



# INTERNATIONAL TRAVEL INSURANCE





## What Is Included In Your Travel Insurance Cover?

Comprehensive Multi-Peril International Travel Insurance for travel from and to South Africa for ages up to 80 years. For ages *70 to 80 years and inbound travel cover limits differ* as shown. Once you have purchased the insurance we will send you an email and issue you with your travel insurance policy which includes the maximum benefits, described below amongst others.

## What You Are Not Covered For In This Travel Insurance Policy?

- any pre-existing medical condition when a traveller is *70 years or older*
- any heart/stroke related condition when a traveller is *70 years or older*
- pregnancy, childbirth and miscarriage or any pregnancy related conditions
- when the age limit is exceeded

## 1. EMERGENCY MEDICAL & RELATED EXPENSES

### 1.1. Medical Expenses

Medical, dental, optical, hospitalization, evacuation, repatriation expenses	<b>R20,000,000</b>
Limit -70 years up to 80 years	<b>R1,000,000</b>
Limit -Inbound travel to South Africa	<b>R1,500,000</b>

### 1.2 Related Expenses

1.2.1. Pre-existing Medical Extension (Hospital Admission longer than 48 hours)	R500,000
Limit -70 years up to 80 years	NIL
1.2.2. Adventure Sports/Hazardous Activities	R2,000,000
Limit -70 years up to 80 years	NIL
1.2.3. Optical expenses	R10,000
1.2.4. Dental expenses	R10,000
1.2.5. Hospital confinement benefit	R10,000 (R500 per day)
1.2.6. Follow up treatment in South Africa (Malaria included)	R10,000
1.2.7. Visit by family member	R15,000
1.2.8. Return of children	R15,000
1.2.9. Return of travelling companion	R15,000
1.2.10. Coffin expenses	R10,000
1.3. Medical Expenses Due To Terrorism	R500,000

## 2. PERSONAL ACCIDENT (no cover while participating in hazardous activities or adventure sports)

2.1. Death or Permanent Disablement (all causes)	R500,000
Limit - 70 years up to 80 years	NIL

<b>3.CANCELLATION &amp; CURTAILMENT</b>	
Causes of cancellation or curtailment of travel due to;	
3.1. Death, injury, sickness, theft of car or retrenchment	R20,000
Limit - Inbound travel to South Africa	R10,000
3.2. Visa denial insurance	R15,000
<b>4. INCONVENIENCE</b>	
4.1. Travel delay (more than 4 hours)	R5,000
4.2. Missed connection (more than 6 hours)	R7,500
4.3. Natural disaster cover	R3,000
<b>5. LOSS OR THEFT OF PERSONAL ITEMS</b>	
5.1.Theft, damage or loss – personal effects and baggage	R20,000
Limit -Inbound travel to South Africa	NIL
5.2 Limitations	
5.2.1. Single item limit – Theft & damage	R5,000
- Accidental Loss	R1,250
5.2.2. Contact lenses, prescription spectacles or sunglasses	R500
5.2.3. Cellular phones, fittings or accessories	R750
5.2.4. Baggage Delay (delayed for more than 6 hours)	R1,000
5.2.5. Loss of cash and or travel documents	R1,000
<b>6. TRAVEL SUPPLIER INSOLVENCY</b>	
Cancellation of journey or part thereof caused by travel supplier insolvency or liquidation	Up to R25,000 maximum
<b>7. PERSONAL LIABILITY</b>	
Legal liability for accidental cause of injury or death to a person or accidental loss or damage to property	R2,000,000
<b>8. EXCESS WAIVER</b>	
All excess on all covers have been removed with the exception of the 48 hour hospitalisation under Pre-existing Medical Conditions cover	NIL
<b>9. CAR RENTAL EXCESS WAIVER</b>	
Reimbursement of car rental excess or cost of repairs	R20,000
<b>10. ASSISTANCE SERVICES</b>	
Legal Assistance	R15,000
Worldwide access to Regent Travel Assist services	Full Assistance
<b>11.KIDNAPPING</b>	
	R500,000
<b>12. WRONGFUL DETENTION</b>	
	R50,000
<b>13. HIJACK OF PUBLIC TRANSPORTATION</b>	
	R100,000
<b>ACCUMULATION LIMIT</b>	<b>R20,000,000</b>

## PREMIUM TABLE

<b>Individual daily rate</b>	<b>R28</b>
<b>Overall service fee</b>	<b>R99</b>

- The premiums above include sales commission of 20 %
- The premium assumes you are an individual traveler up to the age of 80 years. Medical pre-existing conditions are included for all ages up to 69 years of age only.
- All children under the age of 12 years old may share the benefits of an adult traveller.
- A separate, additional policy fee of R99 is charged and added to the total premium (as reflected in the table above).

**WHAT TO DO IN AN EMERGENCY:** Contact Europ Assistance as soon as possible on +27 (0)11 991 8419 and quote your Policy Number. Europ Assistance will provide you with a Regent Insurance claim form which must be completed and submitted as soon as possible to obtain all the necessary information relating to the claim.

*This Travel Insurance Policy Is Underwritten By Regent Insurance Company (Pty) Ltd.*

*Hepstar Financial Services (Pty) Ltd is an authorised financial service provider, FSP: 45097.*