

Investec Individual & Business		Benefit limits
Complimentary Cover benefit plan		
Age Limit: Up to and including 79 years		
Duration: 1 to 90 days		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>		
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R4,000,000
	Excess – in-patient	Not applicable
	Excess - out patient	R2,000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	R5,000
2. PERSONAL ACCIDENT		
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
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 R300,000
3.3	Return of stranded children	Included (part of emergency medical and related expenses)

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3.4	Return of stranded travel companion	Included (part of emergency medical and related expenses)
3.5	Substitute business colleague expenses	R10,000
3.6	Legal assistance when you are abroad	R5,000
3.8	Burial, cremation or return of mortal remains	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000
6. BAGGAGE DELAY		
6.4	Baggage delay (delayed for more than 6 hours)	R3,500
7. TRAVEL DELAY		
7.1	Travel delay (delayed for more than 4 hours)	R2,500
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R2,500,000
	Excess	R1,000
9. HIJACK		
9.1	Hijack of a public transport carrier (more than 24 hours)	R7,500
TOTAL LIMIT OF ALL CLAIMS		R4,300,000