

## Leisure travel insurance

### Trip disruptions

This includes cover if you are forced to cancel, extend or change your trip. The policy will list or specify the event or cause you are insured for. Any event or cause not listed or specified is not included in cover.

On certain products you can boost your cover by purchasing the Unspecified Event cover.

**Important note for Unspecified Event cover:** You are covered for travel and accommodation payments made in the 72 hours prior to purchasing the policy and any travel and accommodation payments made after the policy purchase date.

### Sport cover

Most **leisure** and sporting activities, including snow skiing and scuba diving, are automatically included in your cover. Cover for **professional** sports is available on the Comprehensive + plan. Certain high risk sports and activities are excluded from cover, please refer to TIC for these exclusions

### 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.

### Luggage cover

Your luggage 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 on your policy.

### Emigration

If you are under 70 and you are travelling with the intention of emigrating you can purchase an Emigration policy for 32 days. Travelling with the intention of emigrating is excluded entirely on all other products.

### 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. Policy extensions are at TIC's discretion. Children up to the age of 21 can share cover with their parents at no additional premium.

## Worldwide emergency assistance

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



- Emergency Medical Transportation
- Direct payment of medical bills
- Emergency travel assistance
- Return of mortal remains

## Other available products

- International business travel insurance
- Annual corporate travel insurance
- Local travel insurance

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## LEISURE TRAVEL INSURANCE

Whether you're embarking on a vacation, visiting your loved ones or studying abroad your safe travel starts here.

- EMERGENCY MEDICAL AND RELATED EXPENSES
- TRIP DISRUPTIONS
- LUGGAGE LOSS



LEISURE TRAVEL INSURANCE		COMPREHENSIVE + Up to age 69	COMPREHENSIVE Up to age 69	STANDARD Up to age 69	GROUP Up to age 69	SENIOR Age 70 – 79
YOUR HEALTH						
MEDICAL AND RELATED EXPENSES		R 120,000,000	R 100,000,000	R 50,000,000	R 50,000,000	R 7,500,000
Medical transportation, repatriation and evacuation		✓	✓	✓	✓	✓
Compassionate Emergency Visit		✓	✓	✓	✓	✓
Repatriation of Children or Travel Companion		✓	✓	✓	✓	✓
Burial, Cremation and Return of Mortal Remains		✓	✓	✓	✓	✓
Emergency Dental		R 15,000	R 10,000	R 5,000	R 5,000	R 10,000
Quarantine Expenses		R 40,000	R 30,000	R 30,000	R 30,000	R 30,000
PRE-EXISTING EMERGENCY MEDICAL AND RELATED EXPENSES		R 1,500,000	R 1,000,000	–	R 750,000	–
Medical Transportation, Repatriation and Evacuation		✓	✓	–	✓	–
Compassionate Emergency Visit		✓	✓	–	✓	–
Repatriation of Children or Travel Companion		✓	✓	–	✓	–
Burial, Cremation and Return of Mortal Remains		✓	✓	–	✓	–
ACCIDENTAL DEATH		R 500,000	R 350,000	R 150,000	R 150,000	R 350,000
ACCIDENTAL TOTAL PERMANENT DISABLEMENT		R 1,250,000	R 1,000,000	R 500,000	R 500,000	R 1,000,000
YOUR TRIP						
TRIP CANCELLATION						
Trip Cancellation due to a Specified Event or Cause		R 70,000	R 50,000	R 20,000	R 20,000	R 50,000
Trip Cancellation due to an Unspecified Event or Cause		R 40,000 (optional extra)	R 30,000 (optional extra)	–	–	R 30,000 (optional extra)
TRIP DISRUPTION						
Trip Disruption due to a Specified Event or Cause		R 40,000	R 30,000	R 20,000	R 20,000	R 30,000
Trip Disruption due to an Unspecified Event or Cause		R 20,000 (optional extra)	R 15,000 (optional extra)	–	–	R 15,000 (optional extra)
Visa Delay or Denied – South African passport holders only		R 20,000	R 15,000	R 10,000	R 5,000	R 15,000
Weather Conditions		R 20,000	R 15,000	R 10,000	–	R 15,000
Missed Connection		R 20,000	R 15,000	R 10,000	R 10,000	R 15,000
Public Conveyance Delay (excess 4 hours)		R 7,000	R 5,000	R 3,000	R 3,000	R 5,000
YOUR BELONGINGS						
PERSONAL BELONGINGS (single item limits apply)		R 40,000	R 30,000	R 20,000	R 20,000	R 30,000
Travel Documents		R 5,000	R 3,000	R 2,000	R 2,000	R 3,000
Luggage Delay (excess 4 hours)		R 5,000	R 3,000	R 2,000	R 2,000	R 3,000
OTHER BENEFITS						
Personal Liability		R 2,000,000	R 2,000,000	R 2,000,000	R 2,000,000	R 2,000,000
Hijack & Hostage or Wrongful Detention daily inconvenience		R 60,000 (R 1,200/day)	R 50,000 (R 1,000/day)	R 25,000 (R 500/day)	R 25,000 (R 500/day)	R 50,000 (R 1,000/day)
Legal Expenses		R 30,000	R 20,000	R 15,000	R 15,000	R 20,000
Car Rental Excess Waiver		R 15,000	R 10,000	R 5,000	–	R 10,000
This brochure excludes rates for	Period of cover	Premium	Premium	Premium	Premium	Premium
■ Journeys exceeding 32 days	1 – 8 days	R 680	R 575	R 475	R 35 per day	R 1,420
■ Travel to the USA	9 – 14 days	R 1,300	R 1,190	R 945	Minimum premium R 175	R 2,970
■ Travellers aged 80 – 85	15 – 21 days	R 1,795	R 1,640	R 1,390	Minimum 10 travellers	R 4,530
Please obtain these rates online at <a href="http://tic.co.za">tic.co.za</a>	22 – 32 days	R 2,090	R 1,905	R 1,570		R 5,670

