

PHASE 1 – AUTOMATIC COVER	LOCAL	INTERNATIONAL	LOCAL	INTERNATIONAL
SECTION 1 – MEDICAL & RELATED EXPENSES AND ASSISTANCE				
1A. Medical & Related Expenses and Assistance				
(i) Injury (Excess R2,000)	R 80,000	R 3,000,000	R 80,000	R 3,000,000
(ii) Illness (Excess R2,000)	Nil	R 3,000,000	Nil	R 3,000,000
Burial, Cremation or Return of Mortal Remains *	Actual Expense	Actual Expense	Actual Expense	Actual Expense
Coffin Expenses *	R 10,000	R 10,000	R 10,000	R 10,000
Return of Travel Companion *	Actual Expense	Actual Expense	Actual Expense	Actual Expense
Return of Children *	Actual Expense	Actual Expense	Actual Expense	Actual Expense
Visit by a Family Member *	Actual Expense	Actual Expense	Actual Expense	Actual Expense
1B. Travel Guard *				
Premature Return in case of Death or imminent Death of a Relative or Business Associate *	Assistance Service	Assistance Service	Assistance Service	Assistance Service
Cash Advances *	Assistance Service	Assistance Service	Assistance Service	Assistance Service
Consular Referral *	Assistance Service	Assistance Service	Assistance Service	Assistance Service
Emergency Travel and Accommodation Arrangements *	Assistance Service	Assistance Service	Assistance Service	Assistance Service
Legal Assistance Abroad *	Assistance Service	Assistance Service	Assistance Service	Assistance Service
24-hour Medical Emergency and Assistance Telephone Line *	Assistance Service	Assistance Service	Assistance Service	Assistance Service
Replacement of Lost Travel Documents *	Assistance Service	Assistance Service	Assistance Service	Assistance Service
Transmission of Urgent Messages *	Assistance Service	Assistance Service	Assistance Service	Assistance Service
1C. Medical Evacuation, Repatriation or Transportation *	Actual Expense	Actual Expense	Actual Expense	Actual Expense
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)				
(i) In-flight/public conveyance	R 850,000	R 1,500,000	R 1,000,000	R 1,500,000
(ii) 24 hour cover	R 250,000	R 500,000	R 500,000	R 500,000
SECTION 11 – HIJACK				
11A. Hijack - R750 per day (Excess 12 Hours) *	R 7,500	R 15,000	R 7,500	R 15,000
PREMIUM				
TO EXTEND COVER TO 180 DAYS	R 350	R 350	R 350	R 350
PHASE II (Includes Phase 1) RECOMMENDED OPTIONAL COVER	LOCAL	INTERNATIONAL	LOCAL	INTERNATIONAL
SECTION 1 – MEDICAL & RELATED EXPENSES AND ASSISTANCE				
1A. Additional Medical and Related Expenses				
(i) Injury	Nil	R 20,000,000	Nil	R 20,000,000
(ii) Illness	Nil	R 20,000,000	Nil	R 20,000,000
(iii) Follow Up Treatment in The Republic of South Africa	Nil	R 5,000	Nil	R 5,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000	Nil	R 2,500,000
Excess (for out-patient treatments R500) – Only applicable to (i) & (ii)	Waiver of Excess	Waiver of Excess	Waiver of Excess	Waiver of Excess
1B. Travel Guard *				
Legal Assistance Abroad	Nil	R 5,000	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R 25,000	Nil	R 25,000
1E. Hospital Cash – hospital confinement for accident or illness (R750 / day)	Nil	R 15,000	Nil	R 15,000
<i>NOTE: Total Emergency Medical Expenses cover under (1A) for injury and illness for International Journeys</i>		R 23,000,000		R 23,000,000

SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)				
(i) In-flight / public conveyance	R 1,000,000	R 2,000,000	R 1,000,000	R 2,000,000
(ii) 24 hour cover	R 500,000	R 1,000,000	R 500,000	R1,000,000
(iii) Terrorism extension	Nil	R 750,000	Nil	R 750,000
<i>NOTE: Total inflight/public conveyance benefit under (i) will be R 3,500,000 for International Journeys. Total 24 Hour cover benefit under (ii) will be R1,500,000 for International Journeys</i>				
SECTION 3 – CANCELLATION & CURTAILMENT				
Cancellation of Journey (R500 Excess)	R 20,000	R 25,000	R 20,000	R 25,000
Curtailement of Journey (R500 Excess)	R 20,000	R 25,000	R 20,000	R 25,000
SECTION 4 – BAGGAGE LOSS				
Maximum Sum Insured (R500 Excess)	R 10,000	R 20,000	R 10,000	R 20,000
Maximum Insured Value of any one item (Excess R500)	R 2,000	25% of Sum Insured	R 2,000	25% of Sum Insured
<i>NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording</i>				
SECTION 5 – BAGGAGE DELAY				
Incurred expenses up to an amount of (12 hour Excess)	R 2,000	R 3,500	R 2,000	R 3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION				
Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R 2,000	R 2,500	R 2,000	R 2,500
Travel Missed Connection (6 Hour Excess)	Nil	R 5,000	Nil	R 5,000
SECTION 7 – TICKET UPGRADE				
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R5,000	Nil	R5,000
SECTION 8 – NATURAL DISASTER				
Cost of providing similar accommodation (48 hour excess)	Nil	R 2,500	Nil	R 2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS				
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R 2,000	R 3,000	R 2,000	R 3,000
SECTION 10 – PERSONAL LIABILITY				
Bodily Injury and Material Damage	R 2,500,000	R 2,500,000	R 2,500,000	R 2,500,000
SECTION 11 – KIDNAP AND WRONGFUL DETENTION				
11B. Kidnap And Wrongful Detention	Nil	R 500,000	Nil	R 500,000
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY				
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailement	1,500 miles	30,000 miles	1,500 miles	30,000 miles
SECTION 13 – CATTERY & KENNELS				
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750	Nil	R3,750
SECTION 14 – GOLF COVER				
Loss, theft or damage to Golf Equipment (Excess R1,000)	Nil	R 10,000	Nil	R 10,000
Golf Equipment hire	Nil	R2,000	Nil	R2,000
Hole in one	Nil	R1,000	Nil	R1,000
SECTION 15 – IDENTITY THEFT				
Legal Expenses	Nil	R5,000	Nil	R5,000
Lost Income	Nil	R5,000	Nil	R5,000
Legal Obligations	Nil	R5,000	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000	Nil	R5,000

