

Investec Inbound benefit plan Age Limit: Up to and including 79 years Duration: 1 to 180 days		Benefit limits
		South Africa
<i>Except for Section 2: Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.</i>		
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R5,000,000
	Excess – in-patient	Not applicable
	Excess - out patient	Not applicable
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R500,000
1.2	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	Not applicable
	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys from the 32nd day onwards (hospital admission must be longer than 48 hours)	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – illness and injury	Included (part of emergency medical and related expenses)
1.5	Dental expenses – illness and injury	Included (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	Not applicable
1.7	Refund of emergency telephone charges	Not applicable
1.8	Holiday disruption	Not applicable
2. PERSONAL ACCIDENT		
2.1	Death or permanent total disability – excluding air travel (including terrorism)	Not applicable
2.2	Death or permanent total disability – insurance for air travel only (including terrorism)	Not applicable
2.3	Credit card balance	Not applicable
2.4	Education fund supplement	Not applicable

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3. BRYTE TRAVEL ASSIST SERVICES

3.1	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
	Replacement of lost travel documents	Assistance only
	24-hour emergency telephone line	Assistance only
3.2	Visit by a family member	Not applicable
3.3	Return of stranded children	Not applicable
3.4	Return of stranded travel companion	Not applicable
3.5	Substitute business colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	Not applicable
3.7	Bail money after a traffic accident (you will have to repay this money to us)	Not applicable
3.8	Burial, cremation or return of mortal remains	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.9	Assistance for an accompanying spouse or travel companion whilst on a cruise	Not applicable
3.10	Test for infectious or contagious disease (when you test positive)	Not applicable
	Additional accommodation (when you are not hospitalised as an in-patient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	Not applicable

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4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an insured journey for a named reason	R15,000
4.2	Postponing or changing an insured journey	Not applicable
4.3	Cutting an insured journey short for a named reason	R15,000
4.4	Car rental	Not applicable
4.5	Car rental excess waiver	Not applicable
4.6	Return of rented car	Not applicable
4.7	Ticket change	Not applicable
4.8	Accommodation expenses due to public transport carrier schedule change	Not applicable
	Excess	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	Not applicable
5.2	Delay of your visa application	Not applicable
6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY		
6.1	Theft or damage of baggage (Maximum benefit limit payable under 6.1. Sub-limits apply)	Not applicable
	Baggage single item limit – theft or damage	Not applicable
	Accidental loss of baggage	Not applicable
	Baggage single item limit – accidental loss	Not applicable
	Contact lenses, prescription glasses or sunglasses (over and above excess)	Not applicable
	Computers and similar electronic equipment (over and above excess)	Not applicable
	Cell phones (over and above excess)	Not applicable
	Business property	Not applicable
	Business property – single item limit	Not applicable
	Excess	Not applicable

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6.2	Theft of money, cheques and travellers' cheques, bank cards, postal or money orders	Not applicable
	Theft of passport and travel documents	Not applicable
	Excess	Not applicable
6.3	Bank card fraud	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	Not applicable
7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		
7.1	Travel delay (delayed for more than 4 hours)	Not applicable
7.2	Cost of alternative travel due to travel delay	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	Not applicable
	Additional car parking costs due to travel delay or missed connection	Not applicable
7.4	Missed pre-paid event or activity	Not applicable
7.5	Lounge access due to travel delay or missed connection	Not applicable
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	Not applicable
	Excess	Not applicable
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	Hijack of a public transport carrier (more than 24 hours)	Not applicable
9.2	Kidnap and wrongful detention	Not applicable
10. NATURAL DISASTER		
10.1	Alternative accommodation	Not applicable
10.2	Natural disaster evacuation expenses	Not applicable
10.3	Ticket change fee	Not applicable

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11. IDENTITY FRAUD		
11.1	Legal expenses	Not applicable
	Lost income	Not applicable
	Legal obligations	Not applicable
	Other expenses	Not applicable
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	Insolvency of your travel suppliers or travel wholesalers	Not applicable
	Excess	Not applicable
13. PET CARE		
13.1	Pet care	Not applicable
13.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	Not applicable
14. WINTER SPORT EQUIPMENT		
14.1	Winter sport equipment – replacement or repair	Not applicable
	Theft or loss of ski pass (we pay R400 a day)	Not applicable
	Hire of winter sport equipment	Not applicable
14.2	Ski-trip package	Not applicable
14.3	Piste closure	Not applicable
14.4	Avalanche and landslide	Not applicable
15. GOLF INSURE		
15.1	Theft, loss or damage of golf equipment	Not applicable
	Hire of golf equipment (we pay R500 a day)	Not applicable
15.2	Golf tour package	Not applicable
15.3	Hole in one	Not applicable

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16. TICKET UPGRADE		
16.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable
17. AIR SPACE CLOSURE		
17.1	Cancelling an insured journey due to air space closure	Not applicable
17.2	Additional expenses to reach your destination	Not applicable
17.3	Additional expenses if you are stranded on an international connection	Not applicable
17.4	Additional expenses if you are stranded on your return journey home	Not applicable
	Refund of telephone charges	Not applicable
17.5	Alternative travel arrangements	Not applicable
17.6	Additional car parking costs	Not applicable
	Excess	Not applicable
18. CRUISE COVER		
18.1	Cancelling pre-paid shore excursions	Not applicable
18.2	Missed port	Not applicable
18.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable
TOTAL LIMIT OF ALL CLAIMS		R5,000,000

PREMIUMS

TRAVEL PERIOD	PREMIUM
1 to 5 days	R 710
6 to 9 days	R 835
10 to 15 days	R1 265
16 to 21 days	R1 650
22 to 31 days	R2 150
32 to 47 days	R2 655
48 to 62 days	R3 470
63 to 92 days	R4 320
93 to 180 days	R6 495