

Other Products Available

- Business Travel Insurance
- Expatriates
- Travellers coming in/travelling to Southern Africa
- Participation in Sport
- Travellers aged 80 to 85
- Local Travel

Important Information

- This brochure is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy document.
- Manual labour cover is available on the Business Industrial option.
- Manual labour means: unskilled, semi-skilled, and/or skilled physical labour involving working with the hands and/or operation of mechanical and/or non-mechanical and/or electrical machinery and/or equipment and/or tools.
- Cover for pre-existing illnesses is for in-hospital medical expenses and for travellers up to age 69.
- Vascular, cardiovascular and cerebrovascular conditions are excluded for persons over the age of 69 years.
- Excesses:

Medical and Related Expenses	Excess
Up to age 69	R 350
Age 70-75	R 1000
Journeys longer than six months	R 1500
Luggage	R 350
Cash and documents	R 350
International Journey Cancellation / Curtailment / Extension/ Missed Connection / Replacement Airfare/ Weather conditions/ Travel Supplier Insolvency/Denied Visa	R 500
Travel Delay	6 hours
Luggage Delay	6 hours

- Hospital in-patient treatment – no excess applicable.
- Wilful/Foreseen exposure to terrorism is excluded from all cover.
- In the event of a luggage, cash or documents loss, a written police or airline report must be obtained immediately and there are single item limits applicable.
- Accompanying dependent children under the age of 21 and full-time students under 25 share cover free of charge with their parents.
- Double rates include cover for you, your travel companion and/or dependent children.
- Please ensure you purchase your travel insurance policy prior to departure. If you need to extend your policy while travelling, please contact us for consideration before your policy expires.



The Blood Care Foundation

Automatically included in every policy

- Resuscitation Fluids
- Sterile Transfusion Equipment
- Screened Blood

All policy holders have access to screened blood or fluids from the Blood Care Foundation.

Worldwide Emergency Assistance



- Emergency Medical Transportation
- Direct payment of medical bills
- Emergency travel assistance
- Legal assistance
- Return of mortal remains
- In-hospital monitoring

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 This policy is underwritten by TIC, a division of Santam Limited. FSP 3416



TRAVEL INSURANCE



LEISURE TRAVEL

MEDICAL AND RELATED EXPENSES

JOURNEY CANCELLATION

LOST LUGGAGE



Cover And Benefits	Leisure Comprehensive Up to age 69				Leisure Standard Up to age 69				Senior Age 70 to 79		Group Up to age 75		Youth Up to age 28			
Medical And Related Expenses - Illness Or Injury	R100,000,000				R50,000,000				R7,500,000		R50,000,000		R15,000,000			
War and Terrorism	Included				Included				Included		Included		Included			
Medical Transportation, Repatriation and Evacuation	Included				Included				Included		Included		Included			
Repatriation of Children	Included				Included				Included		Included		Included			
Repatriation of Travel Companion	Included				Included				Included		Included		Included			
Burial, Cremation or Return of Mortal Remains	Included				Included				Included		Included		Included			
Compassionate Emergency Visit	Included				Included				Included		Included		Included			
Daily Hospital Cash Benefit during your Journey	R15,000 (R750/day)				R10,000 (R500/day)				R15,000 (R750/day)		R10,000 (R500/day)		R15,000(R750/day)			
Daily Hospital Cash Benefit in your Country of Residence	–				–				–		–		R90,000 (R3,000/day)			
Pre-Existing Medical And Related Expenses	R1,000,000				–				–		R750,000*		R500,000			
Medical Transportation, Repatriation and Evacuation	Included				–				–		Included		Included			
Compassionate Emergency Visit	Included				–				–		Included		Included			
Repatriation of Children and Travel Companion	Included				–				–		Included		Included			
Burial, Cremation or Return of Mortal Remains	Included				–				–		Included		Included			
Accidental Death	R350,000				R150,000				R250,000		R250,000		R150,000			
Accidental Total Permanent Disablement	R 1,000,000				R500,000				R500,000		R500,000		R350,000			
International Journey Cancellation	R50,000				R20,000				R30,000		R20,000		R15,000			
International Journey Curtailment	R50,000				R20,000				R30,000		R20,000		R15,000			
International Journey Extension	R50,000				R20,000				R30,000		R20,000		R15,000			
International Journey Postponement	R7,500				R5,000				R5,000		R5,000		R3,000			
Missed Connection	R30,000				R20,000				R30,000		R20,000		R15,000			
Travel Delay	R5,000				R3,000				R5,000		R3,000		R3,000			
Weather Conditions	R15,000				R10,000				R15,000		–		R10,000			
Travel Supplier Insolvency	R25,000				R15,000				R25,000		–		R15,000			
Denied Visa (SA passport holders only)	R30,000				R15,000				R30,000		R15,000		R15,000			
Personal Liability	R5,000,000				R2,000,000				R2,000,000		R2,000,000		R2,000,000			
Hijack and Hostage or Wrongful Detention	R50,000 (R1,000/day)				R37,500 (R750/day)				R50,000 (R1,000/day)		R25,000 (R500/day)		R25,000 (R500/day)			
Legal Expenses	R15,000				R10,000				R10,000		R10,000		R10,000			
Luggage (Single Item Limit)	R30,000 (R7,500)				R20,000 (R5,000)				R30,000 (R7,500)		R20,000 (R5,000)		R20,000 (R5,000)			
Cash and Documents	R7,500				R3,500				R5,000		R3,500		R2,000			
Luggage Delay	R3,500				R2,000				R3,500		R2,000		R2,000			
Car Rental Excess Waiver	R10,000				R5,000				–		–		–			
This brochure excludes the rates for: <ul style="list-style-type: none"> Travel exceeding 32 days Travel to the USA Please obtain these rates on www.tic.co.za	Premiums		Age 0 - 59		Age 60 - 69		Age 0 - 59		Age 60 - 69		Age 70 - 79		Age 0 - 75		Age 0 - 28	
	Period of Cover		Single	Double	Single	Double	Single	Double	Single	Double	Single	Double	Groups		Duration	Price
	1 - 8 Days		R495	R940	R510	R970	R365	R695	R410	R780	R1,220	R2,315	R30 per person/day Min 10 Travellers Min R150 per person		1 Month	R1,400
	9 - 14 Days		R1,025	R1,950	R1,130	R2,145	R840	R1,595	R900	R1,710	R2,620	R4,975			2 Months	R1,905
	15 - 21 Days		R1,430	R2,720	R1,560	R2,965	R1,245	R2,365	R1,325	R2,515	R3,995	R7,590			3 Months	R2,790
22 - 32 Days		R1,685	R3,200	R1,815	R3,450	R1,355	R2,575	R1,495	R2,840	R4,190	R7,960	6 Months			R3,815	

Up to 123 days maximum

*Up to age 69