



Out of the Ordinary[®]



Credit card travel insurance policy wording

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Condition precedent

It is noted that a master certificate is issued to Investec Bank Limited for Automatic cover, and a certificate is issued to You for Non-adventure optional cover, Adventure optional cover and Pre-existing cover, and that the certificates together with this Policy are one document and the following terms, definitions, conditions, exclusions and benefits apply. It is important that You read and understand it.

How to claim

For emergency assistance please contact Regent Travel Assist immediately (2711) 991 8511 and quote Your certificate number (refer to Your certificate / emergency card) All claims exceeding R2 000 must be approved by Regent Travel Assist at time of emergency A claim form can be obtained from Regent Travel Assist, at (2711) 991 8511

If you have a complaint

Regent Insurance Company has established a written internal complaint resolution system with detailed procedures. Access to the written procedures and a copy of the complaint resolution system is available to clients during office hours each day. Should you have any complaint, this must be submitted to Us in writing and must contain all relevant information. Copies of all relevant documentation must be attached thereto.

Date prepared

1 April 2010, and remains valid until a further Policy wording is issued to replace it.

Understanding your policy

To properly understand Your Policy's features, benefits and risks You need to carefully read:

- About each of the available types of cover and benefits in the "Schedule of Benefits", and the relevant sections of the Policy wording (remember words have special meanings – See "Definitions"). Not all options have all the benefits described in the Policy wording; the Schedule of Benefits identifies the benefits for each option
- General conditions applying to all sections. If You do not meet them We may be able to refuse to pay a claim
- When "We will not pay" a claim under each Section applicable to the cover You choose and "General Exclusions applicable to all sections"
- Once You have selected Your Non-adventure optional cover, Adventure optional cover and paid the premium shown, We will provide you with a certificate of insurance, which will entitle You to claim under the Policy up to the amount stated in the Schedule of Benefits

Please read the Policy wording carefully and in full

Pre-existing medical condition cover

Not all the options automatically provide cover for travellers with a Pre-existing medical condition (see "Definitions"). If you have a Pre-existing medical condition:

- a. and you did not purchase an option including the cover, You will not be covered for any medical claim related or associated with Your condition
- b. and you did purchase an option including the cover, but did not meet the conditions, You will not be covered for any medical claim related or associated with Your condition

General conditions applying to all sections

1. Age Limits: Insured Persons

- a. Automatic cover, Non-adventure optional cover and Pre-existing cover: 79 years (not yet 80 years), except with respect to Personal Accident Benefits, cover ceases on Your 75th birthday
- b. Student cover: 17 – 38 Years inclusive
- c. Adventure optional cover: 55 years inclusive
- d. With respect to cardio or cardio vascular or vascular or cerebro vascular illness or conditions or sequelae thereof, cover ceases on Your 70th birthday

2. Automatic Extension

The maximum period of cover is restricted to 90 days on the following options: Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover unless You have paid the additional premium to extend the cover to 180 days. The period of insurance shall automatically be extended due to the occurrence of an event, giving rise to a legitimate claim under emergency medical and related expenses occurring after commencement of the Insured Journey.

3. Cancellation

- a. For Non-adventure optional cover, Adventure optional cover and Pre-existing cover this Policy carries a 15 days money back guarantee, applicable from date of purchase – provided Your journey has not yet commenced, no visa has been obtained using this Policy and no claims have been submitted; or
- b. You may cancel this Policy giving Us written notice, in which case We will retain a proportion of the premium calculated at pro-rata for the period that the Policy was in force – provided no visa has been obtained using this Policy and no claims have been submitted. The Policy cannot be cancelled once an Insured Journey has commenced, or after the expiry date of the Insured Journey; or
- c. This Policy may be cancelled by Us giving 15 days written notice, in which case We will refund the pro-rata portion of the premium for the unexpired Policy period

4. Claims

- a. Claims must be notified promptly to Regent Travel Assist and submitted no later than 60 days after return to Your Country of Residence. Claims must be supported with a signed Policy, medical certificates, receipts and accounts (as required), police reports (as required) and supporting documentation and a completed claim form. Costs incurred for any required documentation will be for Your account
- b. All claims other than medical expenses are only payable in the Republic of South Africa on Your return to Your Country of Residence
- c. This Policy excludes all persons to whom a terminal prognosis has been given, even if Pre-existing cover has been purchased
- d. We shall have the right to access any of Your prior medical records in order to finalise and/or proceed with the assessment of a claim and/or render medical assistance
- e. You must follow Our advice or instruction otherwise We may decline to pay the whole, or any part of the claim
- f. Claims occurring during a 12-month period of this agreement attributable to the same cause shall be treated as an event arising at the time of the occurrence of the first of such claims
- If the claim is for bodily Injury and such bodily Injury is not immediately apparent the event shall be deemed to have occurred at the time when the injured person first consulted a medical practitioner for the symptoms of the bodily Injury even though the causal connection may be discovered at a later stage

5. Contribution Clause

If any claim under this Policy (apart from a claim in terms of Section 2) is covered by any other policy, policies, airline, service provider or insurance (including automatic credit card insurance), then the amounts of benefits payable by such other policy, policies, airline, service provider or insurance will become the Excess amount of Your Policy, if such benefits exceed the Excess amount shown in the Schedule of Benefits.

- If You don't have other coverage, this Policy becomes Your primary Policy
- Section 1 (Medical and related expenses only):
- If You lodge Your claim with Us first, this Policy becomes Your primary Policy, however We will not pay more than Our equitable share of the claim up to the Limit of Liability specified

6. Currency

If expenses are incurred in a foreign currency, then the rate of exchange used to calculate the amount payable will be the rate at the due date of settlement. In all cases the monetary limits shown in the Policy are deemed to be South African Rand.

7. Endorsements

This Policy may be extended, amended or altered by Us issuing an endorsement, provided:

- That the application is made in writing to Us prior to the expiry of the Policy and there are neither existing nor initiated claims on the existing Policy
- There has been no change in Your health status since the start of Your journey

8. Family cover

A Spouse and Children accompanying You on an identical travel itinerary shall share cover with You at no additional cost when the relevant endorsement has been issued by Us. A maximum of five Children can be covered when the benefits are shared. Free cover is subject to You having legal custody of the Child, and the Child being registered at the same address as You. When additional premium is paid and the relevant Policy issued by Us, the Spouse and Children will be entitled to full benefits.

9. Hazardous Activities / Adventure Sports

1. You are covered for the following activities under the Automatic cover, Non-adventure optional cover and Adventure optional cover (excluding professional participation):
 - a) Bowls
 - b) Badminton
 - c) Biking
 - d) Bushwalking
 - e) Fishing (excluding deep-sea fishing)
 - f) Snorkeling
 - g) Squash
 - h) Tennis
2. If You have taken out and paid the corresponding premium for Adventure optional cover, You are covered for the following activities, provided the standard safety gear and helmets are worn:
 - a) Archery (properly supervised), basket ball, camel and elephant riding, canyoning, cycling, kayaking, off road motor cycling, endurance motor cycling, cover is limited to one person per motor cycle, mountain biking, roller skating, rowing, sailing, sea canoeing and sea kayaking, surfing, volley ball, Non-contact Sports, Semi-contact Sports
 - b) Ballooning (organized excursion)
 - c) Bungee jumping (not exceeding 150 meters and using a body harness as a back-up to the ankle attachment)
 - d) Canoeing (in calm waters)
 - e) Golf, hiking, when You are accompanied by a recognized guide or on a clearly marked route
 - f) Horse back riding (excludes competitions and jumping, protective head gear to be worn)
 - g) Kite surfing (minimum of 100 meters of safe distance from all obstructions, excluding kite surfing during storms)
 - h) Mountaineering, for recreational purposes including walking and hiking (excluding the use of ropes and equipment)
 - i) Scuba diving (recreational, maximum 30 meters, You must be a licensed diver and accompanied by a qualified buddy diver)
 - j) Snow skiing and snowboarding: Green, blue, red, black and yellow slopes, (specific conditions: Black and yellow slopes excluded if You are a 1st time skier) properly organized and supervised, on a designated run on-piste (excluding off-piste)
 - k) White water rafting, with experienced guides (International scale of river difficulty: Class 1, and Class 2 and Class 3)

10. Legal Action

Legal action may only be commenced by You or on Your behalf once 90 days have expired after You have fulfilled Your claims conditions. No benefit will be payable if legal proceedings are not commenced within 12 months of any disclaimer of liability by Us.

11. Liability

We shall not be liable for the negligence, wrongful acts and/or omissions of any legal and/or health care professional or any other person or persons or legal entity who provide direct or indirect service to You.

12. Misrepresentation

This Policy will become void should You misrepresent, or not disclose any relevant information or attempt is made to defraud.

13. Marketing

The terms, conditions, endorsements, terminations and exclusions in the Master Policy will govern all cases, should any discrepancies arise between the Policy and any other literature.