SECTION 16 - MOTOR HIJACK EXTENSION				
16.1 Personal Accident	Nil	R5,000	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500	Nil	R2,500
SECTION 17 - RED24	Assistance Service	Assistance Service	Assistance Service	Assistance Service
SECTION 18 - ATM ASSAULT				
Limit for any one claim	Nil	R1,000	Nil	R1,000
PREMIUM				
SINGLE TRIP OPTION	R 332	R 332	R 332	R 332
MANDATE TRIP OPTION	R 284	R 284	R 284	R 284
TO EXTEND COVER TO 180 DAYS	R 1,075	R 1,075	R 1,075	R 1,075
PHASE III PRE-EXISTING MEDICAL CONDITIONS (EXTENSION TO PHASE II COVER)	LOCAL	INTERNATIONAL	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 250,000	Nil	R 250,000
PREMIUM				
SINGLE TRIP OPTION	Nil	R1,162	Nil	R1,162
MANDATE OPTION	Nil	R1,099	Nil	R1,099
TOTAL PREMIUM TO EXTEND COVER TO 180 DAYS	Nil	R 3,183	Nil	R 3,183
SENIORS (75 AND OVER) DOES NOT INCLUDE PHASE I	LOCAL	INTERNATIONAL	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE				
1A. Medical & Related Expenses and Assistance				
(i) Injury & Illness	Nil	R 5,000,000	Nil	R 5,000,000
(ii) Follow Up Treatment in the Republic of South Africa	Nil	R 5,000	Nil	R 5,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000	Nil	R 2,500,000
Excess (for out-patient treatments R500) - Only applicable to (i)	Waiver of Excess	Waiver of Excess	Waiver of Excess	Waiver of Excess
1B. Travel Guard *				
Legal Assistance Abroad	Nil	R5,000	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R 25,000	Nil	Nil
1E. Hospital Cash - hospital confinement for accident or illness (daily benefit of R750 / day)	Nil	R 10,000	Nil	R 15,000
* The Assistance Services under Phase 1 also extend to the Senior Package				
SECTION 3 - CANCELLATION & CURTAILMENT				
Cancellation of Journey (R500 Excess)	R 15,000	R 25,000	R 15,000	R 25,000
Curtailement of Journey (R500 Excess)	R 15,000	R 25,000	R 15,000	R 25,000
SECTION 4 - BAGGAGE LOSS				
Maximum Sum Insured (R500 Excess)	R 10,000	R 20,000	R 10,000	R 20,000
Maximum Insured Value of any one item (Excess R500)	R 2,000	25% of Sum Insured	R 2,000	25% of Sum Insured
<i>NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording</i>				

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Incurred expenses up to an amount of (12 hour Excess)	R 2,000	R 3,500	R 2,000	R 3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION				
Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R 2,000	R 2,500	R 2,000	R 2,500
Travel Missed Connection (6 Hour Excess)	Nil	R 5,000	Nil	R 5,000
SECTION 7 – TICKET UPGRADE				
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R5,000	Nil	R5,000
SECTION 8 – NATURAL DISASTER				
Cost of providing similar accommodation (48 hour excess)	Nil	R 2,500	Nil	R 2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS				
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R 2,000	R 3,000	R 2,000	R 3,000
SECTION 10 – PERSONAL LIABILITY				
Bodily Injury and Material Damage	R 2,500,000	R 2,500,000	R 2,500,000	R 2,500,000
SECTION 11 – HIJACK				
11A. Hijack - R750 per day (Excess 12 Hours) *	R 7,500	R 15,000	R 7,500	R 15,000
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY				
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailment	1,500 miles	30,000 miles	1,500 miles	30,000 miles
SECTION 13 – CATTERY & KENNELS				
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750	Nil	R3,750
SECTION 14 – GOLF COVER				
Loss, theft or damage to Golf Equipment (Excess R1,000)	Nil	R 10,000	Nil	R 10,000
Golf equipment hire	Nil	R2,000	Nil	R2,000
Hole in one	Nil	R1,000	Nil	R1,000
SECTION 15 – IDENTITY THEFT				
Legal Expenses	Nil	R5,000	Nil	R5,000
Lost Income	Nil	R5,000	Nil	R5,000
Legal Obligations	Nil	R5,000	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000	Nil	R5,000
SECTION 16 – MOTOR HIJACK EXTENSION				
16.1 Personal Accident	Nil	R5,000	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500	Nil	R2,500
SECTION 17 – RED24	Assistance Service	Assistance Service	Assistance Service	Assistance Service
SECTION 18 – ATM ASSAULT				
Limited for any one claim	Nil	R1,000	Nil	R1,000
PREMIUM				
SINGLE TRIP OPTION	R 701	R 701	R 701	R 701
MANDATE TRIP OPTION	R 598	R 598	R 598	R 598