

Other Products Available

- Leisure Travel
- Youth Travel
- Incoming Travel
- Participation in Sport
- Senior Travel
- 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 1,000
Journeys longer than six months	R 1,500
Luggage	R 350
Cash and documents	R 350
International Journey Cancellation, Curtailment, Extension, Missed Connection, Replacement Airfare, Weather conditions, Travel Supplier Insolvency or 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.
- 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.

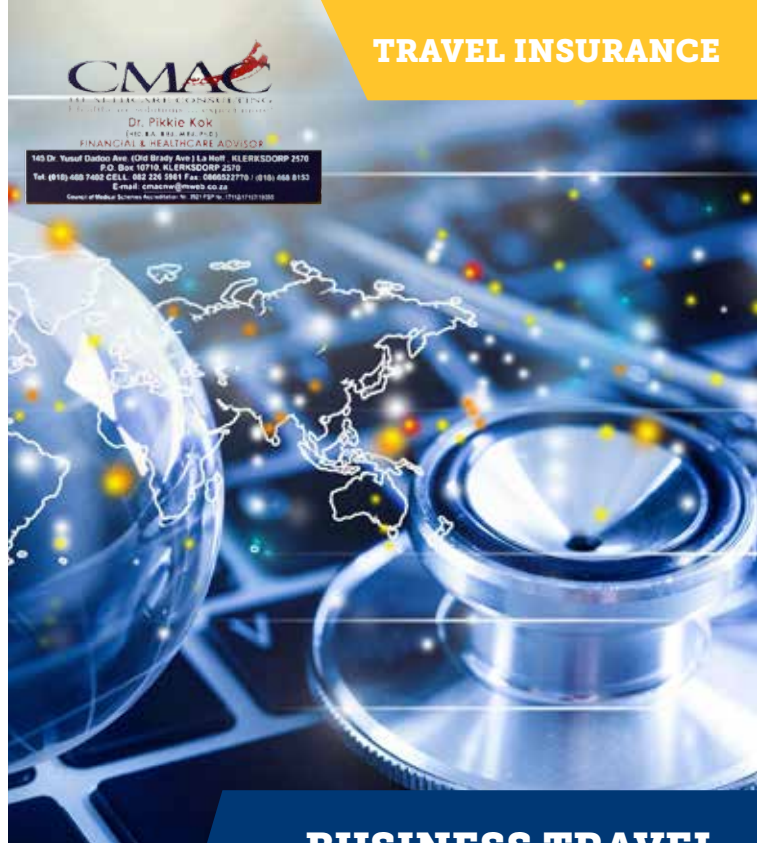
T: +27 (0)11 521 4000 F: +27 (0)11 521 4002 www.tic.co.za

The Pavillion, The Wanderers Office Park,
52 Corlett Drive, Illovo, 2196, Johannesburg
PO Box 3337, Cramerview, 2060, South Africa

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



TRAVEL INSURANCE



CMAAC
 FINANCIAL AND CONSULTING
 Dr. Pikkie Kok
 FINANCIAL HEALTHCARE ADVISOR
 143 Dr. Yusuf Dadoo Ave. (Old Brady Ave) 1 La Mer, KLERKSDORP 2570
 P.O. Box 10710, KLERKSDORP 2570
 Tel: (018) 488 7402 CELL: 082 226 5981 Fax: 0660237710 / (018) 488 8153
 E-mail: Consult@cmaco.co.za
 Council of Medical Schemes Accredited No. FSP FSP No. 1718/1717/18/22

BUSINESS TRAVEL

MEDICAL AND RELATED EXPENSES

JOURNEY CANCELLATION

LOST LUGGAGE



Cover And Benefits

Cover And Benefits	Business Administrative Up to age 75	Business Industrial Up to age 69
Medical and Related Expenses - Illness or Injury	R100,000,000	R100,000,000
War and Terrorism	Included	Included
Medical and Related Expenses as a result of manual labour	Excluded	Included
Medical Transportation, Repatriation and Evacuation	Included	Included
Repatriation of Travel Companion	Included	Included
Burial, cremation or return of mortal remains	Included	Included
Compassionate Emergency Visit	Included	Included
Daily Hospital cash benefit during the journey	R15,000 (R750/day)	R15,000 (R750/day)
Pre-Existing Medical And Related Expenses	R1,000,000*	R1,000,000
Medical Transportation, Repatriation and Evacuation	Included	Included
Compassionate Emergency Visit	Included	Included
Repatriation Travel Companion	Included	Included
Burial, Cremation or Return of Mortal Remains	Included	Included
Accidental Death	R350,000	R250,000
Accidental Total Permanent Disablement	R1,000,000	R500,000
International Journey Cancellation	R50,000	R50,000
International Journey Curtailment	R50,000	R50,000
International Journey Extension	R50,000	R50,000
International Journey Postponement	R7,500	R7,500
Missed Connection	R30,000	R30,000
Travel Delay	R5,000	R5,000
Weather Conditions	R15,000	R15,000
Travel Supplier Insolvency	R25,000	R25,000
Denied Visa (RSA Passport Holders only)	R30,000	R30,000
Personal Liability	R25,000,000	R25,000,000
Hijack and Hostage or Wrongful Detention	R150,000 (R1,500/day)	R150,000 (R1,500/day)
Legal Expenses	R20,000	R20,000
Replacement Personnel	R15,000	R15,000
Trade Samples	R3,000	R3,000
Luggage(Single Item Limit)	R30,000 (R7,500)	R30,000 (R7,500)
Cash and Documents	R7,500	R7,500
Luggage delay	R5,000	R5,000
Car Rental Excess Waiver	R10,000	R10,000

Whether you are travelling internationally, frequently or infrequently, TIC has the perfect insurance policy for your business travel. Our business travel products offer important benefits, including Emergency Medical and Related cover for illnesses or accidents, Hospitalisation cover for pre-existing illnesses and cover for Lost or Stolen Luggage.

All TIC policies are supported by 24-hour worldwide emergency assistance, whereby our assistance company will arrange direct payment of your medical bills as well as your transportation to the nearest and most suitable medical facility.

TIC is South Africa's largest specialist travel insurer and is wholly owned by Santam.



Period Of Cover	Premium	Period Of Cover	Premium
1-5 days	R225	1-5 days	R325
6-42 days	R45/day	6-30 days	R65/day
43-49 days	R2,035	31-62 days	R3,155
50-62 days	R2,105	63-92 days	R3,575
63-92 days	R2,315	93-182 days	R6,000
93-182 days	R3,680	Annual/Multiple Entry policy	R10,000
Annual/Multiple Entry policy	R6,105		

* Up to age 69

Choose from our tailor-made options including:

- **Business Administrative** policy for individual business trips.
- **Business Industrial** policy for individual business trips undertaken by travellers who will be performing manual labour during the journey.
- **Annual/Multiple Entry Policy** for individuals undertaking several business trips during a 365-day period.
- **Annual Declaration Policy** for organisations undertaking a large amount of business travel. Please contact TIC for more information on this option.