



SCHEDULE OF BENEFITS (Persons up to the age of 70, not yet 71)
Limit per travel ticket purchased
OPTIMUM 1
Applicable from 1 July 2017 to 30 June 2018

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	R 500
Journey Curtailment	R 10 000	R 500
Journey Extension	R 10 000	R 500
Missed Connection	R 10 000	R 500
Weather Conditions	R 5 000	R 500
Denied Visa	R 10 000	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

Tranches	Worldwide Excl. USA	Worldwide Incl. USA
1 – 30 days	R 350	R 420
31 – 60 days	R 450	R 540
61 – 90 days	R 550	R 660
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 to Comprehensive card holders.

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

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 200 per day / Maximum R 10 000	
Follow up Treatment	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
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

Tranches	Worldwide Excl. USA	Worldwide Incl. USA
1 – 30 days	R 385	R 460
31 – 60 days	R 550	R 660
61 – 90 days	R 650	R 780
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 to FNB and RMB Private Bank cardholders with Comprehensive cover.

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