

SCHEDULE OF BENEFITS (Persons up to the age of 70, not yet 71)

Limit per travel ticket purchased

OPTIMUM 1**Applicable from 1 July 2016 to 30 June 2017**

Description	Benefit	Excess
Emergency Medical & Related Expenses		
Emergency Medical & Related Expenses – International	R10 000 000	R2 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	R150 000	Nil
Accidental Permanent Disablement	R500 000	Nil
War and Terrorism	Included in Accidental Death & Permanent Disablement	
Journey Cancellation, Journey Curtailment or Journey Extension		
Journey Cancellation	R10 000	R500
Journey Curtailment	R10 000	R500
Journey Extension	R10 000	R500
Travel Delay	R750	6 Hours
Personal Liability	R2 000 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R10 000 (R2 500)	R350
Cash and Documents	R1 000	R350
Luggage Delay	R1 000	6 Hours

Premiums

Tranches	Worldwide Excl. USA	Worldwide Incl. USA
1 – 30 days	R350	R420
31 – 60 days	R450	R540
61 – 90 days	R550	R660

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Limit per travel ticket purchased

OPTIMUM 2**Applicable from 1 July 2016 to 30 June 2016**

Description	Benefit	Excess
Emergency Medical & Related Expenses		
Emergency Medical & Related Expenses – International	R15 000 000	R2 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	R200 per day / Maximum R10 000	
Follow up Treatment	R3 000	
Accidental Death & Permanent Disablement		
Accidental Death	R250 000	Nil
Accidental Permanent Disablement	R1 000 000	Nil
War and Terrorism	Included in Accidental Death & Permanent Disablement	
Journey Cancellation, Journey Curtailment or Journey Extension		
Journey Cancellation	R15 000	R500
Journey Curtailment	R15 000	R500
Journey Extension	R15 000	R500
Travel Delay	R1 000	6 Hours
Personal Liability	R5 000 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R15 000 (R3 750)	R350
Cash and Documents	R2 000	R350
Luggage Delay	R2 000	6 Hours

Premium

Tranches	Worldwide Excl. USA	Worldwide Incl. USA
1 – 30 days	R385	R460
31 – 60 days	R550	R660
61 – 90 days	R650	R780