	R322	R322
Per Trip – 16 to 90 days	R519	R519
Per Trip – 91 to 180 days	R1,129	R1,129
Mandate – 1 to 90 days	R317	R317

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OPTION 2 - PRE-EXISTING MEDICAL CONDITIONS COVER

BENEFIT	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	Nil	R150,000
PREMIUM		
<i>Per Trip – 1 to 15 days</i>	<i>Not applicable</i>	<i>R824</i>
<i>Per Trip – 16 to 90 days</i>	<i>Not applicable</i>	<i>R1,326</i>
<i>Per Trip – 91 to 180 days</i>	<i>Not applicable</i>	<i>R2,896</i>

OPTION 3 - OPTIONAL COVER

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – EMERGENCY MEDICAL RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance – Injury & Illness	Nil	R11,000,000
(ii) Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess - In-patient	Waiver of Excess	Waiver of Excess
Excess - Out-patient	Nil	R500
1B – Legal Assistance Abroad	Nil	R5,000
1D – Alternative Employee or Resumption Of Assignment Expenses	R10,000	R25,000
1E – Hospital Cash (maximum 20 days @ R500 / day)	Nil	R10,000
1F – Follow Up Treatment in South Africa	Nil	R15,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A – 24 hour cover	R300,000	R1,000,000
2B – In-flight/public conveyance	R600,000	R2,000,000
Terrorism extension	Nil	R750,000
SECTION 3 – CANCELLATION & CURTAILMENT		
3A – Cancellation of Journey (R500 Excess)	R10,000	R25,000
3B – Curtailment of Journey (R500 Excess)	R10,000	R25,000
SECTION 4 – BAGGAGE, MONEY, CREDIT CARDS & TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
4A – Theft or Damage of Baggage	R5,000	R20,000
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R2,000	R2,000
Theft of Money and Credit Cards & Travellers Cheques (R500 Excess)	R1,500	R3,000
4B – Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
5A – Travel Delay – Incurred expenses up to an amount of (24 hour excess)	R2,000	R2,500
5B – Travel Missed Connection –Incurred expenses up to an amount of (R250 Excess)	Nil	R5,000
SECTION 6 - TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour Excess)	Nil	R5,000
SECTION 7 – CATTERY AND KENNELS		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours)	Nil	R2,500
SECTION 8 – PERSONAL LIABILITY		

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Bodily Injury and Material Damage	R2,500,000	R2,500,000
SECTION 10 - NATURAL DISASTER		
Cost of providing similar accommodation	Nil	R2,500
SECTION 11 – IDENTITY THEFT		
Legal Expenses	Nil	R 1,000
Lost Income	Nil	R 1,000
Legal Obligations	Nil	R 1,000
SECTION 12 – MOTOR HIJACK EXTENSION		
12A – Personal Accident	Nil	R 5,000
12B – Post Traumatic Stress Disorder Therapy	Nil	R 2,500
Miscellaneous Expenses	Nil	R 1,000
PREMIUM		
<i>Per Trip – 1 to 15 days</i>	R361	R361
<i>Per Trip – 16 to 90 days</i>	R564	R564
<i>Per Trip – 91 to 180 days</i>	R1,242	R1,242
<i>Mandate – 1 to 90 days</i>	R344	R344

OPTION 3 - PRE-EXISTING MEDICAL CONDITIONS COVER

BENEFIT	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	Nil	R250,000
PREMIUM		
<i>Per Trip – 1 to 15 days</i>	Not applicable	R1,196
<i>Per Trip – 16 to 90 days</i>	Not applicable	R1,897
<i>Per Trip – 91 to 180 days</i>	Not applicable	R4,177

SENIORS COVER (age 76 - 85 (Inclusive))

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – EMERGENCY MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Injury & Illness	R50,000	R5,000,000
(ii) Emergency medical expenses due to terrorism	Nil	R1,000,000
Excess - Inpatient	Waiver of Excess	Waiver of Excess
Excess - Out-patient	Nil	R500
(iii) Visit by a Family Member	Actual Expense	Actual Expense
(iv) Return of Children	Actual Expense	Actual Expense
(v) Return of Travel Companion	Actual Expense	Actual Expense
(vi) Burial, Cremation or Return of Mortal Remains	Actual Expense	Actual Expense
(vii) Coffin Expenses	R10,000	R10,000
1B – Travel Guard		
(i) Cash Advances	Assistance Service	Assistance Service
(ii) Consular Referral	Assistance Service	Assistance Service
(iii) Emergency Travel and Accommodation Arrangements	Assistance Service	Assistance Service
(iv) Premature Return in case of Death or imminent Death of Relative or Business Associate a	Assistance Service	Assistance Service
(v) Legal Assistance Abroad	Assistance Service	Assistance Service

