



SCHEDULE OF BENEFITS (Persons up to the age of 70, not yet 71)
Limit per travel ticket purchased
OPTIMUM 1
Valid from 01 July 2018 – 30 June 2019

| Description | Benefit | Excess |
|---|--|---------|
| Emergency Medical & Related Expenses | | |
| Emergency Medical & Related Expenses – International | R 10 000 000 | 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 | |
| Accidental Death & Permanent Disablement | | |
| Accidental Death | R 100 000 | Nil |
| Accidental Permanent Disablement | R 500 000 | Nil |
| War and Terrorism | Included in Accidental Death & Permanent Disablement | |
| Journey Cancellation, Journey Curtailment or Journey Extension | | |
| Journey Cancellation | R 10 000 | R500 |
| Journey Curtailment | R 10 000 | R 500 |
| Journey Extension | R 10 000 | R 500 |
| Missed Connection | R 10 000 | R 500 |
| Weather Conditions | R 7 500 | R 500 |
| Denied Visa | R 10 000 | R 500 |
| Car Rental Excess Waiver | R 5 000 | R 500 |
| Travel Delay | R 750 | 6 Hours |
| Personal Liability | R 2 000 000 | Nil |
| Luggage | | |
| Luggage Contents (Single Item Limit) | R 10 000 (R2 500) | R 350 |
| Cash and Documents | R 1 000 | R 350 |
| Luggage Delay | R 1 000 | 6 Hours |

| Premium (inclusive of VAT) | | |
|----------------------------|-------------------------|-------------------------|
| Tranches | Worldwide excluding USA | Worldwide including USA |
| 1 – 30 days | R 380 | R 455 |
| 31 – 60 days | R 485 | R 585 |
| 61 – 90 days | R 595 | R 715 |
| 91 – 123 days* | R 3 220 | R 3 540 |
| 124 – 185 days* | R 3 490 | R 3 830 |
| 186 – 365 days* | R 5 790 | R 6 360 |

* Benefits offered for International travel only.

** Extended journey only available when purchasing top up cover.

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

SCHEDULE OF BENEFITS (Persons up to the age of 70, not yet 71)
Limit per travel ticket purchased
OPTIMUM 2
Valid from 01 July 2018 – 30 June 2019

| Description | Benefit | Excess |
|---|--|---------|
| Emergency Medical & Related Expenses* | | |
| Emergency Medical & Related Expenses – International | R 15 000 000 | 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 500 per day / Maximum R 10 000 | |
| Accidental Death & Permanent Disablement | | |
| Accidental Death | R 100 000 | Nil |
| Accidental Permanent Disablement | R 500 000 | Nil |
| War and Terrorism | Included in Accidental Death & Permanent Disablement | |
| Journey Cancellation, Journey Curtailment or Journey Extension | | |
| Journey Cancellation | R 15 000 | R 500 |
| Journey Curtailment | R 15 000 | R 500 |
| Journey Extension | R 15 000 | R 500 |
| Missed Connection | R 15 000 | R 500 |
| Weather Conditions | R 5 000 | R 500 |
| Denied Visa | R 15 000 | R 500 |
| Car Rental Excess Waiver | R 10 000 | R 500 |
| Travel Delay | R 1 500 | 6 Hours |
| Personal Liability | R 2 000 000 | Nil |
| Luggage | | |
| Luggage Contents (Single Item Limit) | R 20 000 (R 5 000) | R 350 |
| Cash and Documents | R 2 000 | R 350 |
| Luggage Delay | R 2 000 | 6 Hours |

| Premium (inclusive of VAT) | | |
|----------------------------|-------------------------|-------------------------|
| Tranches | Worldwide excluding USA | Worldwide including USA |
| 1 – 30 days | R 415 | R 495 |
| 31 – 60 days | R 595 | R 715 |
| 61 – 90 days | R 700 | R 845 |
| 91 – 123 days* | R 3 600 | R 3 955 |
| 124 – 185 days* | R 3 900 | R 4 285 |
| 186 – 365 days* | R 6 475 | R 7 110 |

* Benefits offered for International travel only.

** Extended journey only available when purchasing top up cover.

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