

# TRAVEL GUARD

## CHARTIS

Insured Event		Group
		Policy Benefits
<b>Details of Insured event</b>		<b>International</b>
<b>1</b>	<b>Medical &amp; Related Expenses</b>	
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
<b>2</b>	<b>Personal Accident</b>	
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
<b>3</b>	<b>Travel Guard</b>	
3A	<b>Assistance services</b>	
	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
<b>4</b>	<b>Cancellation or Curtailment</b>	

4A	Cancellation	R 15,000
4B	Curtailment	R 15,000
	Excess	R 500
<b>5</b>	<b>Baggage, Money, Credit Cards &amp; Travellers Cheques and Baggage Delay</b>	
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
<b>6</b>	<b>Travel Delay &amp; Missed Connection</b>	
6A	Travel Delay (delayed for more than 4 hours)	R 750
6B	Missed connection (more than 6 hours)	R 1,000
<b>7</b>	<b>Personal Liability</b>	R 2,000,000
	Excess	R 1,000
<b>8</b>	<b>Hijack, Kidnap &amp; Wrongful Detention</b>	
8A	Hijack - After 12 hours	R 5,000
8B	Kidnap and Wrongful Detention	Nil
<b>9</b>	<b>Natural Disaster</b>	R 1,500
	Excess	48 hours
<b>10</b>	<b>Identity Theft</b>	Nil
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil
	Miscellaneous Expenses	Nil
<b>11</b>	<b>Elite Benefits</b>	Nil
<b>12</b>	<b>Cattery &amp; Kennels (R125 per day up to 30 days)</b>	Nil
<b>13</b>	<b>Ticket Upgrade</b>	Nil
	Excess	Nil
<b>14</b>	<b>Student Cover-Reimbursement of study fees</b>	Nil
<b>15</b>	<b>Motor Hijack</b>	
15A	Personal Accident	R 5,000
15B	Post Traumatic Stress	R 2,500
<b>Accumulation Limit</b>		<b>R 10,000,000</b>

**Age limits: 3 months up to and including 69 years**

Group	
<b>Daily rate for groups of 10 or more people</b>	<b>R18 per person</b>
<i>Minimum of 4 days. Only available to Groups of 10 or more.</i>	

**All rates include 20% commission. 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.**