14. Maximum amount payable

1. You shall not be entitled to receive a benefit exceeding 100% of the Limit of Liability as reflected in the Schedule of Benefits
2. If You have two or more policies underwritten by Regent Insurance Company, the maximum amount payable shall not exceed the Limit of Liability of whichever Policy has the highest Limit of Liability

15. Observance

Observance of the Policy conditions insofar as they relate to anything to be done by the Insured shall be a condition precedent to any liability of The Company to offer any settlement.

16. Option names

The Policy schedule refers to the persons Insured under this Policy by reference of the option selected.

The options are as follows:

- a) Automatic cover
- b) Non-adventure optional cover
- c) Adventure optional cover
- d) Pre-existing cover

17. Other Products and Services

We will accept no liability from any of the insurance or other financial products, which are sold in conjunction with this Policy and underwritten by any other insurance company. If any claim under this Policy (apart from a claim in terms of Section 2) is covered by any other policy, policies, airline, service provider or insurance (including automatic credit card insurance), then the amounts of benefits payable by such other policy, policies, airline, service provider or insurance will become the Excess amount of Your Policy, if such benefits exceed the Excess amount shown in the Schedule of Benefits.

If You don't have other coverage, this Policy becomes Your primary Policy Section 1 (Medical and related expenses only):

- If You lodge Your claim with Us first, this Policy becomes Your primary Policy, however We will not pay more than Our equitable share of the claim up to the Limit of Liability specified

18. Premium Payments

Investec Bank Ltd is liable for the premium on the "Automatic cover", and You are liable for the premium on the Non-adventure optional cover, Adventure optional cover and Pre-existing cover. The Non-adventure optional cover, Adventure optional cover and Pre-existing cover premium is payable in advance, and We reserve the right to ask for proof of payment of premium at any time.

19. Public Conveyance Tickets

We have the right to utilise Your Public Conveyance ticket to offset Our expenses.

20. South Africa

- a) The laws of South Africa govern this Policy and any dispute or action in connection therewith shall be conducted and determined in South Africa
- b) This insurance is only for residents of the Republic of South Africa, Swaziland, Lesotho, Botswana and Namibia

21. Subrogation

We have the right to commence or take over legal proceedings in Your name to defend or settle any claim, or to sue any party to recover monies payable by them.

22. Termination

This Policy will terminate on the earliest of the following dates:

- a) on the date the Master Policy is cancelled, or
- b) the date of Your return to Point of Departure, or
- c) the date You reached the maximum Age Limit for the cover selected, or
- d) on the expiry date appearing on the insurance certificate

23. Territorial Limits

This cover applies to incidents anywhere in the world, except for:

- a) Any country where the British Foreign and Commonwealth Office has issued a travel warning (www.fco.gov.uk)
- b) Not specified in the Area (see "Definitions")

24. General

- a) This Policy must be issued prior to departure
- b) All Automatic cover is subject to the Public Conveyance Ticket being charged to an Investec Private Bank Account credit card (the card must be swiped at the point of sale), or the required premium being paid by You:
 - Should no portion of the ticket be purchased against the Investec Private Bank Account credit card, and You elect to buy Non-adventure optional cover, Adventure optional cover and Pre-existing cover by paying the required premium, You will be covered under the Automatic and the Optional cover plan purchased
- c) Cover for the Insured Person entering into the Republic of South Africa is limited to the Insured Benefits applicable to "Automatic cover" only, and provided that the Public Conveyance Ticket has been purchased on an Investec Private Bank Account credit card
- d) In respect of Public Conveyance Tickets purchased by redeeming Dividend points earned against an Investec Private Bank Account credit card for Voyager Miles, the "Automatic cover" is provided at no additional charge

General exclusions applying to all sections

This insurance does not cover any claim arising directly or indirectly from:

1. If Your occupation is one of a journalist, crews of ships and of offshore drilling rigs.
2. Undertaking employment on a permanent or contract basis, which is not casual, where you incur expenses within your scope of employment. Scope of employment is defined according to South African law.
3. Naval, military, police or air force service or operations.
4. Financial collapse of airlines, travel agents, tour operators, accommodation providing organizations, or service provider.
5. Any criminal or intentional illegal act committed by You.

6. Any Pre-existing medical condition, unless Pre-existing cover has been purchased.
7. Your willful or deliberate exposure to danger, except in an attempt to save human life.
8. Non-adherence to medical advice.
9. Being under the influence of alcohol, drugs or narcotics unless a medical practitioner administered/ prescribed such drugs or narcotics.
10. Manual work in connection with a trade or business.
11. Sub aqueous work, underground work, construction and maintenance of cofferdams.
12. Any expenses incurred in connection with cardiac and/or cardio vascular and/or vascular and/ or cerebro vascular illness and/or conditions nor for sequelae thereof that in the opinion of a medical practitioner appointed by Us, can reasonably be related to You having received treatment and/or advice for hypertension 12 months prior to the commencement of the Insured Journey.
13. Expenses incurred in connection with cardiac and/or cardio vascular and/or vascular and/or cerebro vascular illness and/or conditions nor for sequelae thereof or complications related thereto for persons 70 years and older.
14. Any loss arising out of any Terrorist Act or activity unless Non-adventure optional cover, Adventure optional cover or Pre-existing cover has been purchased, and then cover will not be valid for longer than 30 days from date of departure.
15. War and Civil War:
Any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences, namely:
 - a) War, invasion, act of foreign enemy, hostilities or War-like operations (whether War be declared or not), Civil War, civil commotion, mutiny, military or popular rising, insurrection, rebellion, revolution, military or usurped power
 - b) You will continue to be entitled to be covered for seven calendar days from the start of the hostilities in case You are surprised by such events abroad (unexpected / no media warning prior to departure), and insofar as You don't actively participate in them. This extension does not apply to: Chad, Somalia, Ivory Coast, Sudan, Algeria, Iran, Iraq, Afghanistan and North Korea
16. Engaging in occupational activities requiring the use of explosives.
17. This Policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - a) Ionising, radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel
 - b) Nuclear material, nuclear fission or fusion, nuclear radiation
 - c) Nuclear explosives or any nuclear weapon
 - d) Nuclear waste in whatever formRegardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.
18. The dispersal or application of pathogenic or poisonous biological or chemical materials.
19. Being in the service of any military or police force, or militia or paramilitary organization.
20. Flying or air travel of any kind except:
 - a) On a flight arranged by Regent Travel Assist
 - b) As a fare paying passenger on a recognised airline operation on regular scheduled air routes or air travel by any charter aircraft (including travel by helicopter) duly licensed as a recognised air carrier (but not as a member of the crew)
21. Suicide or attempted suicide, intentional self inflicted Injury, mental disturbance or disorders, insanity, psychiatric, psychological, emotional or nervous conditions.
22. Sexually transmitted diseases including but not limited to genital warts, syphilis, gonorrhoea, genital herpes, chlamydia and trichomoniasis.
23. Treatment for or arising from AIDS and/or HIV infection.
24. Pregnancy or childbirth, other than in consequence of accidental bodily Injury occurring after the 26th week of pregnancy.
25. The failure of any agent or broker to explain the terms, conditions, endorsements, terminations and exclusions of this Policy.

26. Any Hazardous Pursuits, Sports or activities not mentioned under General Conditions, point 9.
27. You are not covered whilst participating in the following Hazardous Pursuits, Sports or activities including but not limited to:
 - a) Participating in any Professional Sport, any organized Full-contact Sport, Collision Sport or representing Your country
 - b) Motor cycling where the engine capacity exceeds 200cc
 - c) Steeple chasing, polo and hunting
 - d) Ballooning that takes place during night
 - e) Ballooning when the balloon has collided with power lines
 - f) BASE jumping, abseiling, big game hunting, extreme Sports, hang gliding, heli-skiing, ice climbing, rock climbing, mountaineering using ropes and equipment, parachuting, parasailing, running of the bulls, skydiving, paragliding, shark cage diving, zorbing
 - g) Bungee jumping exceeding 150 meters, and/or where no body harness was used in conjunction with an ankle attachment
 - h) Horse back riding during competitions and jumping.
 - i) Hiking when not accompanied by a recognized guide or on a clearly marked route
 - j) Hangliding, skydiving and parachuting
 - k) Kite surfing during storms
 - l) Potholing and mountaineering using ropes
 - m) Scuba diving when You are not licensed and You are not accompanied by a qualified buddy diver
 - n) Ski jumping, snowboard jumping, ice hockey, the use of skeletons or bobsleighs, off-piste skiing
 - o) Snow skiing and boarding on black slopes and yellow slopes
 - p) Sailing / passenger on a cruise ship where you are not within reach of land
 - q) White water rafting, rated according to the International Scale of Difficulty as Class 4, Class 5 or Class 6
28. You (being the driver), or the driver of the vehicle/motor cycle not being in possession of a valid/legal license.
29. Cosmetic surgery to improve Your appearance and/or any procedure to change Your breasts, including treatment related to or arising from the removal of non-diseased, or surplus or fat tissue.
30. Recreational treatment.
31. Medical treatment and examinations which can await Your arrival home.
32. Any person exceeding the Age Limit.
33. Any Excess amount as stated in the Schedule of Benefits.
34. Local cover excludes Illness.
35. Workmen's compensation.
36. Cover for the intention of emigrating.
37. Personal Accident benefits under life policies.
38. Insurance covering racing of any kind involving the use of any power-driven vehicle, vessel or craft.
39. Cover provided for the fulfillment of any ransom demands.
40. Insurances covering persons employed in:
 - a) Manufacture, storage, filling, breaking down, transport of
 - b) Fireworks, ammunition, fuses, cartridges, gun-powder, nitro-glycerine or any explosives unless purely incidental to the main operations of the Insurers
 - c) Gases and/or air under pressure in containers other than butane and the like in low pressure containers

Section 1 – Medical and related expenses

- 1a) Medical Expenses (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will pay for:

The reasonable costs incurred in a medical emergency for the active treatment of an Illness or Injury on an International Journey, or Injury on a Local Journey. Included are doctor's fees, hospital expenses,

medical and surgical treatment given or prescribed by a registered medical practitioner. Local benefits are payable to You only.

