SCHEDULE OF BENEFITS (Persons up to the age of 70, not yet 71) Limit per travel ticket purchased OPTIMUM Effective 01 August 2020 – 30 June 2021						
				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	R500 per day / Maximum R10 000					
Accidental Death & Permanent Disablement						
Accidental Death	R100 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	R15 000	R500				
Journey Curtailment	R15 000	R500				
Journey Extension	R15 000	R500				
Missed Connection	R15 000	R500				
Weather Conditions	R10 000	R500				
Denied Visa	R15 000	R500				
Car Rental Excess Waiver	R10 000	R500				
Travel Delay	R1 500	6 Hours				
Personal Liability	R2 000 000	Nil				
Luggage						
Luggage Contents (Single Item Limit)	R20 000 (R5 000)	R350				
Cash and Documents	R2 000	R350				
Luggage Delay	R2 000	6 Hours				

Premium

Tranches	Worldwide	Worldwide Incl.
	Excl. USA	USA
1 – 14 days	R 450	R 585
15 – 30 days	R 875	R 1 135
31 – 60 days	R 1 285	R 1 670
61 – 90 days	R 1 700	R 2 210