

SCHEDULE OF BENEFITS

	Worldwide	Worldwide Excl USA	AAIM	Youth	Senior	EXCESS
AGE LIMIT	70 Years	70 Years	70 Years	16 - 30 Years	71 Years to 80 Years inclusive	Excess - insured journey less than 6 months R500
DURATION	185 days	185 days	185 days	365 days	92 days	Excess - insured journey 6 to 12 months R1500
1. Emergency Medical & Related Expenses						
Emergency Medical Expenses including Terrorism	R100,000,000	R50,000,000	R25,000,000	R15,000,000	R5,000,000	R500 out-patient (no excess for hospitalization)
Pre-existing Medical Conditions (hospitalization only) excess 48 hours	R1,000,000	R500,000	R75,000	Excluded	R500,000	48 hours - hospitalization only
Leisure and Sporting Activities	R5,000,000	R2,000,000	R500,000	Excluded	Excluded	Senior Cover - excess R1000
Medical and Related Expenses as a result of Manual Labour	Excluded	Excluded	Excluded	Excluded	Excluded	-
Medical Evacuation, Repatriation and Transportation	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	-
Repatriation of Children and Travel Companion	R30,000	R20,000	R10,000	Excluded	R10,000	-
Return of Mortal Remains or Cremation	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	-
Compassionate Emergency Visit	R30,000	R20,000	R10,000	Excluded	R10,000	-
Daily Hospital Cash during your trip (R500p/d)	R15,000	R10,000	R5,000	R5,000	R5,000	-
2. Medical and Travel Assistance Services						
Medical Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	-
Travel Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	-
3. Cancellation & Related Expenses						
Cancellation for Other Reason (50% of loss) -(T&C applies)	R30,000	R10,000	Excluded	Excluded	Excluded	R500
Cancellation & Curtailment Named Reason	R60,000	R30,000	R10,000	R15,000	R15,000	R500
Postponement Named Reason	R6,000	R4,000	Excluded	R2,500	R4,000	R500
Denied Visa Application	R30,000	R20,000	Excluded	Excluded	R15,000	R500
Travel Supplier Insolvency	R25,000	R15,000	R5,000	Excluded	R15,000	R500
Missed Connection (Min 3 Hours)	R30,000	R15,000	R5,000	R3,000	R15,000	3 hours
Journey Replacement	R20,000	R10,000	R5,000	Excluded	R15,000	R500
Travel Delay (Min 4 Hours) - Including Access to Airport Lounge	R5,000	R3,000	R1,500	R1,000	R3,000	4 hours
4. Baggage & Related Expenses						
Single Item Limit - (SIL 25%)	R8,750	R6,250	R2,500	R2,500	R5,000	-
Accidental Loss of baggage	R8,750	R6,250	R2,500	R2,500	R5,000	R500
Accidental loss single item limit	R2,187	R1,562	R625	R625	R1,250	-
Prescribed Sunglasses, Spectacles and Contact Lenses	R1,500	R1,500	R1,500	R1,500	R1,500	R500
Portable Electronic Equipment and Laptops	R5,000	R4,000	R2,500	R2,500	R2,000	R500
Jewellery and Accessories	R2,500	R2,500	R2,500	R2,500	R2,500	R500
Cash and Travel documents	R5,000	R3,000	R2,000	R2,000	R2,000	R500
Baggage Delay (Min of 4 hours)	R5,000	R4,000	R2,500	R2,500	R2,000	4 hours
5. Legal Liability & Related Expenses						
Personal Accident - (Accidental Death)	R500,000	R300,000	R50,000	R50,000	Excluded	R500
Accidental Permanent Disablement	R500,000	R300,000	R50,000	R50,000	Excluded	R500
Personal Liability	R5,000,000	R2,000,000	R1,000,000	R1,000,000	R1,000,000	R500
Hijack, Kidnap and Wrongful Detention	R150,000	R30,000	Excluded	Excluded	Excluded	R500
Legal Expenses	R30,000	R20,000	R10,000	R10,000	R10,000	R500
6. Incidental Loss - uninsured events	R15,000	Excluded	Excluded	Excluded	Excluded	R500
7. Natural Disaster	R7,500	R5,000	Excluded	Excluded	Excluded	R500
9. Ticket Updgrade (delayed for more than 6 hours)	R5,000	Excluded	Excluded	Excluded	Excluded	6 hours
10. Car Rental Excess Waiver	R5,000	Excluded	Excluded	Excluded	Excluded	Excluded
Carrier Accumulation Limit	R100,000,000	R50,000,000	R25,000,000	R15,000,000	R5,000,000	-

INDICATIVE PREMIUM TABLES

INDIVIDUAL AND SINGLE PARENT	Worldwide	Worldwide Excl USA	AAIM	Youth	Senior
1 - 9 days	R450	R 350	R220	R1,300	R995
10 - 15 days	R790	R490	R450	R1,300	R1,800
16 - 22 days	R 1,000	R 790	R700	R1,300	R 3,300
23 - 31 days	R 1,150	R890	R800	R1,300	R 3,750

Excess waiver minimum R150 / senior R250 thereafter 20% of premium

GROUP RATES - MAX 31 DAYS	Worldwide	Worldwide Excl USA	AAIM
	R39.00 per day (min 6 days)	R22.00 per day (min 6 days)	R18.00 per day (min 6 days)

Children up to 5 share cover free of charge under 21 years

COUPLE RATES/FRIENDS/FAMILY	Worldwide	Worldwide Excl USA	AAIM	Youth	Senior
1 - 9 days	R800	R630	R400		R1,800
10 - 15 days	R1,400	R880	R800		R3,500
16 - 22 days	R1,800	R1,420	R1,290		R6,100
23 - 31 days	R2,070	R1,600	R1,440		R7,000

Excess waiver minimum R300 / senior R500 thereafter 20% of premium

FAMILY RATE	Worldwide	Worldwide Excl USA	AAIM	Youth	Senior
1 - 9 days	R850	R665	R380		
10 - 15 days	R1,500	R930	R700		
16 - 22 days	R 1,900	R1500	R995		
23 - 31 days	R 2,185	R1,690	R 1,215		

Excess waiver Minimum R300 thereafter 20% of premium / Children up to 5 share cover free of charge under 21 years