



## 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**  
 Applicable from 1 July 2017 to 30 June 2018

Description	Benefit	Excess
<b>Emergency Medical &amp; Related Expenses*</b>		
Emergency Medical & Related Expenses – International	R 5 000 000	R 2 000
<b>Related Expenses</b>		
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	
<b>Pre-Existing Emergency Medical Expenses*</b>		
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	
<b>Emergency Assistance Services (for a covered event)</b>		
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	
<b>Accidental Death &amp; Permanent Disablement</b>		
Accidental Death	R 100 000	Nil
Accidental Permanent Disablement	R 400 000	Nil
War and Terrorism	Included in Accidental Death & Permanent Disablement	
<b>Journey Cancellation, Journey Curtailment or Journey Extension</b>		
Journey Cancellation	R 10 000	R 500
Journey Curtailment	R 10 000	R 500
Journey Extension	R 10 000	R 500
<b>Travel Delay</b>	R 1 500	6 Hours
<b>Personal Liability</b>	R 1 000 000	Nil
<b>Legal Expenses</b>	R 5 000	Nil
<b>Hijack and Hostage or Wrongful Detention</b>	R 500 per day / Max R 10 000	Nil
<b>Luggage</b>		
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.