

Investec		Benefit limits
Local benefit plan		
Age Limit: Up to and including 79 years		South Africa
Duration: 1 to 47 days		
<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	Not applicable
	Excess – in-patient	Not applicable
	Excess - out patient	Not applicable
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable
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	R80,000
1.4	Optical expenses – illness and injury	Not applicable
1.5	Dental expenses – illness and injury	Not applicable
1.6	Hospital cash (we pay R500 a day)	R6,000
1.7	Refund of emergency telephone charges	R500
1.8	Holiday disruption	Not applicable
2. PERSONAL ACCIDENT		
2.1	Death or permanent total disability – excluding air travel (including terrorism)	R50,000
2.2	Death or permanent total disability – insurance for air travel only (including terrorism)	R100,000
2.3	Credit card balance	Not applicable
2.4	Education fund supplement	Not applicable
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only

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	Consular and embassy referral	Not applicable
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Not applicable
	Replacement of lost travel documents	Not applicable
	24-hour emergency telephone line	Not applicable
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 (this benefit is applicable only if death is due to an accident)	R30,000
	Coffin expenses	R10,000
3.9	Assistance for an accompanying spouse or travel companion whilst on a cruise	Actual expense up to a maximum of R10,000
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
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	R3,000
4.5	Car rental excess waiver	R15,000

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4.6	Return of rented car	R1,500
4.7	Ticket change	R5,000
4.8	Accommodation expenses due to public transport carrier schedule change	R7,500
	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)	R10,000
	Baggage single item limit – theft or damage	R2,500
	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	R500
6.2	Theft of money, cheques and travellers' cheques, bank cards, postal or money orders	R750
	Theft of passport and travel documents	Not applicable
	Excess	R100
6.3	Bank card fraud	Not applicable
6.4	Baggage delay (air travel only – delayed for more than 6 hours)	R2,500

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7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		
7.1	Travel delay (delayed for more than 4 hours)	R2,000
7.2	Cost of alternative travel due to travel delay	Not applicable
7.3	Missed connection (air travel only – no alternative transport available for more than 6 hours)	R1,000
	Additional car parking costs due to travel delay or missed connection	Not applicable
7.4	Missed pre-paid event or activity	R2,000
7.5	Lounge access due to travel delay or missed connection	R500
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R1,000,000
	Excess	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	Hijack of a public transport carrier (more than 24 hours)	R50,000
9.2	Kidnap and wrongful detention	R500,000
10. NATURAL DISASTER		
10.1	Alternative accommodation	R5,000
10.2	Natural disaster evacuation expenses	R5,000
10.3	Ticket change fee	R5,000
11. IDENTITY FRAUD		
11.1	Legal expenses	R5,000
	Lost income	R5,000
	Legal obligations	R5,000
	Other expenses	R5,000

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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
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

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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	R5,000
18.2	Missed port	R5,000
18.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	R5,000
TOTAL LIMIT OF ALL CLAIMS		R80,000

PREMIUMS

TRAVEL PERIOD	PREMIUM
1 to 5 days	R 205
6 to 9 days	R 250
10 to 15 days	R 310
16 to 21 days	R 335
22 to 31 days	R 360
32 to 47 days	R 670