- 1b) Related expenses (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will pay for:

- 1.1 Optical expenses (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)
Where optical treatment is required as a result of an Illness, We will pay for emergency optical treatment provided by a registered medical practitioner or optician up to R2 000. Where optical treatment is required as a result of an Injury, these expenses will form part of the Limit of Liability under Medical Expenses.

We will not pay for:

Any pre-existing optical condition.

- 1.2 Provisional pain-stilling dental expenses (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)
Where dental treatment is required as a result of an unexpected Illness, We will pay for emergency dental treatment provided by a registered medical practitioner or dentist up to R2 000. Where dental treatment is required as a result of an Injury, these expenses will form part of the Limit of Liability under Medical Expenses.

We will not pay for:

Treatment for Illness must be specified in writing by the treating dentist as necessary for the relief of sudden and acute pain.

- 1.3 Accompanying Travel Companion and Children (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will pay for:

If, due to Your hospitalization, repatriation or Death Your Travel Companion and/or Children are left stranded We will pay for reasonable extra accommodation and traveling expenses for Your Travel Companion and/or Children back to Your Country of Residence with a qualified escort if necessary, up to the Limit of Liability in the Schedule of Benefits provided they are also insured under this Policy.

- 1.4 Follow up treatment in South Africa
If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover and Pre-existing cover:
We will pay for the continuing treatment, incurred for Illness or Injury (optical or dental arising from Injury only) that was first treated outside Your Country of Residence whilst on Your Insured Journey.

We will not pay for:

- Optical and/or dental treatment arising from Illness.
- Any expenses incurred 30 days after Your return to South Africa.
- Medical aid: Our Limit of Liability is in Excess of any medical aid benefit. Where you are not a member of any medical aid fund, you will be responsible for the first R500 of each and every claim.

- 1.5 Repatriation of mortal remains (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will pay for:

In the event of an Insured Person's Death, expenses for repatriation of the deceased and for statutory arrangements such as embalming and a zinc coffin shall be reimbursed, up to the Limit of Liability in the Schedule of Benefits. The next-of-kin have the following options:

- a) Cremation of the deceased and repatriation of the urn, or
- b) Repatriation of the deceased, or
- c) Reasonable funeral costs at the place of Death.

- 1.6 Compassionate visit by a family member (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will pay for:

In the event that You are hospitalised outside Your Country of Residence as an inpatient, reasonable additional accommodation and travelling expenses incurred by Your Spouse Or next of kin, who on the written advice of the attending medical practitioner, travels to and remains with You until You are fit to resume Your Journey or return to Your Country of Residence. The cost will not exceed the Limit of Liability.

We will not pay for:

1. The duration of stay in hospital will be a minimum of 5 days and nights, or that Your condition is life-threatening.
2. Our written agreement is required prior to departure.

- 1.7 Hospital cash benefit

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will pay for each completed day (24 hours) in hospital due to Injury or Illness up to the Limit of Liability in the Schedule of Benefits.

- 1c) Medical Expenses – Due to terrorism

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will pay for:

Medical Expenses up to the Limit of Liability in the Schedule of Benefits, as a direct result of an Accident causing Bodily Injury to You and arising from:

- a) The intentional use of military force to intercept, prevent or mitigate any known or suspected Terrorist Act; or
- b) Arising out of any Terrorist Act or bomb threat thereof.

We will not pay for:

If there has been media warning 48 hours before the occurrence that such events were likely to occur.

- 1d) Pre-existing medical conditions

If the Insured has taken out and paid the corresponding premium for Pre-existing cover:

We will pay for:

If you are hospitalised for more than 48 hours whilst on an Insured Journey due to a medical condition for which you have received treatment, advice, or recommendation for treatment at any time prior to Your journey, We will pay up to the Limit of Liability in the Schedule of Benefits for the medical expenses and hospitalisation costs.

We will not pay for:

Even if Pre-existing cover has been purchased, We cannot pay for any claim relating to or associated with the treatment of:

- a) Asthma, where You have been diagnosed with a chronic lung disease.
 - b) Diabetes, providing:
 - I. You have been diagnosed during the last 12 months
 - II. You suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia
 - c) Epilepsy – if You have had a seizure in the last 12 months.
 - d) Hypertension – where You suffer from a known cardiovascular disease and/or diabetes.
 - e) Outpatient expenses.
 - f) Pregnancy if all or part of Your journey occurs when You are past the 26th week of gestation (You are 26 weeks or more at the conclusion of Your journey).
 - g) Expenses incurred where You were hospitalised for less than 48 hours.
 - h) If You are not fit to travel, or have been advised not to travel due to the Pre-existing condition.
 - i) This Policy excludes all persons to whom a terminal prognosis has been given with a life expectancy of under 24 months.
 - j) Neoplasia (cancer) of any kind.
 - k) Any condition for which surgery is planned.
 - l) You have had, or are currently on a waiting list for an organ transplant.
 - m) You require oxygen for the journey.
 - n) Chronic renal failure.
 - o) Chronic pain syndromes managed by a Specialist Pain Management Physician or clinic (including back pain).
 - p) HIV infection with an AIDS defining illness.
 - q) Mental illness including dementia, depression, anxiety, stress or nervous condition.
 - r) Therapeutic or illicit drug or alcohol addiction.
 - s) Complications of a condition that required surgery the last 6 months.
 - t) Any condition, which has ever required spinal or brain surgery.
 - u) Joint surgery over 12 years ago.
 - v) Treatment and medicines in connection with stabilization and regulation of a pre-existing, chronic or recurrent illness.
- 1e) Medical evacuation, repatriation or transport to medical centre (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will pay for:

- Medical evacuation: If you suffer an illness or injury, and medical facilities are not available locally, emergency evacuation under constant medical supervision will be arranged by whatever means necessary to the nearest facility capable of providing the required care.
- Repatriation: The cost of the required service including the accompanying medical staff, if you suffer an illness or injury that necessitates your repatriation to your country of residence.
- Transport to medical centre: Emergency air, land or water transportation required for evacuation, repatriation or transport to a medical centre if you suffer an illness or injury.

Specific conditions

1. Regent Travel Assist must be contacted for prior authorisation, and our written agreement obtained.
2. Repatriation, evacuation and transportation will be decided depending on the medical advice received.
3. We will use your return ticket towards our costs, for repatriation.
4. Repatriation is back to your point of departure, in your country of residence.
5. Cover applies to in-patient treatment only.

- 1f) **Holiday disruption**
If You have taken out and paid the corresponding premium for Non-adventure optional cover, and You have a valid claim for expenses that are covered under Section 1

We will pay for:

1. The cost of Your original holiday, up to a maximum of R3 000 to compensate You for the disruption to Your holiday if You are treated as an in-patient for longer than 5 consecutive days.

Specific conditions

 - a) We must receive a medical report from the treating medical practitioner confirming the reason and nature of in-patient treatment

Specific exclusions in addition to general exclusions - Section 1

We will not pay for:

- a) All claims in Excess of R2 000, where no prior written approval has been obtained from Regent Travel Assist. If not approved by Regent Travel Assist, Our liability will be limited to R2 000 for any one incident.
- b) Excess amount as stated in the Schedule of Benefits.
- c) Medical Expenses recoverable by You from any other source.
- d) Incurred when You are traveling against medical advice, or to seek medical attention or being unfit to travel.
- e) We cannot be held liable for any delays or restrictions in connection with transportation caused by weather conditions, mechanical problems, restrictions imposed by public authorities or any other condition beyond Our control.
- f) Routine optical treatments.
- g) Routine dental treatments.
- h) Fillings and/or crowns of precious metal.
- i) Specialist medical treatment without referral from a medical practitioner.
- j) Contraceptive devices, prosthetic devices and/or artificial aids and dentures.
- k) Incurred due to treatment that is not specified by a medical practitioner as immediately necessary.
- l) Medical Expenses – due to terrorism for periods exceeding 30 days, or where cover is not specified in the Schedule of Benefits.
- m) Should You be capable of being repatriated and elect not to return to the Point of Departure, all expenses incurred thereafter in respect of the occurrence will be for Your own account.
- n) Any Pre-existing medical condition, unless Pre-existing cover has been purchased.
- o) Medical and related expenses shall only be paid until such time as a medical practitioner appointed by Us decides that an Insured Person is capable of being repatriated. We have the right to demand that You are repatriated in order to receive treatment, if Our medical practitioner and the treating physician agree that treatment can be postponed until You have been transferred to Your Country of Permanent Residence.
- p) We may not be able to arrange evacuation or repatriation in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the Area (Example: from non-coastal waters or within a War zone).

