

PRE—EXISTING COVER

Extended to R1 000 000

BENEFIT INCREASES

Benefit increases on most benefits

CLAIMS

Claims must be notified promptly and submitted no later than **30 days** along with the requested supporting documentation after return to Your Country of Residence

SPORTS EXTENTION

Leisure and competitive sporting events and activities are automatically covered by Your policy, except the following sporting event or activities, where You are required to purchase a Sports Extension to obtain cover:-

- Mountaineering over 3,500m and/or mountaineering which necessitates the use of crampons, ropes, ice axes and/or oxygen;
- Rugby;
- Touring on a motorcycle with an engine capacity of over 500cc;
- Boxing;
- Cage Fighting;
- Roller Derby;
- Professional sport of any kind.

INTERNATIONAL JOURNEY CANCELLATION

Another peril added

The non-availability of the person that is in charge of Your minor or disabled children due to such person’s unexpected death, illness or injury within 30 days prior to the date of the insured journey.

INTERNATIONAL JOURNEY POSTPONEMENT

We will reimburse You for the administrative charges incurred to postpone Your booked travel and accommodation that You are legally liable for, up to the maximum sum insured specified in the Schedule of Insurance.

BOOKED EVENT

We will pay for or reimburse You the non-refundable portions of travel or accommodation arrangements, including a booked event, under the cancellation and curtailment benefit

LOUNGE ACCESS

Lounge access added onto Travel delay benefit

CAR EXCESS RENTAL

Car Excess Rental Waiver added

DENIED VISA

Only SA passport holders

SENIOR COVER

Max days increased to 123 days