

Travel Insurance Consultants

Travel Insurance Consultants (TIC) is an authorised Financial Service Provider and the market leader in travel insurance in South Africa. Formed in 1988, TIC is a division of Santam Limited, the largest short term insurer in South Africa. TIC is a member of the Association of South African Travel Agents.

24-hour Emergency Assistance

TIC employs the services of 24-hour emergency assistance companies to ensure that policyholders receive the best possible assistance in the event of a crisis while travelling.



Other Products Available

- International Leisure Travel Insurance
- International Business Travel Insurance
- Corporate Travel Insurance
- Insurance for Expatriates
- Travellers coming into Southern Africa

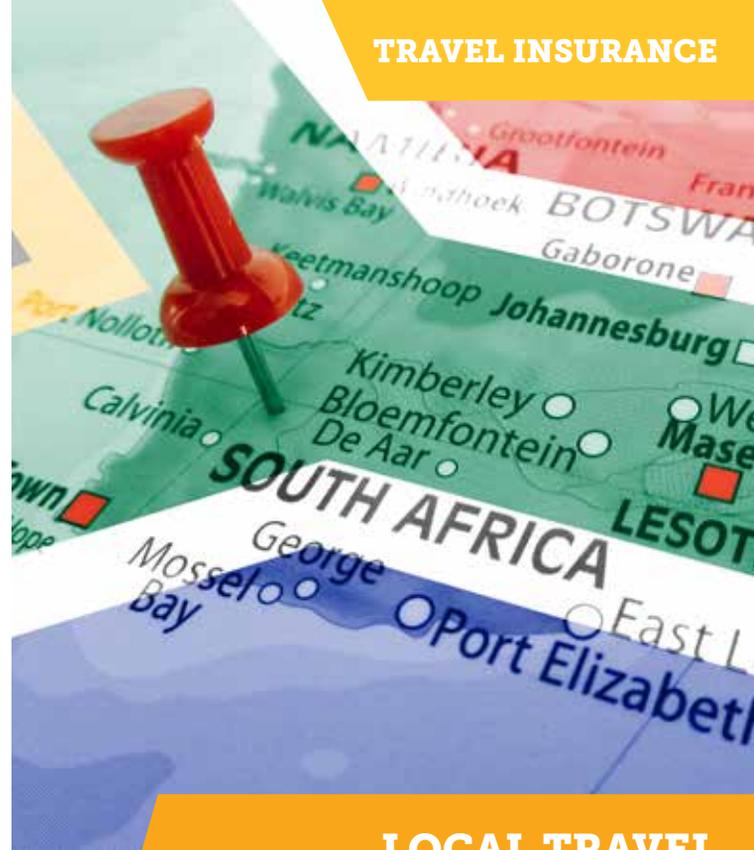
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This policy is underwritten by TIC, a division of Santam Limited. FSP 3416



TRAVEL INSURANCE



LOCAL TRAVEL

CAR RENTAL EXCESS WAIVER

DAILY HOSPITAL BENEFIT

LUGGAGE THEFT



Why Have Local Travel Insurance

Have you thought about the benefits of buying local travel insurance for domestic travel? Travel always involves risk, and this applies equally to local trips as it does to journeys abroad.

For instance: Imagine if your luggage is stolen, or if you had to cancel a holiday due to an unexpected illness. What if you had an accident in your hired car and were held liable for the high excess? Such traumatic events would not only be stressful, but you'd also have the added worry of financial loss looming over your head.

Local travel insurance will cover you for each of these events and provide you with a host of other important benefits - putting your mind at rest. Our policies are the perfect solution for risk-conscious South African travellers.



Important Information

- This brochure is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy document.
- Medical Related Expenses cover includes a daily hospital cash benefit, cover for transportation and evacuation costs as well as burial expenses.
- Cancellation and Curtailment cover is limited to claims as a result of sudden illness or accident or death, but excludes pre-existing illnesses.
- Vascular, cardiovascular and cerebrovascular conditions are excluded for persons over the age of 69 years.
- Luggage cover is included only when you purchase conveyancing tickets for air, train or bus.
- In the event of a Luggage Theft claim or a Car Hire Excess Waiver claim, you must report the theft or accident to local police authorities where the incident occurred and obtain a police report.
- In the event of theft, accidental damage or breakdown of your own vehicle during your journey (for vehicles not older than 5 years), we will reimburse you for car hire costs up to the limits stated on the policy document.
- Accompanying dependent children under the age of 12 share cover free of charge with parents.
- Accidents as a result of leisure sporting incidents are covered. Please contact TIC to make special arrangements for professional or competitive sports or participation in organised sporting events.

Our Cover and Benefits Pricing



Cover and Benefits	Limits
Medical And Related Expenses	
Medical Transportation And Evacuation	R 50,000
Burial Expenses	R 10,000
Daily Hospital Cash Benefit (R2 500 Per Day, Excess 24 Hours)	R 75,000
Journey Cancellation (Excess R500)	R 15,000
Journey Curtailment (Excess R500)	R 15,000
Car Hire (R250 Per Day)	R 2,500
Accidental Death	R 50,000
Accidental Permanent Total Disablement	R 100,000
Car Rental Excess Waiver	R 10,000
Personal Liability	R 1,000,000
Luggage Theft (Excess R250)	R 5,000
Travel Delay	R 1,000

Premiums		
Period of Cover	Age 0-69	Age 70-79
1 - 8 Days	R95	R110
9 - 14 Days	R115	R135
15 - 21 Days	R150	R165
22 - 32 Days	R190	R215
33 - 45 Days	R250	R285