

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 2016 to 30 June 2017

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 - Local	R200 000	R2 000
Emergency Medical & Related Expenses – International	R5 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	R500 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	R50 000	Nil
Accidental Permanent Disablement	R50 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	R750	6 Hours
Personal Liability	R2 000 000	Nil
Legal Expenses	R7 500	Nil
Hijack and Hostage or Wrongful Detention	R500 per day / Max R10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R10 000 (R2 500)	R350
Cash and Documents	R2 000	R350
Luggage Delay	R750	6 Hours

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

GLOBAL TRAVEL INSURANCE SCHEDULE OF BENEFITS (Persons up to the age of 75, not yet 76)

Limit per travel ticket purchased

SENIOR 76-79**Applicable from 1 July 2016 to 30 June 2017****Premium (inclusive of VAT)**

Period of Insurance	Worldwide excluding USA		Worldwide including USA	
	Single	Family (*)	Single	Family (*)
1 to 8 days	R 800	R1 495	R 960	R1 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

* Family rates include cover for you and your partner and/or accompanying children

Description	Benefit	Excess
Emergency Medical & Related Expenses		
Emergency Medical & Related Expenses - Local	R200 000	R2 000
Emergency Medical & Related Expenses – International	R5 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	R500 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	R50 000	Nil
Accidental Permanent Disablement	R50 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	R750	6 Hours
Personal Liability	R2 000 000	Nil
Legal Expenses	R7 500	Nil
Hijack and Hostage or Wrongful Detention	R500 per day / Max R10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R10 000 (R2 500)	R350
Cash and Documents	R2 000	R350
Luggage Delay	R750	6 Hours

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 2016 to 30 June 2017

Premium (inclusive of VAT)

Period of Insurance	Single – Worldwide excluding USA	Single – Worldwide including USA
1 to 8 days	R 1 235	R 1 420
9 to 14 days	R 2 575	R 2 960
15 to 21 days	R 3 465	R 3 985
22 to 32 days	R 4 455	R 5 125
33 to 62 days	R 6 435	R 7 400
63 to 90 days	R 8 415	R 9 670
Description	Benefit	Excess
Emergency Medical & Related Expenses		
Emergency Medical & Related Expenses - Local	R200 000	R4 000
Emergency Medical & Related Expenses – International	R750 000	R4 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	R500 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	R50 000	Nil
Accidental Permanent Disablement	R50 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	R750	6 Hours
Personal Liability	R2 000 000	Nil
Legal Expenses	R7 500	Nil
Hijack and Hostage or Wrongful Detention	R500 per day / Max R10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R10 000 (R2 500)	R350
Cash and Documents	R2 000	R350
Luggage Delay	R750	6 Hours