

WORLDWIDE LEISURE TRAVEL INSURANCE



Travel Insurance Consultants, a division of Santam Limited (TIC) provides a range of quality travel insurance products that are trusted by holiday travellers. As the leading travel insurance provider in South Africa, we've been in the business of looking after travellers for more than 25 years, and our efficient, organised service means that should you need help, we're only a phone call away.

Travelling involves a number of risks and you never know what unforeseen events might occur to hamper your journey. Tsunamis, terrorist attacks, floods and earthquakes are all real dangers that exist in our world, and need to be taken into account when you're planning a trip to a foreign country.

On a more personal level, we are also here to provide you with the best possible service should you become ill or injured whilst travelling abroad, or if your travel plans are disrupted by any one of the variables that can make modern travel so uncertain.

Knowing you have insurance cover against these risks means that you can relax and enjoy your journey without worrying about any negative unforeseen circumstances. That's because buying one of our policies is, in effect, securing your peace of mind. Should your worst fears come true on your journey and you need assistance, Travel Insurance Consultants will be there to take care of you.

COVER & BENEFITS



	LEISURE COMPREHENSIVE Up to age 69	LEISURE STANDARD Up to age 69	SENIOR Age 70 to 79	SENIOR PLUS Age 80 to 85
Maximum Period	365 days	365 days	92 days	92 days
Children share cover	Yes	Yes	Yes	No
EMERGENCY MEDICAL AND RELATED EXPENSES ILLNESS OR INJURY	R 100,000,000	R 50,000,000	R 7,500,000	R 1,000,000
Emergency Medical And Related Expenses As A Result Of War And Terrorism	Included	Included	Included	
Medical Transportation, Repatriation and Evacuation	Included	Included	Included	Included
Compassionate Emergency Visit	Included	Included	Included	Included
Repatriation of Children	Included	Included	Included	
Repatriation of Travel Companion	Included	Included	Included	Included
Burial, Cremation Or Return Of Mortal Remains	Included	Included	Included	Included
Emergency Medical as a result of a sporting activity	Included	Included	Included	Included
DAILY HOSPITAL CASH BENEFIT	R 10,000 (R 500 p/day)	R 3,000 (R 500 p/day)	R 3,000 (R 500 p/day)	R 3,000 (R 500 p/day)
PRE-EXISTING EMERGENCY MEDICAL AND RELATED EXPENSES	R 750,000			
Medical Transportation, Repatriation and Evacuation	Included			
Compassionate Emergency Visit	Included			
Repatriation of Children	Included			
Repatriation of Travel Companion	Included			
Burial, Cremation Or Return Of Mortal Remains	Included			
ACCIDENTAL DEATH	R 250,000	R 100,000	R 100,000	R 100,000
War and Terrorism	Included	Included	Included	Included
ACCIDENTAL PERMANENT TOTAL DISABLEMENT	R 1,000,000	R 500,000	R 250,000	R 250,000
War and Terrorism	Included	Included	Included	Included
INTERNATIONAL JOURNEY EXTENSION			R 15,000	R 15,000
INTERNATIONAL JOURNEY CANCELLATION	R 30,000	R 15,000	R 15,000	R 15,000
Unspecified Events(**)	R 15,000			
INTERNATIONAL JOURNEY CURTAILMENT	R 30,000	R 15,000	R 15,000	R 15,000
Unspecified Events(**)	R 15,000			
INTERNATIONAL JOURNEY EXTENSION	R 30,000	R 15,000		
Unspecified Events(**)	R 15,000			
MISSED CONNECTION	R 20,000	R 15,000	R 15,000	R 15,000
REPLACEMENT AIRFARE	R 20,000	R 15,000	R 15,000	R 15,000
TRAVEL DELAY	R 1,500	R 1,000	R 1,000	R 1,000
WEATHER CONDITIONS	R 7,500	R 5,000	R 5,000	R 5,000
TRAVEL SUPPLIER INSOLVENCY	R 25,000	R 15,000	R 15,000	R 15,000
DENIED VISA	R 30,000	R 15,000	R 15,000	R 15,000
PERSONAL LIABILITY	R 5,000,000	R 2,000,000	R 2,000,000	R 2,000,000
HIJACK & HOSTAGE OR WRONGFUL DETENTION INCONVENIENCE	R 20,000 (R 500 p/day)	R 10,000 (R 500 p/day)	R 10,000 (R 500 p/day)	R 10,000 (R 500 p/day)
LEGAL EXPENSES	R 10,000	R 7,500	R 7,500	R 7,500
LUGGAGE	R 25,000	R 10,000	R 20,000	R 20,000
Mobile phone / Satellite phone and its fittings	Included	Included	Included	Included
Spectacles, Sunglasses, Contact lenses	Included	Included	Included	Included
Cash And Documents	R 5,000	R 2,000	R 2,000	R 2,000
LUGGAGE DELAY	R 2,000	R 1,000	R 1,000	R 1,000
HOME CARETAKER SERVICE	R 3,000	R 3,000	R 3,000	R 3,000

(**) Part or full payment of travel arrangements stipulated as 2018/3/16. You qualify for this benefit by purchasing your policy within 48 hours of paying for your travel arrangements. See policy wording for terms and conditions.

