

Investec Individual & Business Additional Cover benefit plan Age Limit: Up to and including 79 years Duration: 1 to 180 days		Benefit limits
		International
<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>		
<b>1. EMERGENCY MEDICAL AND RELATED EXPENSES</b>		
1.1	Emergency medical expenses including terrorism	R20,000,000
	Excess – in-patient	Not applicable
	Excess - out patient	R2,000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports (for travellers up to 69 years inclusive)	R2,500,000
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)	R1,000,000
	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)	R300,000
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)	R15,000
1.7	Refund of emergency telephone charges	R3,000
1.8	Holiday disruption	R3,000
<b>2. PERSONAL ACCIDENT</b>		
2.1	Death or permanent total disability – excluding air travel (including terrorism)	R250,000
2.2	Death or permanent total disability – insurance for air travel only (including terrorism)	R750,000
2.3	Credit card balance	R10,000
2.4	Education fund supplement	R15,000

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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	Actual expense up to a maximum of R500,000
3.3	Return of stranded children	Included (part of emergency medical and related expenses)
3.4	Return of stranded travel companion	Included (part of emergency medical and related expenses)
3.5	Substitute business colleague expenses	R35,000
3.6	Legal assistance when you are abroad	R25,000
3.7	Bail money after a traffic accident (you will have to repay this money to us)	R30,000
3.8	Burial, cremation or return of mortal remains	Included (part of emergency medical and related expenses)
	Coffin expenses	R20,000
3.9	Assistance for an accompanying spouse or travel companion whilst on a cruise	Actual expense up to a maximum of R15,000
3.10	Test for infectious or contagious disease (when you test positive)	R2,000
	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	R30,000

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<b>4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT</b>		
4.1	Cancelling an insured journey for a named reason	R50,000
	Cancelling an insured journey for an unnamed reason (You must buy your policy within 48 hours of making full or part payment for your travel booking, including accommodation)	R10,000
4.2	Postponing or changing an insured journey	R50,000
4.3	Cutting an insured journey short for a named reason	R50,000
	Cutting an insured journey short for an unnamed reason (You must buy your policy within 48 hours of making full or part payment for your travel booking, including accommodation)	R10,000
4.4	Car rental	Not applicable
4.5	Car rental excess waiver	R15,000
4.6	Return of rented car	R2,500
4.7	Ticket change	R10,000
4.8	Accommodation expenses due to public transport carrier schedule change	R15,000
4.9	Event and hospitality ticket cover	R10,000
	Excess	R500
<b>5. REJECTION OR DELAY OF YOUR VISA APPLICATION</b>		
5.1	Rejection of your visa application	R30,000
5.2	Delay of your visa application	R10,000
<b>6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY</b>		
6.1	Theft or damage of baggage (Maximum benefit limit payable under 6.1. Sub-limits apply)	R40,000
	Baggage single item limit – theft or damage	R10,000
	Accidental loss of baggage	R10,000
	Baggage single item limit – accidental loss	R2,500
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R2,000

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	Computers and similar electronic equipment (over and above excess)	R5,000
	Cell phones (over and above excess)	R2,000
	Business property	R5,000
	Business property – single item limit	R1,250
	Excess	R500
6.2	Theft of money, cheques and travellers' cheques, bank cards, postal or money orders	R3,000
	Theft of passport and travel documents	R10,000
	Excess	R500
6.3	Bank card fraud	R10,000
6.4	Baggage delay (delayed for more than 6 hours)	R15,000
<b>7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT</b>		
7.1	Travel delay (delayed for more than 4 hours)	R10,000
7.2	Cost of alternative travel due to travel delay	R30,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	R30,000
	Additional car parking costs due to travel delay or missed connection	R2,500
7.4	Missed pre-paid event or activity	R5,000
7.5	Lounge access due to travel delay or missed connection	R7,500
<b>8. LEGAL RESPONSIBILITY TO THIRD PARTIES</b>		
8.1	Legal responsibility to third parties	R5,000,000
	Excess	R1,000
<b>9. HIJACK, KIDNAP AND WRONGFUL DETENTION</b>		
9.1	Hijack of a public transport carrier (more than 24 hours)	R20,000
9.2	Kidnap and wrongful detention	R500,000

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<b>10. NATURAL DISASTER</b>		
10.1	Alternative accommodation	R10,000
10.2	Natural disaster evacuation expenses	R10,000
10.3	Ticket change fee	R10,000
<b>11. IDENTITY FRAUD</b>		
11.1	Legal expenses	R5,000
	Lost income	R5,000
	Legal obligations	R5,000
	Other expenses	R5,000
<b>12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS</b>		
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000
	Excess	R500
<b>13. PET CARE</b>		
13.1	Pet care	R5,000
13.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	R5,000
<b>14. WINTER SPORT EQUIPMENT</b>		
14.1	Winter sport equipment – replacement or repair	R8,000
	Theft or loss of ski pass (we pay R400 a day)	R5,000
	Hire of winter sport equipment	R5,000
14.2	Ski-trip package	R5,000
14.3	Piste closure	R2,400
14.4	Avalanche and landslide	R1,600

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<b>15. GOLF INSURE</b>		
15.1	Theft, loss or damage of golf equipment	R10,000
	Hire of golf equipment (we pay R500 a day)	R5,000
15.2	Golf tour package	R5,000
15.3	Hole in one	R2,000
<b>16. TICKET UPGRADE</b>		
16.1	Ticket upgrade (delayed for more than 6 hours)	R10,000
<b>17. AIR SPACE CLOSURE</b>		
17.1	Cancelling an insured journey due to air space closure	R35,000
17.2	Additional expenses to reach your destination	R10,000
17.3	Additional expenses if you are stranded on an international connection	R15,000
17.4	Additional expenses if you are stranded on your return journey home	R15,000
	Refund of telephone charges	R3,000
17.5	Alternative travel arrangements	R15,000
17.6	Additional car parking costs	R5,000
	Excess	R500
<b>18. CRUISE COVER</b>		
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
<b>TOTAL LIMIT OF ALL CLAIMS</b>		<b>R20,000,000</b>

## PREMIUMS

TRAVEL PERIOD	PREMIUM
1 to 8 days	R 680
9 to 15 days	R 810
16 to 31 days	R1 070
32 to 62 days	R1 310
63 to 90 days	R1 445
91 to 180 days	R3 040
Frequent traveller (1 to 30 days)	R 580