

# Worldwide Leisure & Business Travel INSURANCE

Travelling involves a number of risks and you never know what unforeseen events might occur to hamper your journey.

Tsunamis, terrorist attacks, floods and earthquakes are all real dangers that exist in our world, and need to be taken into account when you're planning a trip to a foreign country.

On a more personal level, we are also here to provide you with the best possible service should you become ill or injured whilst travelling abroad, or if your travel plans are disrupted by any one of the variables that can make modern travel so uncertain. Knowing you have insurance cover against these risks means that you can relax and enjoy your journey without worrying about any negative unforeseen circumstances.

That's because buying one of our policies is, in effect, securing your peace of mind.

Should your worst fears come true on your journey and you need assistance, Travel Insurance Consultants will be there to take care of you.

**Travel Insurance Consultants (TIC)** provides a range of quality travel insurance products that are trusted by holiday and business travellers alike.

As the leading travel insurance company in South Africa, we've been in the business of looking after travellers for years, and our efficient, organised service means that should you need help, We're only a phone call away.



Travel Insurance Consultants (Pty) Ltd



TRAVEL ASSURED



# Worldwide Leisure & Business Travel INSURANCE

## COVER AND BENEFITS

### Medical & Related Expenses - Illness or Injury

	LEISURE GOLD Up to age 69	LEISURE SILVER Up to age 69	SENIOR Age 70 to 79	GROUP Up to age 59	YOUTH Up to age 28	BUSINESS Up to age 69
War and Terrorism	Included	Included	Included	Included	Included	Included
Medical Transportation, Repatriation and Evacuation	Included	Included	Included	Included	Included	Included
Repatriation of Children	Included	Included	Included	Included	Included	Included
Repatriation of Travel Companion	Included	Included	Included	Included	Included	Included
Burial, Cremation or Return of Mortal Remains	Included	Included	Included	Included	Included	Included
Compassionate Emergency Visit	Included	Included	Included	Included	Included	Included
Follow Up Treatment in your Country of Residence	R 10,000	R 3,000	R 3,000	R 3,000		R 10,000
Daily Hospital Cash Benefit	R 10,000 (R500 p/day)	R 3,000 (R500 p/day)	R 3,000 (R500 p/day)	R 3,000 (R500 p/day)	R300,000 (R10,000 p/day)*	R 10,000 (R500 p/day)

### Pre-Existing Medical and Related Expenses

	LEISURE GOLD Up to age 69	LEISURE SILVER Up to age 69	SENIOR Age 70 to 79	GROUP Up to age 59	YOUTH Up to age 28	BUSINESS Up to age 69
(For Hospital Admission longer than 48 hours)						
Journeys Shorter than 32 days	R 500,000			R 250,000		R 500,000
Journeys Longer than 32 days	R 250,000					R 250,000
Medical Transportation, Repatriation and Evacuation	Included			Included		Included
Burial, Cremation and Return of Mortal Remains	Included			Included		Included

	LEISURE GOLD Up to age 69	LEISURE SILVER Up to age 69	SENIOR Age 70 to 79	GROUP Up to age 59	YOUTH Up to age 28	BUSINESS Up to age 69
<b>Accidental Death</b>	R 250,000	R 100,000	R 50,000	R 250,000	R 50,000	R 250,000
<b>Accidental Disablement</b>	R 1,000,000	R 500,000	R 50,000	R 500,000	R 200,000	R 1,000,000
War & Terrorism	Included	Included	Included	Included	Included	Included

	LEISURE GOLD Up to age 69	LEISURE SILVER Up to age 69	SENIOR Age 70 to 79	GROUP Up to age 59	YOUTH Up to age 28	BUSINESS Up to age 69
<b>Journey Cancellation</b>	R 20,000	R 15,000	R 15,000	R 15,000	R 10,000	R 30,000
<b>Journey Curtailment</b>	R 20,000	R 15,000	R 15,000	R 15,000	R 10,000	R 30,000
<b>Missed Connection</b>	R 20,000	R 15,000	R 15,000	R 15,000		R 30,000
<b>Replacement Airfare</b>	R 20,000	R 15,000	R 15,000	R 15,000		R 30,000
<b>Travel Delay</b>	R 1,000	R 750	R 750			R 1,000
<b>Personal Liability</b>	R 2,000,000	R 1,000,000	R 2,000,000	R 2,000,000	R 2,000,000	R 25,000,000
<b>Hijack, Hostage or Wrongful Detention</b>	R 20,000 (R500 p/day)	R 10,000 (R500 p/day)	R 10,000 (R500 p/day)	R 5,000 (R500 p/day)		R150,000 (R500 p/day)
<b>Legal Expenses</b>	R 10,000	R 7,500	R 7,500	R 7,500	R 3,000	R 15,000
<b>Replacement Personnel</b>						R 10,000
<b>Trade Samples</b>						R 3,000

	LEISURE GOLD Up to age 69	LEISURE SILVER Up to age 69	SENIOR Age 70 to 79	GROUP Up to age 59	YOUTH Up to age 28	BUSINESS Up to age 69
<b>Luggage (Single Item Limit)</b>	R 20,000 (R5,000)	R10,000 (R2,500)	R10,000 (R2,500)	R15,000 (R2,500)	R15,000 (R2,500)	R20,000 (R5,000)
Cash & Documents (included in Luggage Sum Insured)	R 5,000	R 2,000	R 2,000	R 2,000	R 1,000	R 5,000
Luggage Delay	R 1,000	R 750	R 750			R 1,000

