



COMPREHENSIVE GLOBAL TRAVEL INSURANCE SCHEDULE OF BENEFITS (Persons up to the age of 70, not yet 71)
Limit per travel ticket purchased
GOLD CREDIT CARD ONLY
Valid from 01 July 2018 – 30 June 2019

Description	Benefit	Excess
Emergency Medical & Related Expenses*		
Emergency Medical & Related Expenses – International	R 5 000 000	R 2 000
Related Expenses		
War and Terrorism	Included in Emergency Medical Expenses	
Medical Transportation, Repatriation and Evacuation	Included in Emergency Medical Expenses	
Compassionate Emergency Visit	Included in Emergency Medical Expenses	
Repatriation of Children	Included in Emergency Medical Expenses	
Repatriation of Travel Companion	Included in Emergency Medical Expenses	
Burial, Cremation or Return of Mortal Remains	Included in Emergency Medical Expenses	
Daily Hospital Cash Benefit	R 200 per day / Maximum R 3 000	
Pre-Existing Emergency Medical Expenses*		
Pre-Existing In-hospital Medical Expenses	R 500 000	
Medical Transportation, Repatriation and Evacuation	Included in Emergency Medical Expenses	
Compassionate Emergency Visit	Included in Emergency Medical Expenses	
Repatriation of Children	Included in Emergency Medical Expenses	
Repatriation of Travel Companion	Included in Emergency Medical Expenses	
Burial, Cremation or Return of Mortal Remains	Included in Emergency Medical Expenses	
Emergency Assistance Services (for a covered event)		
Medical Referral	Included	
Medical Monitoring	Included	
Emergency Medicine	Included	
Evacuation, Repatriation, Return of Mortal Remains	Included	
Transmission of Urgent Messages	Included	
Embassy Referral	Included	
Emergency Travel & Accommodation Arrangements	Included	
Legal Assistance	Included	
Loss of Travel Documents	Included	
Accidental Death & Permanent Disablement		
Accidental Death	R 100 000	Nil
Accidental Permanent Disablement	R 400 000	Nil
War and Terrorism	Included in Accidental Death & Permanent Disablement	
Journey Cancellation, Journey Curtailment or Journey Extension		
Journey Cancellation	R 10 000	R 500
Journey Curtailment	R 10 000	R 500
Journey Extension	R 10 000	R 500
Travel Delay	R 1 500	6 Hours
Personal Liability	R 1 000 000	Nil
Legal Expenses	R 5 000	Nil
Hijack and Hostage or Wrongful Detention	R 500 per day / Max R 10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R 2 500 (R 625)	R 350
Cash and Documents	R 1 000	R 350
Luggage Delay	R 1 500	6 Hours

* Benefits offered for International travel only.

** This Schedule of Benefits should be read together with the Policy Wording as one document.