All premiums are inclusive of VAT. All sums insured/limits of indemnity/compensations specified are inclusive of VAT and apply to the period of insurance.

## Business travel insurance

### Trip disruptions

This includes cover if you are forced to cancel, extend or change your trip. The policy will list or specify the event or cause you are insured for. Any event or cause not listed or specified is not included in cover. On certain products you can boost your cover by purchasing the Unspecified Event cover.

**Important note for Unspecified Event cover:** You are covered for travel and accommodation payments made in the 72 hours prior to purchasing the policy and any travel and accommodation payments made after the policy purchase date.

### Manual labour included on all TIC business products

Without specialised insurance, you are excluded from cover if you sustain an injury as a result of manual or physical labour. A TIC Business policy will cover medical costs incurred due to an injury as a result of manual or physical labour. Certain occupational activities are excluded from cover, please refer to TIC for exclusions that may apply.

### Emergency assistance

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

### Luggage cover

Your luggage 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 on 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. Policy extensions are at TIC's discretion.

## Other available products

- Leisure travel insurance for holidays, visiting loved ones or studying abroad
- Annual corporate travel insurance
- Local Travel insurance

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# BUSINESS TRAVEL INSURANCE

Whether you are working abroad or travelling for business purposes, TIC's business travel insurance products provide comprehensive cover including automatic cover for manual labour related injuries.

- EMERGENCY MEDICAL AND RELATED EXPENSES
- TRIP DISRUPTIONS
- LUGGAGE LOSS



## BUSINESS TRAVEL INSURANCE

### BUSINESS COMPREHENSIVE + Up to age 69

### BUSINESS COMPREHENSIVE Up to age 69

#### YOUR HEALTH

MEDICAL AND RELATED EXPENSES	R 120,000,000	R 100,000,000
Manual labour	✓	✓
Medical transportation, repatriation and evacuation	✓	✓
Compassionate Emergency Visit	✓	✓
Repatriation of Children or Travel Companion	✓	✓
Burial, Cremation and Return of Mortal Remains	✓	✓
Emergency Dental	R 15,000	R 10,000
Quarantine Expenses	R 40,000	R 30,000
Replacement Personnel (following emergency medical)	R 20,000	R 15,000
PRE-EXISTING EMERGENCY MEDICAL AND RELATED EXPENSES	R 1,500,000	R 1,000,000
Medical Transportation, Repatriation and Evacuation	✓	✓
Compassionate Emergency Visit	✓	✓
Repatriation of Children or Travel Companion	✓	✓
Burial, Cremation and Return of Mortal Remains	✓	✓
ACCIDENTAL DEATH	R 500,000	R 350,000
ACCIDENTAL TOTAL PERMANENT DISABLEMENT	R 1,250,000	R 1,000,000

#### YOUR TRIP

TRIP CANCELLATION		
Trip Cancellation due to a Specified Event or Cause	R 70,000	R 50,000
Trip Cancellation due to an Unspecified Event or Cause	R 40,000 (optional extra)	R 30,000 (optional extra)
TRIP DISRUPTION		
Trip Disruption due to a Specified Event or Cause	R 40,000	R 30,000
Trip Disruption due to an Unspecified Event or Cause	R 20,000 (optional extra)	R 15,000 (optional extra)
Visa Delay or Denied - South African passport holders only	R 20,000	R 15,000
Weather Conditions	R 20,000	R 15,000
Missed Connection	R 20,000	R 15,000
Public Conveyance Delay (excess 4 hours)	R 7,000	R 5,000

#### YOUR BELONGINGS

PERSONAL BELONGINGS (single item limits apply)	R 40,000	R 30,000
Travel Documents	R 5,000	R 3,000
Trade Samples	R 5,000	R 3,000
Luggage Delay (excess 4 hours)	R 5,000	R 3,000

#### OTHER BENEFITS

Personal Liability		R 2,000,000	R 2,000,000
Hijack & Hostage or Wrongful Detention daily inconvenience benefit		R 60,000 ( R 1,200/day)	R 50,000 ( R 1,000/day)
Legal Expenses		R 30,000	R 20,000
Car Rental Excess Waiver		R 15,000	R 10,000
This brochure excludes rates for ■ Journeys from 33 days to 365 days ■ Travel to the USA	Period of cover	Premium	Premium
	1 - 32 days	R 65 per day	R 50 per day
Please obtain these rates online at <a href="http://tic.co.za">tic.co.za</a>		Minimum premium	R 325
			R 250

All premiums are inclusive of VAT. All sums insured/limits of indemnity/compensations specified are inclusive of VAT and apply to the period of insurance.