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 2017
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Schedule of Benefits

PERSONAL	
PHASE I - AUTOMATIC COVER	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE	
1A. Medical & Related Expenses and Assistance	
(i) Injury (Excess R2,000)	R 2,000,000
(ii) Illness (Excess R2,000)	R 2,000,000
Return of Mortal Remains *	Actual Expense
Coffin Expenses *	R 10,000
Return of Travel Companion *	Actual Expense
Return of Children *	Actual Expense
Visit by a Family Member *	Actual Expense
1B. Travel Guard *	
Premature Return in case of Death or imminent Death of a Relative or Business Associate *	Assistance Service
Cash Advances *	Assistance Service
Consular Referral *	Assistance Service
Emergency Travel and Accommodation Arrangements *	Assistance Service
Legal Assistance Abroad *	Assistance Service
24-hour Medical Emergency and Assistance Telephone Line *	Assistance Service
Replacement of Lost Travel Documents *	Assistance Service
Transmission of Urgent Messages *	Assistance Service
1C. Medical Evacuation, Repatriation or Transportation *	Actual Expense
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)	
(i) In-flight/public conveyance	R 1,000,000
(ii) 24 hour cover	R 250,000
SECTION 3 – CANCELLATION & CURTAILMENT PRIVE CARD HOLDERS ONLY	
Cancellation of Journey (R500 Excess)	R 30,000
Curtailement of Journey (R500 Excess)	R 30,000
SECTION 4 – BAGGAGE LOSS PRIVE CARD HOLDERS ONLY	
Maximum Sum Insured (R500 Excess)	R 25,000
Maximum Insured Value of any one item (Excess R500)	R 2,000

Directors:
 MJ Whitwell +
 WA Abraham
 KK Naidoo
 PR Ranchod
 RJG Barrow
 MG Ilsley
 PJ van der Merwe
 + British

Company Secretary:
 PD Karodia

AIG South Africa Limited
 is a Licensed Financial Services
 Provider. FSP Number 15805
 Reg No. 1962/003192/06





NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording

SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION

11A. Hijack - R750 per day (Excess 12 Hours) *	R 10,000
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PERSONAL	
PHASE II (INCLUDE PHASE I) RECOMMENDED OPTIONAL COVER	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE	
1A. Additional Medical and Related Expenses	
(i) Injury	R8,500,000
(ii) Illness	R8,500,000
(iii) Follow Up Treatment in the Republic of South Africa	R5,000
Emergency medical expenses due to terrorism	R2,500,000
Excess (for out-patient treatments R500) – Only applicable to (i) & (ii)	Waiver of Excess
1B. Travel Guard *	
Legal Assistance Abroad	R5,000
1E. Hospital Cash – hospital confinement for accident or illness (R750 / day)	R15,000
1D. Alternative Employee or Resumption of Assignment Expenses	R25,000
<i>NOTE: Total Emergency Medical Expenses cover under (1A) will be R10,500,000 for Injury and Illness for International Journeys.</i>	
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)	
(i) In-flight / public conveyance	R1,500,000
(ii) 24 hour cover	R750,000
(iii) Terrorism extension	R750,000
<i>NOTE: Total Inflight / public conveyance benefit under (i) will be R2,500,000 for International Journeys. Total 24 hour cover benefit under (ii) will be R1,000,000 for International Journeys</i>	
SECTION 3 – CANCELLATION & CURTAILMENT	
Cancellation of Journey (R500 Excess)	R20,000
Curtailment of Journey (R500 Excess)	R20,000
SECTION 4 – BAGGAGE LOSS	
Maximum Sum Insured (R500 Excess)	R15,000
Maximum Insured Value of any one item (Excess R500)	R2,000
<i>NOTE: Increased any one item limits in respect of cellular telephones, blackberries, palmtops, laptops, notebooks or similar personal computers is detailed in the policy wording</i>	
SECTION 5 – BAGGAGE DELAY	
Incurred expenses up to an amount of (12 hour Excess)	R3,500



SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION	
Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R2,500
Travel Missed Connection (6 Hour Excess)	R2,000
SECTION 7 – TICKET UPGRADE	
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	R4,000
SECTION 8 – NATURAL DISASTER	
Cost of providing similar accommodation (48 hour excess)	R2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS	
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R3,000
SECTION 10 – PERSONAL LIABILITY	
Bodily Injury and Material Damage	R2,000,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION	
11B. Kidnap And Wrongful Detention	R500,000
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY	
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailment	30,000 miles
SECTION 13 - CATTERY & KENNELS	
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	R3,750
SECTION 14 - GOLF COVER	
Loss, Theft or damage to Golf Equipment (Excess R1,000)	R10,000
Golf Equipment Hire	R2,000
Hole in one	R1,000
SECTION 15 – IDENTITY THEFT	
Legal Expenses	R5,000
Loss of Income	R5,000
Legal Obligations	R5,000
Miscellaneous Expenses	R5,000
SECTION 16 - MOTOR HIJACK EXTENSION	
16.1 Personal Accident	R5,000
16.2 Post Traumatic Stress Disorder Therapy	R2,500
SECTION 17 - RED24	Assistance Service
SECTION 18 – ATM ASSAULT	
Limit for any one claim	R1,000

All other Terms, Conditions and Exclusions as per the Master Policy Wording apply.