	LEISURE GOLD Up to age 69	LEISURE SILVER Up to age 69	SENIOR Age 70 to 79	GROUP Up to age 59	YOUTH Up to age 28	BUSINESS Up to age 69
<b>Home Caretaker Service</b>	R 3,000	R 3,000	R 3,000		R 3,000	R 3,000

	Premium Age 0 - 59		Premium Age 60 - 69		SINGLE	FAMILY	Premium Age 0 - 59	Premium Age 60 - 69	Premium	Premium	Premium
	SINGLE	FAMILY	SINGLE	FAMILY							

PERIOD OF COVER	Age 0 - 59		Age 60 - 69		SINGLE	FAMILY	Age 0 - 59	Age 60 - 69	Premium	Premium	Premium
	SINGLE	FAMILY	SINGLE	FAMILY							
1 - 8 days	R 320	R 580	R 350	R 630	R 230	R 420	R 290	R 550	R 900	R 1,680	R 30 per person per day
9 - 14 days	R 680	R 1,230	R 750	R 1,350	R 520	R 920	R 620	R 1,120	R 2,000	R 3,760	1 month R 700
15 - 21 days	R 950	R 1,710	R 1,050	R 1,900	R 790	R 1,395	R 890	R 1,570	R 3,100	R 5,830	2 months R 850
22 - 32 days	R 1,100	R 1,980	R 1,200	R 2,160	R 840	R 1,570	R 990	R 1,850	R 3,200	R 6,100	3 months R 1,100
33 - 49 days	R 1,350	R 2,430	R 1,840	R 3,310	R 1,200	R 2,160	R 1,380	R 2,710	R 4,500	R 8,360	6 months* R 1,500
50 - 62 days	R 1,700	R 2,900	R 1,980	R 3,440	R 1,550	R 2,550	R 1,790	R 2,980	R 5,800	R 10,875	12 months* R 2,000
63 - 92 days	R 1,900	R 3,270	R 2,200	R 3,760	R 1,750	R 3,250	R 2,010	R 3,740	R 6,500	R 11,370	18 months* R 3,300
93 - 123 days	R 2,800	R 4,970	R 3,220	R 5,710	R 2,400	R 4,340	R 2,760	R 4,995			24 months* R 4,500
124 - 185 days	R 3,200	R 5,340	R 3,680	R 6,150	R 2,800	R 5,200	R 3,220	R 5,980			
Annual / Multiple Entry	R 5,000	R 8,430	R 5,750	R 9,650	R 4,500	R 7,750	R 5,175	R 8,900			



Premiums subject to change without notice

www.tic.co.za

For further advice and information call +27 (0)11 521 4000



**Other Products Available**

- Adventure Travel
- Participation in Sport
- Travellers age 80 plus
- Corporate Travel
- Expatriates
- Travellers incoming to southern Africa

**Important Information**

- This brochure is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy document also available at [www.tic.co.za](http://www.tic.co.za)
- Pre-existing illnesses are excluded from cover - applicable to medical and related expenses, journey cancellation and curtailment
- Pre-existing hospitalisation cover is provided under Leisure Gold, Business and Groups only. Cover is subject to hospital admission longer than 48 hours
- Cardiovascular and cerebrovascular conditions are excluded for persons from the age of 70 years
- Excesses:
 

- Medical and related expenses	
Up to age 69	R 350
Age 70 - 79	R 1 000
Journeys longer than six months	R 1 500
Follow up treatment in country of residence Med. Aid /	R 1 000
- Luggage	R 350
- Cash and documents	R 350
- Journey cancellation / curtailment / missed connection replacement airfare	R 500
Travel delay	6 hours
Luggage delay	6 hours
- Hospital in-patient treatment - no excess applicable
- Wilful / foreseen exposure to war and terrorism excluded
- In the event of a luggage, cash or documents loss a written police or airline report must be obtained immediately
- Accompanying dependant children under the age of 21 and full time students under 25 share cover free of charge with their parents
- Family rates include cover for you, your spouse and / or dependant children

**Home Caretaker**

The Caretaker Service provides 24 hour call out for home emergencies at your principle residence whilst travelling following fire, storm damage or burglary

**The Blood Care Foundation**



**Automatically included in every policy**

This benefit is designed to alleviate the shortages of blood which occur in the developing world as a result of a high incidence of transfusion transmitted diseases in the local donor pool

- Examples of such diseases are HIV I and II, Hepatitis B and C and Malaria
- Providing resuscitation fluids
  - Supplying of sterile transfusion equipment
  - Delivering properly screened blood

**Worldwide Emergency Assistance**

**24 hours per day, 365 days per year**

- Emergency medical transportation
- Direct payment of medical bills
- Emergency travel assistance
- Legal assistance
- Return of mortal remains
- In-hospital monitoring

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This policy is underwritten by Santam Limited and managed by Travel Insurance Consultants (Pty) Limited, an authorised Financial Services Provider (FSP 15592)

