



FIRSTRAND LIMITED TRAVEL INSURANCE TOP UP WITH EFFECT FROM 01 JULY 2025

TOP UP FOR AGES 0 - 69

COVER AND BENEFITS	LIMIT OF LIABILITY	EXCESS
EMERGENCY MEDICAL & RELATED EXPENSES - ILLNESS / INJURY		
Emergency Medical and Related expenses	R 20,000,000	in-patient R0 out-patient R2 000
Emergency Medical and Related expenses as a result of War and Terrorism	Included	
Medical Transportation, Repatriation & Evacuation	Included	
Compassionate Emergency Visit	Included	
Repatriation of Children	Included	
Repatriation of Travel Companion	Included	
Burial, Cremation or Return of Mortal Remains	Included	
Emergency Medical as a result of a Recreational Sporting Activity	Included	
PRE-EXISTING IN-HOSPITAL EMERGENCY MEDICAL EXPENSES		
Pre-Existing Emergency Medical and Related expenses - In Hospital	R 500,000	in-patient R0
Medical Transportation, Repatriation & Evacuation	Included	
Compassionate Emergency Visit	Included	
Repatriation of Children	Included	
Repatriation of Travel Companion	Included	
Burial, Cremation or Return of Mortal Remains	Included	
YOUR TRIP		
Trip Cancellation due to a specified event or cause	R 30,000	R 500
Trip Disruption due to a specified event or cause	R 20,000	R 500
Public Conveyance Delay (4 Hours)	R 1,000	4 Hours
Airport Lounge Access following Public Conveyance Delay	R 500	4 Hours
Weather / Natural Disaster	R 10,000	R 500
Missed Connection	R 15,000	R 500
Visa Delay or Visa Denied (South African Passport Holders only)	R 15,000	R 500
PERSONAL BELONGINGS		
Personal Belongings (single item limits apply)	R 30,000	R 350
Single Item Limit	Included	R 350
Travel Documents	R 3,000	R 350
LUGGAGE DELAY		
Luggage Delay (4 Hours)	R 1,000	4 Hours
PERSONAL LIABILITY		
Personal Liability	R 2,000,000	
HIJACK AND HOSTAGE OR WRONGFUL DETENTION		
Hijack and hostage or wrongful detention inconvenience - per day	R 1,000	
Hijack and hostage or wrongful detention inconvenience - maximum benefit	R 50,000	
LEGAL EXPENSES		
Legal Expenses	R 10,000	
CAR RENTAL EXCESS WAIVER		
Car Rental Excess Waiver	R 5,000	
EMERGENCY ASSISTANCE SERVICES	INCLUDED FOR COVERED EVENTS	

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