



## SENIOR 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 from 80 - 85 years. 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
- any heart/stroke related condition
- when the age limit is exceeded
- adventure sports / Hazardous activities
- for Domestic Travel, Emergency medical & Related Expenses do not apply

### 1. EMERGENCY MEDICAL & RELATED EXPENSES

#### 1.1. Medical Expenses

Medical, dental, optical, hospitalization, evacuation, repatriation expenses	<b>R500,000</b>
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#### 1.2 Related Expenses

1.2.1. Pre-existing Medical Extension (Hospital Admission longer than 48 hours)	NIL
1.2.2. Adventure Sports/Hazardous Activities	NIL
1.2.3. Optical expenses	R2,000
1.2.4. Dental expenses	R2,000
1.2.5. Hospital confinement benefit	R3,000 (R300 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)	NIL
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### 3. CANCELLATION & CURTAILMENT

Causes of cancellation or curtailment of travel due to;	
3.1. Death, injury, sickness, theft of car or retrenchment	R20,000
3.2. Visa denial insurance	R15,000

### 4. INCONVENIENCE

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

5. LOSS OR THEFT OF PERSONAL ITEMS	
5.1.Theft of or damage – personal effects and baggage	R20,000
Accidental Loss	R5,000
5.2 Limitations	
5.2.1. Single item limit - Theft	R5,000
- Accidental Loss	R1,250
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
6. TRAVEL SUPPLIER INSOLVENCY	
Cancellation of journey or part thereof caused by travel supplier insolvency or liquidation (full airfare & taxes)	Up to R25,000 maximum
7. PERSONAL LIABILITY	
Legal liability for accidental cause of injury or death to a person or accidental loss or damage to property	R2,000,000
8. EXCESS WAIVER	
All excess on all covers have been removed with the exception of the 48 hour hospitalization under Pre-existing Medical Conditions cover	
9. ASSISTANCE SERVICES	
9.1. Legal Assistance	R15,000
9.2. Worldwide access to Regent Travel Assist services	Full Assistance
<i>Includes Cash advance, consular referral, emergency accommodation &amp; travel arrangements, transmission of urgent messages, lost passport assistance</i>	
10.KIDNAPPING	
	R500,000
11. WRONGFUL DETENTION	
	R50,000
12. HIJACK OF PUBLIC TRANSPORTATION	
	R100,000
ACCUMULATION LIMIT	
	<b>R2,000,000</b>

### PREMIUM TABLE

Individual daily rate	R60
Overall service fee	R99

- The premiums above include sales commission of 20 %
- The premium assumes you are an individual traveler up to the age of 85 years.
- All children under the age of 12 years old may share the benefits of an adult traveler.
- 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.*