

	Excess	Bronze	Silver	Gold
SECTION 1 - Assistance Services (SATIB24)	Nil	24/7	24/7	24/7
SECTION 2 - Return of Mortal Remains	Nil	R 600,000	R 600,000	R 850,000
Pre-existing Medical Conditions limited to	Nil	R 170,000	R 170,000	R 850,000
SECTION 3 - Travel Arrangement Protection				
Base Cover - Trip Cancellation, Postponement, Interruption and Extension				
Cover for non-refundable, unused, pre-paid travel and accommodation expenses	Nil	R 85,000	R 85,000	R 170,000
Buy Up 1 - Enhanced Travel Arrangement Protection				
Limit increased under the Base Cover to 100%	Nil	up to 100%	up to 100%	up to 100%
Buy Up 2 - Super Enhanced Travel Arrangement Protection				
Same as Buy Up 1 (up to 100%)	Nil	up to 100%	up to 100%	up to 100%
Plus Cancellation for Any Reason (up to 75%)	Nil	up to 75%	up to 75%	up to 75%
SECTION 4 - Natural Disaster Evacuation - reimbursement of actual costs incurred	Nil	R 250,000	R 600,000	R 850,000
SECTION 5 - Missed Transport Connection, Travel Delay or Overbooked Flight				
Missed Transport Connection	3 hours	R 17,000	R 35,000	R 35,000
Travel Delay	6 hours	R 8,500	R 17,000	R 25,000
Overbooked flight	6 hours	R 8,500	R 17,000	R 25,000
SECTION 6 - Rental Vehicle Excess	Nil	R 8,500	R 8,500	R 17,000
SECTION 7 - Personal Liability	Nil	R 17,000,000	R 17,000,000	R 25,500,000
SECTION 8 - Legal Expenses	Nil	R 8,500	R 17,000	R 25,000
SECTION 9 - Substitute Colleague / Resumption of Assignment	Nil	NA	NA	R 45,000
SECTION 10 - Emergency Medical, Transportation or Evacuation and Repatriation	R 850	R 34,000,000	R 34,000,000	R 85,000,000
Pre-existing conditions limited to	R 850	R 250,000	R 850,000	R 8,500,000
<u>Extensions</u>				
Compassionate Visit - Accommodation and Transport Expenses	Nil	R 17,000	R 25,000	R 35,000
Automatic Extension of Cover				
SECTION 11 - Luggage				
<i>Provides cover from moment traveller leaves home or office (whichever comes last) en route to Host Country, until moment traveller returns to home or office (whichever comes first)</i>				
Luggage Delay	12 hours	R 2,500	R 5,000	R 8,500
Personal Luggage	R 1,700	R 34,000	R 51,000	R 85,000
Single item limit	R 1,700	R 5,000	R 8,500	R 17,000
<u>Included in the above limit for Personal Luggage:</u>				
Business Property	R 1,700	NA	NA	R 12,000
Money and Travel Documents	R 1,700	R 5,000	R 6,500	R 8,500
Portable Electronic Equipment limit per item	R 1,700	R 3,500	R 8,500	R 12,000
SECTION 12 - Accidental Death and Disability				
Accidental Death	Nil	NA	NA	R 500,000
Permanent Total Disability	Nil	NA	NA	R 850,000
Permanent Disability	Nil	NA	NA	R 850,000
SECTION 13 - Security Protection and Political Evacuation				
a) Security Protection				
Insured Security Events				
1. Kidnap				
2. Extortion				
3. Disappearance	48 Hours			
4. Hostage Crisis	2 Hours			
5. Hijack	4 Hours			
6. Malicious Detention	4 Hours			
Benefits				
1. Response Consultant Fees (Insured Security Events 1-6)		NA	R 1,700,000	R 3,400,000
2. Inconvenience Benefit (Insured Security Event 5 only)		NA	R 17,000	R 34,000
Annual and any one event accumulation limit		NA	R 2,500,000	R 5,000,000
Excluding travel to:				
Angola, DRC, Mozambique (Cabo Delgado only), Nigeria, Somalia				
a) Political Evacuation				
Benefits				
1. Response Consultants Fees and Expenses		NA	R 1,700,000	R 3,400,000
2 and 3. Reasonable transportation and accommodation costs		NA	R 170,000	R 340,000
Annual and any one event accumulation limit		NA	R 2,500,000	R 5,000,000