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(vi) 24 Hour Medical Emergency and Assistance Telephone	Assistance Service	Assistance Service
(vii) Replacement of Lost Travel Documents	Assistance Service	Assistance Service
(viii) Transmission of Urgent Messages	Assistance Service	Assistance Service
1C - Medical Evacuation, Repatriation or Transportation	Actual Expense	Actual Expense
SECTION 2 – PERSONAL ACCIDENT		
2C – Senior Personal Accident Scale	Nil	R50,000
SECTION 3 – CANCELLATION & CURTAILMENT		
3A – Cancellation of Journey (R500 Excess)	R10,000	R15,000
3B – Curtailment of Journey (R500 Excess)	R10,000	R15,000
SECTION 4 – BAGGAGE, MONEY, CREDIT CARDS & TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
4A – Theft or Damage of Baggage	R5,000	R10,000
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R1,500	R1,500
Theft of Money and Credit Cards & Travellers Cheques (R500 Excess)	R1,500	R2,000
4B – Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5A – TRAVEL DELAY		
Incurred expenses up to an amount of (24 hour Excess)	R2,000	R2,500
SECTION 8 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,000,000	R2,000,000
SECTION 9 – HIJACK		
R750 per day for a maximum of 10 days (Excess 12 Hours)	R7,500	R7,500
SECTION 10 – NATURAL DISASTER		
Cost of providing similar accommodation	Nil	R2,500
PREMIUM		
Per Trip – 1 to 15 days	R875	R875
Per Trip – 16 to 90 days	R1,287	R1,287

CORPORATE OPTION 1 - OPTIONAL COVER		
BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – MEDICAL AND RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance - Injury & Illness	Nil	R5,000,000
(ii) Emergency Medical and Related due to terrorism	Nil	R1,000,000
Excess - In-patient	Waiver of excess	Waiver of excess
Excess - Out-patient	Nil	R500
1B. Legal Assistance Abroad *	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	R10,000	R10,000
1F. Follow Up Treatment in South Africa	---	R5,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A. In-flight/public conveyance	R600,000	R600,000
2B. 24 hour cover	R300,000	R300,000
Terrorism extension	Nil	R250,000
SECTION 3 – CANCELLATION & CURTAILMENT		
3A. Cancellation of Journey (R500 Excess)	R10,000	R10,000
3B. Curtailment of Journey (R500 Excess)	R10,000	R10,000

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SECTION 4 – BAGGAGE, MONEY, CREDIT CARDS & TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY

Theft or Damage of Baggage	R5,000	R7,500
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R1,500	R1,500
Theft of Money and Credit Cards & Travellers Cheques (R500 Excess)	R1,500	R2,000
4B. Baggage Delay (24 hour Excess)	R2,000	R2,000

SECTION 5A – TRAVEL DELAY

Incurred expenses up to an amount of (24 hour Excess)	R2,000	R2,000
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SECTION 8 – PERSONAL LIABILITY

Bodily Injury and Material Damage	R2,000,000	R2,000,000
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PREMIUM

Per Trip – 1 to 15 days	R293	R293
Per Trip – 16 to 90 days	R480	R480
Per Trip – 91 to 180 days	R1,021	R1,021
Mandate – 1 to 90 days	R288	R288

CORPORATE OPTION 1 - PRE-EXISTING MEDICAL CONDITIONS COVER

BENEFIT	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	Nil	R100,000
PREMIUM		
Per Trip – 1 to 15 days	Not applicable	R716
Per Trip – 16 to 90 days	Not applicable	R1,179
Per Trip – 91 to 180 days	Not applicable	R2512

CORPORATE OPTION 2 – OPTIONAL COVER

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – EMERGENCY MEDICAL RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance - Injury & Illness	Nil	R11,000,000
(ii) Emergency Medical and Related due to terrorism	Nil	R2,500,000
Excess - In-patient	Waiver of excess	Waiver of excess
Excess - Out-patient	Nil	R500
1B. Legal Assistance Abroad *	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	R10,000	R25,000
1e. Hospital Cash (maximum 20 days @ R500 / day)	Nil	R10,000
1F. Follow Up Treatment in South Africa	---	R15,000

