

		COVID19	Explorer	Business	Top Up free medical
Maximum Age		70 years	70 years	70 years	70 years
1	Overseas Medical	Refer below	Refer below	Refer below	Refer below
1.1	Illness / injury excluding pre-existing, sport or infectious disease	R100,000,000	R50,000,000	R100,000,000	R15,000,000
1.2	An infectious disease: in hospital expenses	R50,000,000	R5,000,000	R10,000,000	R500,000
1.3	Additional accommodation whilst quarantined booked by us	R15,000	Nil	R10,000	Nil
1.4	Cost of test for infectious disease when positive	R2,000	R2,000	R2,000	R2,000
1.5	Pre-existing condition declared to us: in hospital expenses	R5,000,000	R1,500,000	R1,000,000	R500,000
1.6	Amateur sport/winter sport	R50,000,000	R50,000,000	R1,000,000	R1,000,000
1.7	Dental or Optical: Illness	R2,000	R2,000	R2,000	R2,000
1.8	Covered illness / injury whilst in hospital or outpatient not authorised by us	R10,000	R10,000	R10,000	R10,000
1.9	Medical Evacuation / Repatriation / Return of mortal remains booked by us	Included in Section 1	Included in Section 1	Included in Section 1	Included in Section 1
2	Cancellation & Curtailment	Refer below	Refer below	Refer below	Refer below
2.1	Additional Cancellation & Curtailment	Not selected	Not selected	Not selected	Not selected
2.2	Illness/injury or death (not pre-existing)	R60,000	R30,000	R60,000	R15,000
2.3	Damage or Burglary affecting your home exceeding R10,000	R60,000	R30,000	R60,000	R15,000
2.4	Being retrenched by your employer	R60,000	R30,000	R60,000	R15,000
2.5	Terrorist incident 14 days before trip	R60,000	R30,000	R60,000	R15,000
2.6	Supplier financial default	Nil	Nil	Nil	Nil
2.7	Pre-existing medical conditions (purchase policy within 24 hours-trip deposit)	50% of loss up to R25,000	50% of loss up to R15,000	50% of loss up to R25,000	50% of loss up to R15,000
2.8	Complications in pregnancy (purchase policy within 24 hours-trip deposit)	50% of loss up to R25,000	50% of loss up to R15,000	50% of loss up to R25,000	50% of loss up to R15,000
2.9	Cancellation - Any Reason not listed (purchase policy within 24 hours-trip deposit)	50% of loss up to R25,000	50% of loss up to R15,000	50% of loss up to R25,000	Nil
2.10	City isolated due to outbreak of virus (purchase policy within 24 hours-trip deposit)	75% of loss up to R10,000	Nil	75% of loss up to R10,000	Nil
2.11	Sporting event or conference cancelled (purchase policy within 24 hours-trip deposit)	75% of loss up to R10,000	Nil	75% of loss up to R10,000	Nil
2.12	Flight or cruise cancelled by the carrier	Nil	Nil	Nil	Nil
2.13	Your compulsory quarantine when you test positive	R60,000	R30,000	R30,000	R15,000
3	Travel Delay	Refer below	Refer below	Refer below	Refer below
3.1	Flight/cruise departed 6 hours or more later than scheduled	R5,000	R5,000	R5,000	R3,500
3.2	Missed connection: flight or cruise arrive more than 1 hour later than scheduled	R20,000	R5,000	R10,000	R2,500
4	Personal Baggage	Refer below	Refer below	Refer below	Refer below
4.1	Baggage, clothing, toiletries	R35,000	R15,000	R20,000	R10,000
4.2	Any one article/pair/set of articles	R3,500	R3,000	R2,000	R1,500
4.3	Sunglasses/Prescription glasses/cell phones/ipad/ipod	R1,000	R1,000	R1,000	R1,000
4.4	Loss, damage or theft from beach/pool-side	R1,000	R1,000	R1,000	R1,000
4.5	Laptop, palmtop or computer	R3,500	R3,500	R5,000	R2,000
4.6	Cash and/or Passport on your person/in safe	R2,000	R2,000	R2,000	R2,000
4.7	Baggage delay outside home country (6hrs+)	R3,500	R3,500	R3,500	R1,500
5	Legal	Refer below	Refer below	Refer below	Refer below
5.1	Personal Liability - excess R1000	R5,000,000	R5,000,000	R5,000,000	R1,000,000
5.2	Bail Bond	R5,000	R5,000	R5,000	R5,000
6	Personal Accident	Refer below	Refer below	Refer below	Refer below
6.1	Death/Permanent Disablement	R150,000	R100,000	R150,000	R50,000
7	Carrier Accumulation Limit	R50,000,000	R50,000,000	R50,000,000	R50,000,000
8	Excess per person, per benefit per claim	R500	R500	R500	R500