



travel  
insurance  
consultants

Whether you are travelling internationally or locally, frequently or infrequently, for business or leisure, TIC has the policy for you.

All TIC policies are supported by 24-hour worldwide emergency assistance, whereby our assistance company will arrange direct payment of your medical bills in case of hospitalization, as well as your transportation to the nearest most suitable medical facility.

**International travel**

**International journey cancellation cover**

This benefit lists/specifies the events you are insured for. Any event not listed/specified is not covered.

You can purchase cover for unspecified or unlisted perils on selected products only. You will qualify to purchase this additional benefit when you buy your policy within 48 hours of paying for your trip.

**COVID-19**

Travel costs incurred due to trip disruptions as a result of a Pandemic are excluded. All policies do however include emergency medical cover as a result of the COVID-19 virus.

**Pre-existing illness cover**

Emergency medical cover for pre-existing illnesses is available on selected products only for travellers up to the age of 69. This covers hospitalization costs only.

**Travellers aged 70 and over**

Medical claims as a result of pre-existing illnesses, vascular, cardiovascular and cerebrovascular conditions are excluded from cover for travellers aged 70 and over.

**Emigration**

You are excluded from all benefits and cover on all policies if it is your intention to emigrate, except when purchasing the Emigration Policy, which provides a maximum of 32 days cover for travellers up to the age of 69.

**Pregnancy**

You are excluded from cover for any costs as a result of your pregnancy, from the first day of the 26th week of pregnancy.

**Manual labour** (for the business traveller)

Without specialized insurance, you are excluded from cover if you sustain an injury as a result of manual labour. A Business Industrial policy must be purchased if you are conducting any manual labour. This policy will cover medical costs incurred due to an injury as a result of manual labour or exposure in a high risk area.

Manual labour means: unskilled, semi-skilled, and/or skilled physical labour involving working with their hands and/or operation of mechanical and/or non-mechanical and/or electrical machinery and/or equipment and/or tools.

**Luggage cover**

In the event of a luggage, cash or documents loss, the loss must be reported within 48 hours to the most appropriate authority where the loss occurred (airline, police station, hotel, etc.). Note that single item limits will apply depending on the benefit limit in your policy.

**Also important**

- You must purchase your policy prior to departure.
- If you need to extend your policy while travelling you will need to contact TIC prior to your policy expiring. TIC reserves the right to decline the extension.
- Children up to the age of 21 can share cover with their parents free of charge.
- You must hold a departure and return ticket which will be requested in the event of a claim.

**Local travel**

Travel always involves risk and this applies to local trips too. Imagine if you have to cancel a holiday due to an unexpected illness. What if you had an accident in your hired car and were held liable for the high excess? Local travel insurance will cover these events and provide you with a host of other important benefits.

You qualify for local travel cover when your end destination is at least 200 km from your residence. In the event of a claim, you must provide proof that you were on a Local Journey by providing a copy of your travel itinerary from your travel agent or copies of your conveyance tickets, hotel booking or toll gate/fuel slips.

This policy does not include medical cover. You have a daily cash benefit should you be hospitalized as an inpatient during your journey.

Vascular, cardiovascular and cerebrovascular diseases are excluded from cover for all travellers aged 70 and over.

The Cancellation, Curtailment and Extension benefits offer cover for the perils listed in your policy wording, ie. due to unforeseen, unexpected and sudden death, illness or injury, preventing your departure. Cover excludes claims as a result of a pre-existing illness.

The Luggage Theft Benefit is included only if you purchased conveyancing tickets for air, train or bus for your trip.

In the event of a Luggage Theft claim or a Car Rental Excess Waiver claim, you must report the theft or accident to local police authorities where the incident occurred and obtain a police report to submit with your claim.

Under the Luggage Theft benefit, the following items are excluded from cover:

- a. Theft of luggage from a taxi or Uber
- b. Electronic equipment

Proof of ownership of stolen items must be provided. Cover is in excess of Personal All Risk Insurance.

In the event of theft, accidental damage or breakdown of your own vehicle during the journey (in case of a breakdown, only for vehicles not older than 5 years), we will reimburse you for car hire costs up to the limit stated on your policy document.