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SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A. In-flight/public conveyance	R600,000	R2,000,000
2B. 24 hour cover	R300,000	R1,000,000
Terrorism extension	Nil	R750,000
SECTION 3 – CANCELLATION & CURTAILMENT		
3A. Cancellation of Journey (R500 Excess)	R10,000	R25,000
3B. Curtailment of Journey (R500 Excess)	R10,000	R25,000
SECTION 4 – BAGGAGE, MONEY, CREDIT CARDS & TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
Theft or Damage of Baggage	R5,000	R20,000
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R2,000	R2,000
Theft of Money and Credit Cards & Travellers Cheques (R500 Excess)	R1,500	R3,000
4B. Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
6A. Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R2,000	R2,500
6B. Travel Missed Connection - Incurred expenses up to an amount of (R250 Excess)	Nil	R5,000
SECTION 6 - TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an international journey (6 hour Excess)	Nil	R5,000
SECTION 7 - CATTERY AND KENNELS		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours)	Nil	R2,500
SECTION 8 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,500,000	R2,500,000
SECTION 10 - NATURAL DISASTER		
Cost of providing similar accommodation	Nil	R2,500
SECTION 11 - MOTOR HIJACK EXTENSION		
14.1 Personal Accident	Nil	R5,000
14.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
SECTION 12 - IDENTITY THEFT		
Legal Expenses	Nil	R1,000
Lost Income	Nil	R1,000
Legal Obligations	Nil	R1,000
Miscellaneous Expenses	Nil	R1,000
PREMIUM		
Per Trip – 1 to 15 days	R361	R361
Per Trip – 16 to 90 days	R564	R564
Per Trip – 91 to 180 days	R1,242	R1,242
Mandate – 1 to 90 days	R344	R344
OPTION 2 - PRE-EXISTING MEDICAL CONDITIONS COVER		
BENEFIT	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement	Nil	R250,000

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of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.

PREMIUM		
Per Trip – 1 to 15 days	Not applicable	R1,196
Per Trip – 16 to 90 days	Not applicable	R1,897
Per Trip – 91 to 180 days	Not applicable	R4,177

CORPORATE OPTION 3 – OPTIONAL COVER

BENEFIT	LOCAL	INTERNATIONAL
SECTION 1 – EMERGENCY MEDICAL RELATED EXPENSES AND ASSISTANCE		
1A – Emergency Medical and Related Expenses and Assistance		
(i) Additional Emergency Medical and Related Expenses and Assistance - Injury & Illness	Nil	R20,000,000
(ii) Emergency Medical and Related due to terrorism	Nil	R2,500,000
Excess - In-patient	Waiver of excess	Waiver of excess
Excess - Out-patient	Nil	R500
1B. Legal Assistance Abroad *	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R25,000
1e. Hospital Cash (maximum 20 days @ R500 / day)	Nil	R15,000
1F. Follow Up Treatment in South Africa	Nil	R5,000
SECTION 2 – PERSONAL ACCIDENT (Accidental Death and/or Permanent Total Disablement)		
2A. 24 hour cover	R500,000	R1,000,000
2B. In-flight/public conveyance	R1,000,000	R2,000,000
Terrorism extension	Nil	R750,000
SECTION 3 – CANCELLATION & CURTAILMENT		
3A. Cancellation of Journey (R500 Excess)	R20,000	R25,000
3B. Curtailment of Journey (R500 Excess)	R20,000	R25,000
SECTION 4 – BAGGAGE, MONEY, CREDIT CARDS & TRAVELLERS CHEQUES, FRAUD AND BAGGAGE DELAY		
4A. Theft or Damage of Baggage	R10,000	R20,000
Baggage Single Item Limit - Theft or Damage (R500 Excess)	R2,000	R5,000
Theft of Money and Credit Cards & Travellers Cheques (R500 Excess)	R2,000	R3,000
4B. Baggage Delay (24 hour Excess)	R2,000	R3,500
SECTION 5 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
5A. Travel Delay - Incurred expenses up to an amount of (24 hour excess)	R2,000	R2,500
5B. Travel Missed Connection - Incurred expenses up to an amount of (R250 Excess)	Nil	R5,000
SECTION 6 - TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an international journey (6 hour Excess)	Nil	R5,000
SECTION 8 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R2,500,000	R2,500,000
SECTION 10 - NATURAL DISASTER		

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Cost of providing similar accommodation	Nil	R2,500
SECTION 11 - IDENTITY THEFT		
Legal Expenses	Nil	R5,000
Lost Income	Nil	R5,000
Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000
SECTION 12 - MOTOR HIJACK EXTENSION		
14.1 Personal Accident	Nil	R5,000
14.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
SECTION 14 - GOLF COVER		
Loss, Theft or damage to Golf Equipment (Excess R1,000)	Nil	R10,000
Golf Equipment hire	Nil	R2,000
Hole in one	Nil	R1,000
PREMIUM		
Per Trip – 1 to 15 days	R404	R404
Per Trip – 16 to 90 days	R632	R632
Per Trip – 91 to 180 days	R1,391	R1,391
Mandate – 1 to 90 days	R385	R385
OPTION 3 - PRE-EXISTING MEDICAL CONDITIONS COVER		
BENEFIT	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours.	Nil	R250,000
PREMIUM		
Per Trip – 1 to 15 days	Not applicable	R1,340
Per Trip – 16 to 90 days	Not applicable	R2,125
Per Trip – 91 to 180 days	Not applicable	R4,678