

COMPREHENSIVE GLOBAL TRAVEL INSURANCE

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

Limit per travel ticket purchased

FNB PREMIER, FNB PRIVATE CLIENTS, FNB PRIVATE WEALTH AND RMB PRIVATE BANK

Applicable from 1 July 2016 to 30 June 2017

Description	Benefit	Excess
Emergency Medical & Related Expenses		
Emergency Medical & Related Expenses - Local	R175 000	R1 000
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	
Daily Hospital Cash Benefit	R200 per day / Maximum R3 000	
Pre-Existing Emergency Medical Expenses		
Pre-Existing In-hospital Medical Expenses	R100 000	48 Hours
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	
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	R250 000	Nil
Accidental Permanent Disablement	R750 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	R2 000	6 Hours
Personal Liability	R2 500 000	Nil
Legal Expenses	R10 000	Nil
Hijack and Hostage or Wrongful Detention	R500 per day / Max R10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R5 000 (R1 250)	R500
Cash and Documents	R1 500	R350
Luggage Delay	R2 000	6 Hours

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