Cover And Benefits	Leisure Comprehensive Up to age 69	Leisure Standard Up to age 69	Senior Age 70 to 79	Group Up to age 75	Youth Up to age 28		
<b>Medical And Related Expenses - Illness Or Injury</b>	<b>R100,000,000</b>	<b>R50,000,000</b>	<b>R7,500,000</b>	<b>R50,000,000</b>	<b>R15,000,000</b>		
War and Terrorism	Included	Included	Included	Included	Included		
Medical Transportation, Repatriation and Evacuation	Included	Included	Included	Included	Included		
Repatriation of Children and Travel Companion	Included	Included	Included	Included	Included		
Burial, Cremation or Return of Mortal Remains	Included	Included	Included	Included	Included		
Compassionate Emergency Visit	Included	Included	Included	Included	Included		
Daily Hospital Cash Benefit during your Journey	R15,000 (R750/day)	R10,000 (R500/day)	R15,000 (R750/day)	R10,000 (R500/day)	R15,000(R750/day)		
Daily Hospital Cash Benefit in your Country of Residence	—	—	—	—	R90,000 (R3,000/day)		
Quarantine Expenses	R30,000	R30,000	R30,000	R30,000	R30,000		
<b>Pre-Existing Medical And Related Expenses</b>	<b>R1,000,000</b>	<b>—</b>	<b>—</b>	<b>R750,000*</b>	<b>R500,000</b>		
Medical Transportation, Repatriation and Evacuation	Included	—	—	Included	Included		
Compassionate Emergency Visit	Included	—	—	Included	Included		
Repatriation of Children and Travel Companion	Included	—	—	Included	Included		
Burial, Cremation or Return of Mortal Remains	Included	—	—	Included	Included		
<b>Accidental Death</b>	<b>R350,000</b>	<b>R150,000</b>	<b>R250,000</b>	<b>R250,000</b>	<b>R150,000</b>		
Accidental Total Permanent Disablement	R1,000,000	R500,000	R500,000	R500,000	R350,000		
<b>International Journey Cancellation</b>	<b>R50,000</b>	<b>R20,000</b>	<b>R30,000</b>	<b>R20,000</b>	<b>R15,000</b>		
International Journey Curtailment	R50,000	R20,000	R30,000	R20,000	R15,000		
International Journey Extension	R50,000	R20,000	R30,000	R20,000	R15,000		
International Journey Postponement	R10,000	R7,500	R10,000	R5,000	R3,000		
Missed Connection	R30,000	R20,000	R30,000	R20,000	R15,000		
Travel Delay	R5,000	R3,000	R5,000	R3,000	R3,000		
Weather Conditions	R15,000	R10,000	R15,000	—	R10,000		
Travel Supplier Insolvency	R25,000	R15,000	R25,000	—	R15,000		
Denied Visa (SA passport holders only)	R30,000	R15,000	R30,000	R15,000	R15,000		
<b>Personal Liability</b>	<b>R5,000,000</b>	<b>R2,000,000</b>	<b>R2,000,000</b>	<b>R2,000,000</b>	<b>R2,000,000</b>		
Hijack and Hostage or Wrongful Detention	R50,000 (R1,000/day)	R37,500 (R750/day)	R50,000 (R1,000/day)	R25,000 (R500/day)	R25,000 (R500/day)		
Legal Expenses	R15,000	R10,000	R10,000	R10,000	R10,000		
<b>Luggage (Single Item Limit)</b>	<b>R30,000 (R7,500)</b>	<b>R20,000 (R5,000)</b>	<b>R30,000 (R7,500)</b>	<b>R20,000 (R5,000)</b>	<b>R20,000 (R5,000)</b>		
Cash and Documents	R7,500	R3,500	R5,000	R3,500	R2,000		
Luggage Delay	R3,500	R2,000	R3,500	R2,000	R2,000		
Car Rental Excess Waiver	R10,000	R5,000	—	—	—		
<b>This brochure excludes the rates for:</b> <ul style="list-style-type: none"> <li>Travel exceeding 32 days</li> <li>Travel to the USA</li> </ul> <b>Please obtain these rates on</b> <a href="http://www.tic.co.za">www.tic.co.za</a>		<b>Age 0 - 69</b>	<b>Age 0 - 69</b>	<b>Age 70 - 79</b>	<b>Age 0 - 75</b>	<b>Age 0 - 28</b>	
	Period of Cover	Premium	Premium	Premium	Groups	Duration	Premium
	1 - 8 Days	R545	R450	R1,350	R30 per person/day Min 10 Travellers Min R150 per person	1-3 Month	R3,100
	9 - 14 Days	R1,130	R900	R2,830		4 Months	R4,300
	15 - 21 Days	R1,560	R1,325	R4,315		5-6 Months	R4,845
22 - 32 Days	R1,815	R1,495	R4,400	7-12 Months		R8,190	