PERIOD OF COVER	Premium R				Premium R				Premium R		Premium R
	0 to 59		60 to 69		0 to 59		60 to 69		Single	Double	Single
1 to 8 DAYS	480	915	495	945	350	655	395	760	1,185	2,155	1,645
9 to 14 DAYS	995	1,900	1,100	2,120	800	1,500	860	1,625	2,545	4,735	3,380
15 to 21 DAYS	1,385	2,635	1,515	2,870	1,185	2,235	1,265	2,400	3,920	7,300	4,485
22 to 32 DAYS	1,625	3,090	1,760	3,350	1,295	2,470	1,425	2,705	4,070	7,630	5,735
33 to 49 DAYS	2,040	3,880	2,295	4,360	1,845	3,515	1,970	3,755	5,825	10,725	8,500
50 to 62 DAYS	2,595	4,935	2,860	5,570	2,340	4,440	2,540	4,800	7,610	14,185	8,660
63 to 92 DAYS	2,985	5,675	3,250	6,335	2,740	5,200	2,920	5,535	8,515	14,825	11,295
93 to 123 DAYS	4,280	8,140	4,675	9,115	3,635	6,900	4,025	7,645			
124 to 185 DAYS	4,660	8,880	5,065	9,870	4,155	7,890	4,355	8,270			
186 to 365 DAYS	7,785	14,785	8,305	16,185	6,820	12,875	7,205	13,680			

Other Products Available

- Business Travel Insurance
- Expatriates
- Travellers coming in / travelling to Southern Africa
- Medical Aid top-up
- Local travel - Travelling within the borders of South Africa
- Adventure Travel
- Participation in Sport Insurance
- Travellers aged 80 to 85
- Credit Card top-up

Important Information

- This brochure is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy document available at www.tic.co.za
- Cover for pre-existing illnesses is for in-hospital medical expenses
- Vascular, cardiovascular and cerebrovascular conditions are excluded for persons over the age of 69 years
- Excess
 - Medical and Related expenses
 - Up to age 69 R 350
 - Age 70 - 79 R 1 000
 - Journeys longer than six months R 1 500
 - Medical aid or follow treatment in country of residence R 1 000
 - Luggage R 350
 - Cash and documents R 350
 - Journey cancellation / Curtailment / Extension/ Missed Connection / Replacement Airfare / Weather Conditions / Travel Supplier Insolvency / Denied Visa R 500
 - Travel delay 6 hours
 - Luggage delay 6 hours
- Hospital in-patient treatment - no excess applicable
- Wilful/forseseen exposure to terrorism is excluded from all cover
- In the event of a luggage, cash or documents loss, a written police or airline report must be obtained immediately and there are single item limits applicable
- Accompanying dependant children under the age of 21 and full time students under 25 may share cover free of charge with their parents
- Double rates include cover for you, your travel companion and/or dependent children
- Please ensure that you purchase your travel insurance policy prior to departure. If you need to extend your policy while travelling, please contact us for consideration before your policy expires
- All sums Insured/Limits of Indemnity/Compensation specified are inclusive of 14% VAT. Excesses stipulated are not subject to VAT. Premium is inclusive of VAT. 14% when you travelling within the borders of South Africa, otherwise 0%



The Blood Care Foundation

Automatically included in every policy

- Resuscitation fluids
- Sterile transfusion equipment
- Screened blood

All TIC policy holders have access to screened blood or fluids from the Blood Care Foundation.

Home Caretaker

The Caretaker Services provides 24-hour call-out for home emergencies while you are travelling (at your principal residence). This could be following fire, storm damage or burglary.

Worldwide Emergency Assistance

24 hours a day, 365 days a year

- Emergency medical transportation
- Direct payment of medical bills
- Emergency travel assistance
- Legal Assistance
- Return of mortal remains
- In-hospital monitoring

Common FAQ's

When should I buy travel insurance?

Travel insurance must be obtained before you embark on your journey. You can purchase travel insurance up to 12 months before you travel, however the journey cancellation benefit is only effective six months prior to your departure

What sports are covered?

Sports undertaken for leisure purposes, for example, snow skiing, water skiing and scuba diving, are automatically covered. All other sports that are deemed hazardous, risky, competitive or professional require a sports extension which you can obtain through our call centre prior to your departure

Why do I need travel insurance?

Travel insurance provides you with cover against travel risks such as medical emergencies, cancellation, curtailment, luggage loss, accidental death and disablement and personal liability, allowing you to relax and enjoy your journey with complete peace of mind. Whilst you pay for your insurance in a local currency any medical expenses will be covered in the currency of the destination (s) on your journey

Common FAQ's - continue

Is pregnancy covered?

Pregnancy related emergency that occurs up to the first day of the 26th week of pregnancy is covered

Will I be covered for any dental treatment?

Emergency dental treatment for immediate pain relief and any emergency dental repairs is covered

Is manual labour covered?

Manual labour cover is available on the Business Industrial option. Manual labour means: unskilled, semi-skilled, and/or skilled physical labour involving working with the hands and/or operation of mechanical and/or non-mechanical and/or electrical machinery and/or equipment and/or tools

Is malaria covered even if I have not taken anti-malaria medication?

Emergency malaria treatment is covered. We recommend that you be aware of the risks associated with contracting malaria and take precautionary measures before departure. Anti-malaria medication should be obtained from a travel clinic prior to departure

Can I obtain additional cancellation and curtailment cover?

For travelers up to the age of 69 additional cancellation and curtailment cover is available to a maximum total benefit limit of R100 000.

What Next?

- Please note the premium quoted on this brochure will expire on 2018/03/31
- Choose your cover according to your needs. Speak to any of our professional consultants regarding advise you may need in choosing the most appropriate cover for your planned journey
- Click on the link in the email to purchase your cover online. Purchasing online is easy, quick and safe. You will be emailed your policy documentation immediately after processing your payment
- Alternatively complete the application form included and return via email to: louise@mjstrust.co.za
- The following payment options are available to you: Credit card (online), or SID Instant EFT (online), or Electronic fund transfer
- If you need advise or have any general enquiries, contact your broker consultant Louise Miller on 035 7722810