Section 2 – Personal Accident

2.1 **Death shall mean:**

Death as a result of an Accident, or a direct result of exposure to the elements of nature resulting from a mishap to the Public Conveyance in which You are travelling. If You disappear, and after 12 consecutive calendar months it is reasonable for Us to believe that You may have died due to an Injury, We will pay the benefit subject to receipt of a signed undertaking by Your beneficiary that such

compensation shall be refunded to Us if You are subsequently found to be alive.

2.2 Permanent Total Disablement shall mean:

Permanent Total Disablement, as a result of an Injury, or a direct result of exposure to the elements of nature resulting from a mishap to the Public Conveyance in which You are travelling, preventing You from following Your usual occupation or any other occupation for which You are fitted by knowledge and training, and will in all probability continue for life.

We will pay for:

- a) Automatic and Non-adventure optional cover: If whilst on an Insured Journey You suffer an Accident caused by outward violent and visible means causing bodily Injury and such Injury results within 12 calendar months in Death or Permanent Total Disablement, We will pay up to the Limit of Liability to You or Your Beneficiary in accordance with the Schedule of Benefits and the Schedule below for Permanent Total Disablement.
- b) Non-adventure optional cover: terrorism extension
Cover is provided up to the Limit of Liability in the Schedule of Benefits, if Non-adventure optional cover has been purchased: as a direct result of an Injury arising from a Terrorist Act, and such Injury results within 12 calendar months in Death or Permanent Total Disablement.

Insured event	Insured event Sum insured, expressed as a percentage of Limit of Liability
a) Death	100%
b) Total, permanent and irrecoverable loss of hearing in both ears	100%
c) Total, permanent and irrecoverable loss of hearing in one ear	50%
d) Total, permanent and irrecoverable loss of sight in both eyes	100%
e) Total, permanent and irrecoverable loss of sight in one eye	50%
f) Total, permanent and irrecoverable loss of both hands or feet	100%
g) Total, permanent and irrecoverable loss of one hand and one foot	100%
h) Total, permanent and irrecoverable loss of one hand or one foot	50%
i) Permanent and total loss of speech	100%
j) Permanent and incurable paralysis	100%
k) Permanent and total loss of four fingers and thumb of either hand	70%
l) Permanent and total loss of four fingers or thumb of either hand	40%
m) Permanent Total Disablement as a result of an Accident, or a direct result of exposure to the elements of nature following an Accident	100%
n) Permanent disabilities not otherwise provided for under Insured Events a) to m)	15%

Specific Conditions – Section 2

1. The diagnosis and determination of Permanent Total Disablement or any permanent disability must be made and documented by a medical practitioner appointed by Us, and must be continuous and permanent for at least 24 consecutive months from the onset of the disablement, however:
 - a) For permanent and total loss of speech, the loss of ability to speak must be continuous for at least 12 consecutive months and all psychiatric related causes are excluded
 - b) For permanent and incurable paralysis, the loss of use must be continuous and permanent for at least 12 consecutive months
2. Permanent total loss of use of a limb shall be treated as a loss of limb.
3. In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each Insured, not exceeding the Accumulation Limit.
4. In the event of Death of a dependant Child, the benefit payable will be subject to the amount legislated by law at the time of Death.
5. Dependant Children are excluded from any benefit for occupational disability under Permanent Total Disablement.
6. Compensation shall be payable to You or Your legal representatives. No one other than You shall have rights in terms of the Policy against Us.
7. Notice of Death must be given immediately and We will have the right to have a post mortem examination of the body.
8. A detailed incident and/or police report must be submitted to Us.
9. Any existing ailments, infirmity or other abnormal physical conditions that are aggravated by an Accident, the benefit amount will be determined by the degree of deterioration of the existing ailment after the Accident. The degree of ailment, infirmity or other abnormal physical condition before the Accident will be determined by medical evidence.

Specific exclusions in addition to general exclusions – Section 2

We will not pay for:

- a) Personal Accident benefits will cease on the Insured Person's 75th birthday.
- b) Any insured event arising directly or indirectly from any type of Illness and/or bacterial infection, except that this exclusion shall not apply to medically acquired infections or blood poisoning which may result from an accidental cut or wound.
- c) Permanent Total Disablement except on submission of satisfactory proof to Us that the disablement will in all probability continue for the rest of Your life.

Section 3 – Assistance services

Assistance services shall mean:

You are entitled to the worldwide services of Regent Travel Assist.

In the event of an emergency, You should call the Regent Travel Assist number shown on the emergency travel card.

This card should be carried by You during an Insured Journey.

A team of doctors, medical professionals and insurance specialists are available 24 hours a day for advice and assistance that You might encounter before or during Your journey.

The following additional services can be arranged, and cover shall not exceed the Limit of Liability in the Schedule of Benefits:

- 3a) Cash advances (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will assist with:

Regent Travel Assist will advise You on the procedure for the advancement of additional funds which must be repaid in full plus an additional 10% administration fee.

- 3b) Emergency travel and accommodation arrangements (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will assist with:

Regent Travel Assist will provide You with all reasonable, possible and practical assistance in arranging for emergency alternative accommodation and onward or return transportation if necessary.

We will not pay for:

Any fees incurred for the emergency travel and accommodation arrangements must be refunded to Regent Insurance within 90 days after return to Country of Residence.

- 3c) Transmission of urgent messages (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will assist with:

Regent Travel Assist will transmit messages on behalf or to You in the event of travel delay, Illness or Injury.

- 3d) Alternative employee or resumption of assignment expenses
If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will pay for:

1. Alternative employee: The reasonable travel costs in economy class for a replacement employee to complete the business assignment for which You were originally sent, following Your unexpected Death, Injury or Illness.
2. Resumption of assignment: Your return, following repatriation to Your Country of Residence due to Illness or Injury within 90 days of such repatriation, to complete Your original business commitments and objectives.
The cost shall not exceed the Limit of Liability for either alternative employee or resumption of assignment.

- 3e) Legal assistance abroad and bail
If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will assist with:

1. Locating a source of legal counsel and if necessary an advance of funds for bail up to the Limit of Liability.
2. We will also provide an advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on legal matters.
3. A panel of practicing attorneys is also available who will provide You with an automatic initial 30-minute consultation, should this be considered necessary.

We will not pay for:

1. Any fees advanced by Us must be refunded to Regent Insurance within 90 days from the date of the advance to You.
2. Claims caused by any member of Your family/household.

- 3f) 24 Hour nurse line (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will assist with:

Access to a professional assistance service that will deal with any health query. This service is offered in nine official South African languages.

- 3g) Consular referral (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will assist with:

We will provide an Insured Person with the relevant details of diplomatic representatives wherever possible.

- 3h) Household assist
If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will assist with:

A 24 hour help line which gives You access to a nationwide network of approved emergency services in South Africa such as locksmiths, plumbers, beekeepers, glaziers, electricians, etc. The help line can arrange for the repair and/or maintenance of domestic appliances.

We will not pay for:

1. Service providers will only carry out the repairs during normal business hours.
2. The cost of the repairs shall not exceed the Limit of Liability in the Schedule of Benefits, and must be refunded within 60 days of Your return to South Africa.

- 3i) Trauma line (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will assist with:

The necessary assistance, be it the police, or the nearest local emergency assistance services, in the case of:

- Assault
- Hijacking
- Child Abuse
- Medical emergency
- Most other violent and non-violent forms of trauma

Section 4 – Cancellation

4a) Cancellation

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover and Pre-existing Cover:

We will pay for:

- a) The value of unused arrangements, less any refund due to You paid by You up to the Limit of Liability in the Schedule of Benefits if You have to cancel any pre-paid transport or accommodation arrangements, due to:
1. Your, Your dependant Children, a Relative, Business Associate, Travelling Companion's, the person in charge of Your Children's unexpected Death, Illness or Injury.
 2. Cancellation or diversion of scheduled public transport services, including by reason of strikes or other industrial actions.
 3. Serious or considerable accidental material damage to immovable property owned by You caused within 30 days of the booked date of departure. The cause of such damage must

be unintentional, and not as a direct result of any action by You and must require You to cancel Your journey for the safeguarding of Your interests.

4. Theft or complete immobilisation of Your Private Motor Vehicle at the moment of departure or during Your trip towards the Point of Departure due to a traffic Accident, fire or as a result of hijacking.
5. A Traumatic Event occurring, within 30 days of Your date of departure, to Yourself, Your Children, Spouse, a Relative or Business Associate where medical advice has been sought and You have been advised not to travel.
6. Theft of Your travel documents (travel tickets, passports and visas)

Specific conditions

- a) You must contact Regent Assist prior to making any travel arrangements.
- b) Theft of documents must be reported to the local police within 24 hours of the incident, and a written acknowledgement of the report obtained.
- c) Written proof of refunds due is required.