Up to 92 days maximum

\*Up to age 69

# BUSINESS TRAVEL

Cover And Benefits	Business Administrative Up to age 75	Business Industrial Up to age 69
<b>Medical and Related Expenses - Illness or Injury</b>	<b>R100,000,000</b>	<b>R100,000,000</b>
War and Terrorism	Included	Included
Medical and Related Expenses as a result of manual labour	Excluded	Included
Medical Transportation, Repatriation and Evacuation	Included	Included
Burial, cremation or return of mortal remains	Included	Included
Compassionate Emergency Visit	Included	Included
Daily Hospital cash benefit during the journey	R15,000 (R750/day)	R15,000 (R750/day)
Quarantine Expenses	R30,000	R30,000
<b>Pre-Existing Medical And Related Expenses</b>	<b>R1,000,000*</b>	<b>R1,000,000</b>
Medical Transportation, Repatriation and Evacuation	Included	Included
Compassionate Emergency Visit	Included	Included
Repatriation of Travel Companion	Included	Included
Burial, Cremation or Return of Mortal Remains	Included	Included
<b>Accidental Death</b>	<b>R350,000</b>	<b>R250,000</b>
Accidental Total Permanent Disablement	R1,000,000	R500,000
<b>International Journey Cancellation</b>	<b>R50,000</b>	<b>R50,000</b>
International Journey Curtailment	R50,000	R50,000
International Journey Extension	R50,000	R50,000
International Journey Postponement	R10,000	R10,000
Missed Connection	R30,000	R30,000
Travel Delay	R5,000	R5,000
Weather Conditions	R15,000	R15,000
Travel Supplier Insolvency	R25,000	R25,000
Denied Visa (SA Passport Holders only)	R30,000	R30,000
<b>Personal Liability</b>	<b>R25,000,000</b>	<b>R25,000,000</b>
Hijack and Hostage or Wrongful Detention	R150,000 (R1,500/day)	R150,000 (R1,500/day)
Legal Expenses	R20,000	R20,000
<b>Replacement Personnel</b>	<b>R15,000</b>	<b>R15,000</b>
Trade Samples	R3,000	R3,000
<b>Luggage(Single Item Limit)</b>	<b>R30,000 (R7,500)</b>	<b>R30,000 (R7,500)</b>
Cash and Documents	R7,500	R7,500
Luggage delay	R5,000	R5,000
Car Rental Excess Waiver	R10,000	R10,000

Choose from our tailor-made options including:

- Business Administrative policy for individual business trips.
- Business Industrial policy for individual business trips undertaken by travellers who will be performing manual labour during the journey.
- Annual/Multiple Entry Policy for individuals undertaking several business trips during a 365-day period.
- Annual Declaration Policy for organisations undertaking a large amount of business travel. Please contact TIC for more information on this option.

Period Of Cover	Premium	Period Of Cover	Premium
1-5 days	R225	1-5 days	R325
6-42 days	R45/day	6-30 days	R65/day
43-49 days	R2,035	31-62 days	R3,155
50-62 days	R2,500	63-92 days	R3,960
63-92 days	R3,000	93-182 days	R6,600
93-182 days	R4,400	Annual/Multiple Entry policy	R11,000
Annual/Multiple Entry policy	R7,050		

\* Up to age 69

# LOCAL TRAVEL

Cover and Benefits	
Medical Related Expenses	Limits
Medical Transportation And Evacuation	R50,000
Burial Expenses	R10,000
Daily Hospital Cash Benefit (R2 500 Per Day, Excess 24 Hours)	R75,000
Journey Cancellation (Excess R500)	R15,000
Journey Curtailment (Excess R500)	R15,000
Journey Extension (Excess R500)	R15,000
Car Hire (R250 Per Day)	R2,500
Accidental Death	R50,000
Accidental Permanent Total Disablement	R100,000
Car Rental Excess Waiver	R10,000
Personal Liability	R1,000,000
Luggage Theft (Excess R250)	R5,000
Travel Delay	R1,000

Premiums		
Period of Cover	Age 0-69	Age 70-79
1 - 8 Days	R150	R170
9 - 14 Days	R185	R215
15 - 21 Days	R240	R260
22 - 32 Days	R305	R345
33 - 45 Days	R400	R455

