



Schedule of Benefits	
1. Emergency Medical & Related Expenses	
Emergency Medical Expenses including Terrorism	R 25 000 000
Pre-existing medical conditions	R 500 000
Leisure and Sporting Activities	R 5 500 000
Medical Evacuation, Repatriation and Transportation	Included
Repatriation of Children and Travel Companion	Included
Return of Mortal Remains, Cremation & Burial	Included
Compassionate Emergency Visit	Included
Dental, Optical, Physiotherapy	R 5 000
Follow up Treatment in your country of residence	R 3 000
Daily Hospital Cash during your trip (R500p/d)	R 5 000
2. Bidvest Medical and Travel Assistance Services	Assistance Services
Medical Assistance Services	Assistance Only
Travel Assistance Services	Assistance Only
3. Cancellation & Related Expenses	
Named Reason Cancellation & Curtailment	R 35 000
Named Reason Postponement	R 2 500
Denied Visa Application	R 35 000
Missed Connection	R 20 000
Airfare/Journey Replacement	R 20 000
Travel Delay (min. 4 hours)	R 3 000
4. Baggage & Related Expenses	R 20 000
Single Item Limit (items not defined)	25%
Prescribed Sunglasses, Spectacles, Contact lenses	R 2 500
Portable Electronic Equipment	R 2 500
Jewellery and Accessories	R 2 500
Cash and Travel Documents	R 2 000
Baggage Delay (Min 4 hours)	R 3 000
5. Legal Liability & Related Expenses	
Accidental Death	R 250 000
Accidental Permanent Disablement	R 500 000
Personal Liability	R 2 000 000
Hijack, Hostage or Wrongful Detention:	R10 000 (R500 pd)
Legal Expenses	R 8 000
6. Incident Related Shortfall Cover*	R 6 000
Accumulation Limit	R 50 000 000

*Excess of R500 applicable per incident