4b) Compassionate emergency repatriation

We will pay for:

The reasonable additional travel expenses (economy and three star accommodation) incurred by You, and/or Your fellow-travelling Children who are covered by this Policy to return to Your Country of Residence, due to:

- Your, Your Dependant Children, a Relative, Business Associate, Travelling Companion's, the person in charge of Your Children's unexpected Death, Illness or Injury that requires hospitalisation.

Specific conditions

- a) You must obtain a medical report from the treating medical practitioner prior to incurring any expense.
- b) Our written approval must be obtained for any expense incurred.

4c) Missed connection – ticket upgrade

We will pay for:

The extra cost of transportation, by the most direct route to rejoin a tour or to continue with Your original itinerary, if Your Insured Journey is interrupted by a missed connection at the transfer point during an International Journey up to the Limit of Liability in the Schedule of Benefits due to the late arrival of Your incoming confirmed connecting scheduled conveyance.

We will not pay for:

1. Missed connections, if the minimum connecting time as defined by IATA, and not being less than four hours, were not allowed.
2. Carrier caused delay where the cost of the expense is recoverable from the carrier.
3. Where the delay is due to industrial dispute, strike or action if there have been media warning on or before the date the particular journey was booked and/or purchased that such events were likely to occur.
4. Your failure to check in according to the minimum time required.

Specific conditions

Written proof of delay and subsequent missed connection must be obtained from the service provider/s.

4d) Natural disaster cover

We will pay for:

The value of unused arrangements, less any refunds due to You and reasonable (economy and three star accommodation) additional travel or accommodation expenses paid by You up to the Limit of Liability in the Schedule of Benefits that result directly from fire, flood, earthquake, storm or tsunami; if:

1. Booked accommodation cannot be lived in.

Specific conditions

- a) We must receive original receipts of proof of payments by You.
- b) We must receive a written statement from an appropriate public authority confirming the reason and nature of the disaster.

We will not pay for:

- a) Any expense that You can recover from any tour operator, airline, hotel or other service provider.
- b) Any expense if there have been media warning on or before the date the particular journey was booked and/or purchased that such events were likely to occur.

Specific exclusion in addition to general exclusions – Section 4

We will not pay for:

1. The Excess amount as stated in the Schedule of Benefits.
2. Withdrawal from service of the service provider (aircraft, sea vessel, train, hotel).
3. Your disinclination to proceed (You cancelled/changed the arrangements) or financial circumstances or government prohibition.
4. The inability of any tour operator or wholesaler to complete arrangements for a group due to a deficiency in the number of persons required to commence, or complete any part of the tour.
5. The Cancellation of the journey upon request of the Insured's Spouse, parent or employer.
6. Cancellation, Curtailment or diversion of scheduled public transport services, if there have been media warning on or before the date the particular journey was booked and/or purchased that such events were likely to occur.
7. Default of any transport or accommodation provider, travel agency, tour operator, airline or any person acting as an agent of the Insured.
8. Non-admittance into any country by the authorities.
9. You not being in possession of the required and/or valid and/or correct travel documents, visas, etc.
10. Carrier caused delay where the cost of the expense is recoverable from the carrier.
11. Any costs recoverable from the service provider.
12. Cancellation and Curtailment costs associated with treatment You, Your dependant Children, Your Business Associate or Travelling Companion are receiving, or any recurring, chronic or continuing Illness or condition having been treated during the 6 months prior to departure.
13. Financial collapse of airlines, travel agents, tour operators, accommodation providing organisations or other default of the service provider.
14. No proof (receipt) of any additional fees and/or the non-refundable amount.

Section 5 – Inconvenience cover

5a) Loss of baggage, trade samples and personal effects

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will pay for:

The accidental loss of checked-in baggage and theft or damage to Your accompanying baggage, personal effects, portable business equipment (including computers and cellular phones) and business property (including trade samples), that occurred during the Insured Journey up to the Limit of Liability in the Schedule of Benefits.

Specific conditions

1. All loss or damage attributable to theft, vandalism, loss or damage must be reported to the local police or appropriate authority within 24 hours of the event, and a written acknowledgement of the report obtained.
2. All loss or damage attributable to theft, vandalism, loss or damage by carriers must be reported to the airline immediately and You may never leave an airport with a damaged suitcase that has not been reported and a written report obtained.
3. A camera, its lenses and fittings and the camera case shall be deemed to be a single item.
4. Golf clubs and golf equipment shall be deemed to be a single item.
5. A cellular phone and any fittings and/or accessories (all deemed to be a single item), shall be limited to R1 000 per Insured Person for the repair and/or replacement cost.
6. A laptop, palmtop, notebook or similar personal computer and any fittings and/or accessories including software/hardware/carry cases shall be deemed to be a single item.
7. Original or certified copies of valuation certificates for jewellery must be issued prior to commencement of the Insured Journey.
8. Contact lenses, prescription spectacles and/or sunglasses are limited to a maximum of R1 000 per pair over and above any applicable Excess.
9. The Insured Person shall in respect of property, personal effects, Insured Journey documents, money and credit cards, which may become the subject of a claim under this Policy:
 - a) Exercise all reasonable care for the safety, security and supervision thereof at all times and must not leave property unattended in a Public Place or in any unlocked vehicle, room or building
 - b) Not abandon any damaged property
10. Jewellery must be carried on Your person or lodged in a safety deposit at the time of loss.

We will not pay for:

1. The first 10% of each and every claim, minimum R500.
2. More than the specified amount in the Schedule of Benefits, for any single item.
3. Loss or damage to baggage not accompanying You on the same flight.
4. Forgotten or mislaid items.
5. Leaving Your luggage and personal effects with a person that is not travelling with You.
6. Leaving Your luggage and personal effects at such a distance from You that you are unable to prevent it being taken.
7. Any claim that has not been reported to the police or transport carrier within 24 hours of the event, and a written police or irregularity report obtained.
8. Sporting equipment whilst in use.
9. Mechanical or electrical breakdown or derangement.
10. Damage to or replacement of any electrical data or software.
11. Loss or damage to fragile or brittle articles (other than cameras, binoculars and spectacles) unless caused by fire or Accident to the transport in which they were carried.
12. Wear and tear, mildew, rust or corrosion, the action of insects, moth or vermin or whilst clothing or personal effects are being cleaned, dry-cleaned, dyed, altered or repaired.
13. Perishable items.
14. Delay, detention, destruction or confiscation by custom officials or other authorities.
15. Losses recoverable from any other source, such as airlines, or other insurance including automatic credit card insurance.
16. Loss or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion.

17. Any goods intended for sale or trade.
18. Personal computers, cellular phones or any electrical equipment:
 - a) Where such equipment was left unattended other than when securely locked inside a building
 - b) Not accompanying You as cabin baggage on a carrier

5b) Loss of cash and/or travel documents

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will pay for:

1. Theft of personal cash meaning bank and currency notes and postal or money orders during the Insured Journey.
2. Replacement of non-refundable accommodation vouchers and the reissuing cost of existing travel tickets due to theft or damage up to the Limit of Liability in the Schedule of Benefits.
3. Theft of Your travel documents (travel tickets, passports and visas), but limited to expenses incurred within the country where the loss occurred in having documents replaced.

We will not pay for:

1. The first R250 of each and every claim.
2. Any loss of credit cards, traveller's cheques or documents must be reported to the issuing authority within 24 hours, and the appropriate Cancellation measures taken.
3. Cash and documents must be carried on Your person or lodged in a safety deposit at the time of loss.

5c) Baggage delay

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will pay for:

In the event that Your Accompanied Baggage has been delayed, misdirected or temporarily misplaced during the Insured Journey for a minimum time period according to the Schedule of Benefits, We will pay up to the Limit of Liability to You for the purchase of essential items of clothing and personal effects. Written proof of delay must be obtained from the transport provider/carrier, and original receipts of the items purchased.

We will not pay for:

1. Your failure to check in your baggage according to the scheduled times.
2. Strike, riot, hijack or civil commotion.
3. Delay, detention, destruction or confiscation by custom officials or other authorities.
4. Delayed baggage at Country of Residence.

5d) Snow Sports extension

If the Insured has taken out and paid the corresponding premium for Adventure optional cover:

5.1 Ski equipment

We will pay for:

Up to the Limit of Liability for the value or repair of Your own ski equipment, or hired ski equipment, if they are lost, stolen or damaged during Your trip, up to the Limit of Liability in the Schedule of Benefits.

We will not pay for:

1. The Excess amount as stated on the Schedule of Benefits
2. For loss, destruction, damage or theft from confiscation or detention by customs or other authorities

3. Theft from an unattended vehicle
4. Anything mentioned in General exclusions

5.2 Ski pack

We will pay for:

Up to R1 000 per week up to a maximum of the Limit of Liability for the unused portion of Your ski pack costs paid for or contracted to be paid for before Your trip commenced, where You do not Curtail the trip, but are certified by a medical practitioner in the resort as being unable to ski and unable to use the ski pack facilities because of serious Injury or Illness occurring during the trip and where there is confirmation in writing that no refund is available for the unused items.

