



COMPREHENSIVE GLOBAL TRAVEL INSURANCE SCHEDULE OF BENEFITS (Persons up to the age of 75, not yet 76)
Limit per travel ticket purchased
SENIOR 71-75
Applicable from 1 July 2017 to 30 June 2018

Premium (inclusive of VAT)				
Period of Insurance	Worldwide excluding USA		Worldwide including USA	
	Single	Family (*)	Single	Family (*)
1 to 30 days	R 450	R 830	R 540	R 990
31 to 60 days	R 625	R 1 185	R 750	R 1 420
61 to 90 days	R 935	R 1 780	R 1 120	R 2 135

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 500 per day / Maximum R3 000	
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 75 000	Nil
Accidental Permanent Disablement	R 150 000	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
Travel Delay	R 1 000	6 Hours
Personal Liability	R 2 000 000	Nil
Legal Expenses	R 7 500	Nil
Hijack and Hostage or Wrongful Detention	R 500 per day / Max R 10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R 10 000 (R 2 500)	R 350
Cash and Documents	R 2 000	R 350
Luggage Delay	R 1 000	6 Hours

* Benefits offered for International travel only.

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

COMPREHENSIVE GLOBAL TRAVEL INSURANCE SCHEDULE OF BENEFITS (Persons up to the age of 79, not yet 80)

Limit per travel ticket purchased

SENIOR 76-79

Applicable from 1 July 2017 to 30 June 2018

Premium (inclusive of VAT)				
Period of Insurance	Worldwide excluding USA		Worldwide including USA	
	Single	Family (*)	Single	Family (*)
1 to 8 days	R 800	R 1 495	R 960	R 1 795
9 to 14 days	R 1 780	R 3 350	R 2 135	R 4 020
15 to 21 days	R 2 760	R 5 195	R 3 310	R 6 235
22 to 32 days	R 2 850	R 5 435	R 3 420	R 6 520
33 to 49 days	R 4 010	R 7 450	R 4 810	R 8 940
50 to 62 days	R 5 170	R 9 690	R 6 205	R 11 630
63 to 90 days	R 5 790	R 10 130	R 6 950	R 12 155

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 500 per day / Maximum R3 000	
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 75 000	Nil
Accidental Permanent Disablement	R 150 000	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
Travel Delay	R 1 000	6 Hours
Personal Liability	R 2 000 000	Nil
Legal Expenses	R 7 500	Nil
Hijack and Hostage or Wrongful Detention	R 500 per day / Max R 10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R 10 000 (R 2 500)	R 350
Cash and Documents	R 2 000	R 350
Luggage Delay	R 1 000	6 Hours

* Benefits offered for International travel only.

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COMPREHENSIVE GLOBAL TRAVEL INSURANCE SCHEDULE OF BENEFITS (Persons up to the age of 85, not yet 86)

Limit per travel ticket purchased

SENIOR 80-85

Applicable from 1 July 2017 to 30 June 2018

Premium (inclusive of VAT)		
	Worldwide excluding USA	Worldwide including USA
Period of Insurance	Single	Single
1 to 8 days	R 1 235	R 1 380
9 to 14 days	R 2 565	R 2 830
15 to 21 days	R 3 405	R 3 985
22 to 32 days	R 4 370	R 5 125
33 to 49 days	R 6 460	R 7 045
50 to 62 days	R 6 580	R 7 225
63 to 90 days	R 8 585	R 8 430

Description	Benefit	Excess
Emergency Medical & Related Expenses*		
Emergency Medical & Related Expenses – International	R 750 000	R 4 000
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 R3 000	
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 75 000	Nil
Accidental Permanent Disablement	R 150 000	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
Travel Delay	R 1 000	6 Hours
Personal Liability	R 2 000 000	Nil
Legal Expenses	R 7 500	Nil
Hijack and Hostage or Wrongful Detention	R 500 per day / Max R 10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R 10 000 (R 2 500)	R 350
Cash and Documents	R 2 000	R 350
Luggage Delay	R 1 000	6 Hours

* Benefits offered for International travel only.

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