We will not pay for:

1. For any claims Regent Travel Assist does not confirm that as medically necessary and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that You are unable to ski
2. For any exclusions under Section 1, Medical exclusions

5.3 Avalanche Closure

We will pay for:

Up to R4 000 for reasonable travel and accommodation expenses necessarily incurred to reach Your booked destination if, as a direct result of an avalanche, Your transfer from or to Your pre-booked resort is delayed.

5.4 Piste Closure

We will pay for:

Due to a lack of snow in Your resort it closes, which prevents You from skiing, You are covered for:

- a) A benefit of R500 per day towards the costs You have to pay to travel to another resort, up to the Limit of Liability
- b) For a benefit of R500 per day for each full day You are unable to ski up to the Limit of Liability, if Your resort stays closed and there is no other resort available, not exceeding the pre-booked period of Your trip

Specific conditions

1. Cover is available under this section between 1 December and 30 April
2. Written confirmation of the closure from the resort is required

5e) Golf cover extension

If the Insured has taken out and paid the corresponding premium for Adventure optional cover:

i. Golf Equipment

We will pay for:

Up to the Limit of Liability for accidental loss or theft of, or damage to Your own golf equipment during Your journey (We will deduct an amount from the original purchase price for wear, tear and depreciation).

We will not pay for:

1. Loss, theft of or damage to golf equipment left unattended
2. Your failure to obtain a report from the carrier / "property irregularity report" where Your golf equipment has been lost or damaged
3. Your golf equipment are delayed, detained or confiscated by customs or other officials

4. Loss, destruction or damage due to wear and tear, denting, scratching, moth or vermin
5. Property specified or recoverable from any other source
6. Excess amount as stated in the Limit of Liability

ii. Loss of Green Fees

We will pay for:

Up to R500 per day, up to the limit of Liability for the unused portion of Your green fees costs paid or before Your trip commenced, where You do not Curtail Your trip, but is certified by a medical practitioner as being unable to play golf because of serious Injury or Illness occurring during Your journey and where there is written confirmation that no refund is available for the unused green fees.

Specific conditions

1. Original purchase receipts will be required to support Your claim
2. A medical certificate must be obtained

Section 6 – Travel delay

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will pay for:

We will reimburse You for essential expenses incurred up to the Limit of Liability, if the departure of the scheduled public transport in which You have arranged to travel is delayed for a minimum time period according to the Schedule of Benefits. This delay can be caused by:

1. Industrial strike action,
2. Adverse weather conditions, or
3. Mechanical/electrical breakdown.

Specific conditions

Written proof of the delay must be obtained from the transport provider/carrier, and original receipts of items purchased.

We will not pay for:

1. Where You fail to check in according to the minimum check-in time as required by the carrier, unless such failure was due to strike or industrial action.
2. Where the delay is due to a strike or industrial action which existed, or for which advance notice had been given at the time the tickets and/or insurance were purchased.

Section 7 – Personal liability (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will pay for:

All damages, compensation and legal expenses, up to the Limit of Liability for which You become legally liable as a result of Your causing Injury, including Death of another person, or loss of or damage to property.

Specific conditions

1. You shall make no admission, offer, promise or payment, without Our written consent.
2. We are entitled to take over the defense and settlement of the claim in Your name for Our benefit. We shall have full discretion in the conduct of any proceedings and settlement of the claim.

3. We may at any time pay You the amount for which a claim can be settled up to the Limit of Liability, less any damages already paid. We will then be under no further liability, and shall thereupon not be responsible for any loss in consequence of any action or omission in connection with the prosecution of such claims or proceedings.
4. We will provide no indemnity for legal liability arising from Injury or loss as a result of any willful or malicious act by You.

We will not pay for:

1. The first R1 000 of each and every claim.
2. Liability for damage to property, which is in Your care, custody or control.
3. Any liability where indemnity is provided under any other insurance.
4. Liability arising from the conduct by You of any profession, trade or business.
5. Liability arising from the use or ownership by You of any Mechanically propelled vehicle, aircraft, waterborne craft or animals.
6. Loss, destruction, damage or misfortune occasioned by War, invasion, act of foreign enemy, hostilities or warlike operations (whether War be declared or not), terrorist activity, Civil War, rebellion, revolution, insurrection or military or usurped power, save where applicable to the extent only of taking such action for the protection of Yourself, a Relative or Your companion.
7. Judgements which are not in the first instance either delivered or obtained from a court within South Africa or the country in which the event occurred.
8. Liability for Death, bodily Injury or Illness of any member of Your family or an employee of Yours.
9. Liability that arises under a contract or agreement entered into by You, but not excluding liability that would have attached in the absence of such an agreement.

Section 8 – Hijack of Public Conveyance (Automatic, Non-adventure optional cover, Adventure optional cover and Pre-existing cover)

We will pay for:

If the Public Conveyance in which You are travelling is hijacked and Your Insured Journey is interrupted as a direct result for at least 24 hours, We will pay You R500 for each complete day for which You are detained under duress by the hijack, up to the Limit of Liability.

We will not pay for:

Any events arising from:

- a) Engaging in any political activity.
- b) You not being in possession of the proper visa, work permit or associated documents.
- c) Any criminal activity.

Section 9 – Kidnap and wrongful detention

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover:

We will pay for:

The reasonable fees and expenses incurred as a direct result of and in relation to Your Kidnapping, alleged Kidnapping or wrongful detention including but not limited to the amount paid by Us to the appointed intermediary:

- a) As reward to an informant for information relevant to such Insured event.
- b) Costs incurred while attempting to negotiate an incident covered by an Insured event.
- c) Your travel costs to join Your immediate family upon Your release.
- d) Travel costs of an employee to replace You.
- e) Rest and rehabilitation expenses, including accommodation and travel expenses of the

- Insured Person and the Insured Person's Spouse and/or Children.
- f) Reasonable and necessary fees and expenses of a qualified interpreter.
 - g) Your salary for the duration of the Kidnapping paid previously by the employer, but excluding bonuses, commissions, reimbursements and contribution to pension and benefit programmes. The salary will be paid until the earliest of the following:
 - up to 30 days after the release of the Insured Person, if the Insured Person has not returned to work, or
 - 120 days after We have received the last credible evidence that the Insured Person is still alive, or
 - 60 months after the date of the Kidnapping

Specific exclusions

1. Any country where the British Foreign and Commonwealth Office has issued a travel warning, and
2. Any country in which the United Nations Armed Forces are present and active, and
3. Angola, Brazil, Colombia, Mexico, Nigeria, Philippines, Somalia and Venezuela, and
4. The fraudulent, criminal and dishonest acts of the Insured Person or authorised person.
5. Monies or property surrendered involving the use or threat of force or violence.
6. Loss of or damage to property.
7. Any claim where Your journey exceeds 90 consecutive days.
8. Any violation of law by You or failure to maintain and possess duly authorised and required documents and visas.
9. Failure to evacuate from the host country within 10 days after a travel advisory has been issued.
10. Your taking part in the operations of any governmental organisation, official law enforcement or military force.

Specific conditions

We will appoint an Intermediary to handle all negotiations on Your behalf.

Section 10 – Pet care

If the Insured has taken out and paid the corresponding premium for Non-adventure optional cover, Adventure optional cover and Pre-existing cover:

We will pay for:

- a) Any vet's fees You have paid after Your return to South Africa up to a maximum of R500 up to the limit of liability in the Schedule of Benefits for each 24 hour period if Your dog or cat needs in-patient veterinary treatment as a result of an Injury which occurred whilst Your dog or cat was being cared for by a friend, family member or professional carer in South Africa during Your Insured Journey.

We will not pay for:

- a) If You do not have written confirmation from Your vet giving details of the treatment and the number of days that Your dog or cat has been an in-patient.
- b) Any Pre-existing condition.

Definitions

For the purpose of this Policy the following definitions apply:

24 Hour Cover: Applicable to Section 2 only, in the event of accidental Death or dismemberment whilst not travelling on a Public Conveyance. Cover does not apply for losses incurred during participation in a hazardous pursuit.

Accident: A sudden, unforeseen and unexpected event and which results in Injury. An Accident will always exclude Illness, but shall include exposure resulting from a mishap to a Public Conveyance in which You are travelling.

Accompanied Baggage: Checked baggage or unchecked baggage, accompanying the client onto the aircraft.

Accumulation Limit: The maximum liability We will be responsible for under this Policy in respect of any one Accident or series of Accidents arising from one source or cause during an Insured Journey.

AIDS: "Acquired Immune Deficiency Syndrome" shall have the meaning assigned to it by the World Health Organisation and shall include H.I.V. (Human Immune Deficiency Virus).

Area: South Africa, Botswana, Namibia, Lesotho and Swaziland.

Business Associate: A partner, director or employee of Yourself, under the age of 65 years and resident in the Area.

Cancellation: Foregoing a journey due to the Insured Person's inability to start a journey.

Children/Child: Your natural or adopted children (son or daughter) not in full-time employment, of Yourself under the age of 21 years (under the age of 25 years if they are in full-time education), unmarried, not pregnant, without children and primarily dependent on Your maintenance and support, who are travelling with You.

Country of Residence: The country You are a citizen or permanent resident of.

Curtailement: Shortening and/or alteration of a Journey after commencement.

Effective Date of Coverage:

- a) For Cancellation, the date on which the Policy was issued
- b) For all other sections of cover, from the date of departure of the Policy, which is purchased prior to the date of departure.

Excess/Deductible: The first amount, or period, of each and every loss payable by You as shown in the Schedule of Benefits.

Golf equipment: Articles, which are usually worn, carried or held in the course of participating in the game of golf.

Hazardous Pursuits: Any activity which introduces or increases the possibility of a loss arising from a peril or which may influence the extent of a loss.

In-flight: Applicable to Section 2 only, in the event of accidental Death or dismemberment whilst travelling on a Public Conveyance.

Injury: A bodily injury or physical trauma resulting from an Accident and which results in you being certified by a medical practitioner at the time as being unfit to travel or continue with Your original journey.

Illness: Any fortuitous sickness, illness or disease originating, contracted, commencing or manifesting itself during an Insured Journey and which results in you being certified by a medical practitioner at the time as being unfit to travel or continue with Your original journey.

Insured Journey: When travelling in a direct and uninterrupted manner on a Local or International Journey.

International Journey: Commencing when You pass through passport control from the Area and ends when you enter through passport control on arrival back in the Area, and includes Local connecting flights where such connections were made in an uninterrupted direct manner with a maximum connecting time of 12 hours. An International Journey excludes the Country You are a citizen and/or resident of.

Kidnap: Any event of seizing, detaining or carrying You away by force.

Local Journey: A journey of more than 100 kilometres away from Your usual place of residence or business within the territorial limits of South Africa.

Manual Worker: Unskilled, semi-skilled, and/or skilled labour involving working with the hands and/or operation of mechanical and/or non-mechanical machinery and/or equipment.

Mechanically propelled vehicle: means any self-propelled vehicle and includes –

A trailer, and

A vehicle having pedals and an engine or an electric motor as an integral part thereof or attached thereto and which is designed or adapted to be propelled by means of such pedals, engine or motor, or both such pedals and engine or motor, but does not include –

- i. any vehicle propelled by electrical power derived from storage batteries and which is controlled by a pedestrian; or
- ii. any vehicle with a mass not exceeding 230 kilograms and specially designed and constructed, and not merely adapted, for the use of any person suffering from some physical defect or disability and used solely by such person

Outpatient treatment: Treatment given at a hospital, consulting room, doctor's office or outpatient clinic where You do not go in for day-case or in-patient (stay in a hospital bed) treatment.

Private Motor Vehicle: Any licensed passenger vehicle other than taxis, buses and any vehicle in excess of 2 tons.

Point of Departure: The airport from which You commence an Insured journey.

Policy: This document embodying the contract of insurance and shall include any subsequent endorsements and amendments.

Pre-existing Condition: Any condition for which within 6 consecutive months prior to the Date of Departure You/Your Relatives/Business Associate/Dependant Children or the person who is the cause of the claim:

- a) Have consulted a medical practitioner or specialist, and/or
- b) Take prescribed medicine, and/or
- c) Received treatment, surgery or advice, and/or
- d) The manifestation of symptoms would have caused a reasonable person to seek advice, and/or
- e) Are on the waiting list for medical treatment, and/or
- f) Received a terminal prognosis, and/or
- g) An ongoing medical condition of which You are aware

Professional Sport: Any sport for which You receive or earn in excess of 50% of Your income as a result of Your participation.

Public Conveyance: A scheduled air, or water conveyance (cruise ship) – all licensed to carry passengers for hire and in (or on) which You are travelling as a fare paying passenger (excluding taxis, motorcycles and hired motor vehicles).

Public Place: Any place the public has access to, including but not limited to planes, taxis, buses, trains, shops, airports, railway stations, streets, museums, hotel foyers, beaches and restaurants.

Relative: Your Spouse, parent, parent-in-law, grandparent, step-parent, Child, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, aunt, uncle, niece or nephew, under the age of 70 years and resident in the Area.

Regent Travel Assist: The claims co-ordination company authorised by Us to assist in the management and control of claims incurred or likely to be incurred under this Policy.

Ski equipment: Equipment necessary to ski, without which you will not be able to perform the function including but not limited to boots, bindings, goggles, ski jacket, ski pants, snowboard and skis.

Sport: Full-contact: Includes significant physical contact between athletes involved, with the aim of causing a knockout, or rendering the opponent unable to continue the match. Examples: Boxing, Judo and full-contact karate.

Sport: Semi-contact: A combat sport involving striking and which contains physical contact between combatants simulating full-power techniques. Techniques are restricted to limited power, and rendering the opponent unconscious is forbidden. Example: Kung-fu

Sport: Collision: Athletes purposely hit or collide with each other or inanimate objects, including the ground, with great force. Example: Football, rugby.

Sport: Extreme: Any sport featuring speed, height, danger, a high level of physical exertion, highly specialised gear, or spectacular stunts including both competitive and non-competitive activities. Examples: Heli-skiing, BASE jumping.

Spouse: Your spouse or common-law spouse (the person who has been residing with You for a period of not less than one year and who has publicly represented You as Your husband or wife), under the age of 65 years and resident in the Area. Only one spouse shall be eligible for cover under this Policy.

Terrorist Act: Any act which is verified as an act of terrorism by the government of the country where the act occurs, and includes any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Acts for personal gain shall not be considered Terrorist Acts.

Traumatic Event: A violent criminal act or attempt where such violence is intended or made to overpower or subdue.

Travel Companion: The person that is sharing travel and accommodation arrangements with You, under the age of 70 years and resident in the Area.

War and Civil War: Any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following consequences, namely:

- a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether War be declared or not), Civil War, civil commotion, mutiny, military or popular rising, insurrection, rebellion, revolution, military or usurped power
- b) Any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any government de jure or de facto or to the influencing of it by terrorism or violence
- c) Martial law or state of siege or any events or causes, which determine the proclamation, or maintenance of martial law or state of siege
- d) Plundering, looting and pillaging in connection with riot and civil commotion
- e) Confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority

- f) The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clauses (a), (b), (c) and (d)

We/Our/Us/Insurer/The Company: Regent Insurance Company Ltd.

You/Your/Insured/Insured Person: Any South-African citizen or resident for whom a Public Conveyance ticket was purchased (subject to the Age Limits), with a valid Investec Bank S.A. credit card, where such credit card was issued in the Area the card was swiped at the point of sale.

FAIS Disclosure Notice

DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002 (“FAIS”)

1. Regent Insurance Company Limited

146 Boeing Road East
Elma Park
Edenvale
1609

PO Box 674
Edenvale
1610

Telephone: (011) 879 5000
Fax: (011) 574 2828
Website address: www.regent.co.za

Regent is a public company and a registered short-term insurer. As the product supplier, Regent has an agreement with the Intermediary (Broker) that sold this product to you. The Intermediary has the obligation to furnish you with the following information:

- 1.1 His full business and trade names, registration number, postal and physical addresses, telephone numbers and email address;
- 1.2 The fact that he has been given a mandate to act on behalf of Regent;
- 1.3 Whether the Intermediary (Broker) directly or indirectly holds more than 10% of Regent's shares;
- 1.4 Whether the Intermediary (Broker) received more than 30% of his income from Regent in the last 12 months;
- 1.5 Whether the Intermediary (Broker) holds guarantees, or professional indemnity or fidelity insurance.

2. Claims Procedures

For emergency assistance please contact Regent Travel Assist immediately +27 11 991 8511 and quote Your certificate number (refer to Your certificate / emergency card)

All claims exceeding R2 000 must be approved by Regent Travel Assist at time of emergency

A claim form can be obtained from Regent Travel Assist, at +27 11 991 8511

3.1 Complaints Procedures

If you have a complaint about this policy, first try to resolve it with your Intermediary. If the matter cannot be resolved, you can submit a complaint in writing to the Regent Complaints Department at any of the addresses above, or on Telephone: 0861 268 378, Fax: +27 11 579 3599 and email: complaints@regent.co.za

If the matter is not resolved to your satisfaction by Regent, you may submit your complaint in writing to the Ombudsman for Short-Term Insurance at PO Box 32334, Braamfontein, 2017. He may also be contacted on Telephone: +27 11 726 8900, Fax: +27 11 726 5501 and email: info@osti.co.za

3.2 FAIS Ombud

If you have a problem with the way the product was sold to you, the disclosures that were made to you or the advice that was given to you by the Intermediary (Broker), you must contact the Intermediary. If you are not satisfied with the reply, you may submit your complaint in writing to the FAIS Ombud at PO Box 74571, Lynwood Ridge, 0040. He may also be contacted on Telephone: 0860 FAISOM (0860 324 766), Fax: (012) 348 3447 and email: info@faisombud.co.za

3.3 Compliance Officer

The compliance officer of Regent may be contacted at any of the contact addresses of Regent mentioned above. In addition the compliance officer can be contacted by email at compliance.st@regent.co.za

4. Cooling off Period

You have the right to cancel this policy within 30 days of receipt of the policy document. You may not exercise this cooling off option if you have already claimed under the policy or if the event for which the policy insures you has already happened.

5. Important Matters

It is very important that you are quite sure that the policy meets your needs and that you feel that you have all the information you need to make a decision. Feel free to make notes regarding verbal information and ask for written confirmation or copies of documents. You must accurately, fully and properly disclose all material facts. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf. You must not sign any incomplete or blank documents. No person may insist that you do so.

Master Policy wording

Investec Bank Limited

Master Policy Number – Automatic Cover 06H22435924

Regent Insurance underwrites this policy.

Regent House, 146 Boeing Road East, Elma Park, Edenvale

Tel +27 11 879 0516

Fax +27 11 574 2935

Schedule of Benefits	Limit of Liability	
	Local	International
A) Investec: Automatic Cover		
1. Medical & Related Expenses	R 100,000 Injury Only	R 3,000,000
Medical Expenses - Adventure Sports	Nil	Nil
Accompanying Travel Companion & Children	Included in Medical Expenses	
Visit by any one person	Included in Medical Expenses	
Medical Excess In-patient	R 500	R 500
Medical Excess Out-patient	R 2,000	R 2,000
Medical Evacuation/Repatriation/Transportation	Included in Medical Expenses	
Medical Age Limit	79 Years	
2. Personal Accident		
In-flight	R 750,000	R 750,000

24 Hour Cover	R 250,000	R 250,000
Age Limit - PA	75 Years	
3. Assistance services		
Cash Advances	Assistance	
Emergency Travel & Accommodation Arrangements	Assistance	
Transmission of urgent messages	Assistance	
Alternative employee/resumption of assignment	Assistance	
Legal Assistance Abroad	Assistance	
24 Hour nurse line	Assistance	
Consular Referral	Assistance	
Trauma Line	Assistance	
4. Cancellation	Nil	R 10,000
Compassionate emergency repatriation	Nil	R 10,000
Section 4: Excess	N/A	R 500
5. Inconvenience Cover		
Replacement of travel documents	Assistance	
7. Personal Liability	R 2,500,000	R 2,500,000
8. Hijack of Public Conveyance	R 7,500 (R750 p.d.)	R 7,500 (R750 p.d.)
Excess	12 hrs	12 hrs
Max. Period per Journey	First 90 days	
Accumulation limit	R100,000	R50,000,000
B) Investec: Non-Adventure Optional Cover		
	Local	International
Medical Age Limit	79 years	
1. Additional Medical & Related Expenses	Nil	R 7,000,000
Medical Expenses - Terrorism	Nil	R 2,500,000
Medical Expenses - Adventure Sports	Nil	Nil
Medical Excess In-patient	N/A	Nil
Medical Excess Out -patient	R500	R 500
Follow-up treatment in SA	Nil	R 5,000
Excess - if not on a medical aid	N/A	R 1,500
Hospital Cash Benefit	Nil	R 5,000 (R250 p.d.)
Holiday Disruption	Nil	R 3,000
<i>Total Medical & Related Expenses (Automatic + Optional cover)</i>	<i>R 100,000</i>	<i>R 10,000,000</i>
2. Personal Accident - Additional		
Personal Accident Age Limit	75 years	
In-Flight	Nil	R 750,000
24 Hour Cover	Nil	R 250,000
Terrorism Extension	Nil	R 750,000
3. Additional Assistance Services		
Alternative Employee	Nil	R 10,000

Legal Assistance	Nil	R 5,000
Household Assist	Nil	R 2,000
4. Cancellation	R 10,000	R 35,000
Compassionate emergency repatriation	R 10,000	R 20,000
Missed Connection	Nil	R 3,000
Natural Disaster	Nil	R 3,000
Section 4: Excess	R 500	R 500
5. Inconvenience Cover		
Loss of Baggage, Trade samples & Personal Effects	R 3,000	R 20,000
Loss of Baggage: Excess	R 500	
Single item limit	R 1,500	
Loss of Cash and/or Travel Documents (Excess: R250)	R 2,000	R 3,000
Baggage Delay in excess of 12 hrs	R 2,000	R 3,500
6. Travel Delay in excess of 12 hrs	R 2,000	R 2,500
9. Kidnap & Wrongful Detention	Nil	R 500,000
10. Pet Care	Nil	R 5,000
Premium 1 - 90 Days	R 290	
Premium 91 - 180 Days	R 830	
Accumulation limit	R100,000	R50,000,000
C) Investec: Adventure Optional Cover		
	Local	International
Medical Age Limit	55 years	
1. Additional Medical & Related Expenses	Nil	R 7,000,000
Medical Expenses - Terrorism	Nil	R 2,500,000
Medical Excess In-patient	N/A	Nil
Medical Excess Out -patient	R 500	R 500
Follow-up treatment in SA	Nil	R 5,000
Excess - if not on a medical aid	N/A	R 1,500
Hospital Cash Benefit	Nil	R 5,000 (R250 p.d.)
<i>Total Medical & Related Expenses (Automatic + Optional cover)</i>	<i>R 100,000</i>	<i>R 10,000,000</i>
2. Personal Accident - Additional		
In-Flight	Nil	R 750,000
24 Hour Cover	Nil	Nil
Terrorism Extension	Nil	R 750,000
3. Additional Assistance Services		
Alternative Employee	Nil	R 10,000
Legal Assistance	Nil	R 5,000
Household Assist	Nil	R 2,000
4. Cancellation	R 10,000	R 35,000
Compassionate emergency repatriation	R 10,000	R 20,000
Missed Connection	Nil	R 3,000

Natural Disaster	Nil	R 3,000
Section 4: Excess	R 500	R 500
5. Inconvenience Cover		
Loss of Baggage, Trade samples & Personal Effects	R 3,000	R 20,000
Loss of Baggage: Excess	R 500	
Single item limit	R 1,500	
Loss of Cash and/or Travel Documents (Excess: R250)	R 2,000	R 3,000
Baggage Delay in excess of 12 hrs	R 2,000	R 3,500
Snow Sports Extension:		
Ski Equipment / Ski Pack	Nil	R 5,000
Avalanche Closure / Piste Closure	Nil	R 4,000
Golf Cover Extension		
Golf Equipment	Nil	R 5,000
Green Fees	Nil	R2,000
Golf: Excess	R500	
6. Travel Delay in excess of 12 hrs	R 2,000	R 2,500
9. Kidnap & Wrongful Detention	Nil	R 500,000
10. Pet Care	Nil	R 5,000
Premium 1 - 90 Days	R 400	
Premium 91 - 180 Days	R 990	
Accumulation limit	R100,000	R50,000,000
D) Investec: Pre-Existing Cover	Local	International
Pre-Existing Age Limit	79 yrs	
1. Pre-Existing Medical Conditions Cover	Nil	R 250,000
Pre-Existing Excess	Hospitalisation of more than 48 hrs	
Additional Non Pre-existing Medical & Related Expenses	Nil	R 7,000,000
Medical Expenses - Terrorism	Nil	R 2,500,000
Medical Expenses - Adventure Sports	Nil	Nil
Medical Excess In-patient	N/A	Nil
Medical Excess Out -patient	R500	R 500
Follow-up treatment in SA	Nil	R 5,000
Excess - if not on a medical aid	N/A	R 1,500
Hospital Cash Benefit	Nil	R 5,000 (R250 p.d.)
<i>Total Medical & Related Expenses (Automatic + Optional cover)</i>	<i>R 100,000</i>	<i>R 10,000,000</i>
2. Personal Accident - Additional		
Personal Accident Age Limit	75 years	
In-Flight	Nil	R 750,000
24 Hour Cover	Nil	R 250,000
Terrorism Extension	Nil	R 750,000

3. Additional Assistance Services		
Alternative Employee	Nil	R 10,000
Legal Assistance	Nil	R 5,000
Household Assist	Nil	R 2,000
4. Cancellation	R 10,000	R 35,000
Compassionate emergency repatriation	R 10,000	R 20,000
Missed Connection	Nil	R 3,000
Natural Disaster	Nil	R 3,000
Section 4: Excess	R500	R500
5. Inconvenience Cover		
Loss of Baggage, Trade samples & Personal Effects	R 3,000	R 20,000
Loss of Baggage: Excess	R 500	
Single item limit	R 1,500	
Loss of Cash and/or Travel Documents (Excess: R250)	R 2,000	R 3,000
Baggage Delay in excess of 12 hrs	R 2,000	R 3,500
6. Travel Delay in excess of 12 hrs	R 2,000	R 2,500
9. Kidnap & Wrongful Detention	Nil	R 500,000
10. Pet Care	Nil	R 5,000
Premium 1 - 90 Days	R 980	
Premium 91 - 180 Days	R 2,890	
Accumulation limit	R 100,000	R 50,000,000

Investec Private Bank, a division of Investec Bank Limited registration number 1969/004763/06. Investec Private Bank is committed to the Code of Banking Practice as regulated by the Ombudsman for Banking Services. Copies of the Code and the Ombudsman's details are available on request or visit www.investecprivatebank.co.za. An authorised financial services provider. A registered credit provider registration number NCRCP9.