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

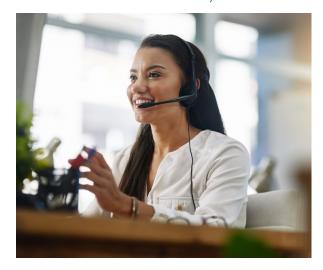
If you are under 70 and you are travelling with the intention of emigrating you can purchase an Emigration policy for 32 days. Travelling with the intention of emigrating is excluded entirely on all other products.

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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Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.







LEISURETRAVEL 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
- IUGGAGF 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 EX	(PENSES 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
uggage 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)
egal 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 o		Premium	Premium	Premium	Premium
Journeys exceeding 32 days	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 tic.co.za 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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Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.







BUSINESSTRAVEL 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
- LUGGAGF LOSS





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BUSINESS COMPREHENSIVE +

BUSINESS COMPREHENSIVE

Up to age 69 Up to age 69

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Luggage Delay (excess 4 hours) R 5,000 R 3,000 OTHER BENEFITS Personal Liability R 2,000,000 R 2,000,000 R 2,000,000 R 50,000 (R 1,200/day) Legal Expenses R 30,000 R 20,000 R 20,000 R 20,000 R 15,000 R 10,000 This brochure excludes rates for Period of cover Premium Journeys from 33 days to 365 days 1 - 32 days R 65 per day R 50 per day	Travel Documents		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 R 20,000 R 15,000 R 15,000 R 10,000 This brochure excludes rates for Period of cover Premium Premium Journeys from 33 days to 365 days Travel to the USA R 50 per day	Trade Samples		R 5,000 R 3,000	
Personal Liability R 2,000,000 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) R 20,000 R 20,000 R 15,000 R 15,000 R 10,000 This brochure excludes rates for Period of cover Premium Premium Journeys from 33 days to 365 days Travel to the USA R 65 per day R 50 per day	Luggage Delay (excess 4 hours)		R 5,000 R 3,000	
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 Period of cover Premium Premium Journeys from 33 days to 365 days Travel to the USA R 65 per day R 50,000 (R 1,000/day) R 70,000 R 10,000	OTHER BENEFITS			
Legal Expenses R 30,000 R 20,000 Car Rental Excess Waiver R 15,000 R 10,000 This brochure excludes rates for Period of cover Premium Premium ■ Journeys from 33 days to 365 days 1 - 32 days R 65 per day R 50 per day ■ Travel to the USA	Personal Liability		R 2,000,000	R 2,000,000
Legal Expenses R 30,000 R 20,000 Car Rental Excess Waiver R 15,000 R 10,000 This brochure excludes rates for Period of cover Premium Premium ■ Journeys from 33 days to 365 days 1 - 32 days R 65 per day R 50 per day ■ Travel to the USA	Hijack & Hostage or Wrongful Detention daily inconvenience benefit		R 60,000 (R 1,200/day)	R 50,000 (R 1,000/day)
This brochure excludes rates for Period of cover Premium Premium ■ Journeys from 33 days to 365 days ■ Travel to the USA R 50 per day	Legal Expenses		R 30,000	R 20,000
■ Journeys from 33 days to 365 days ■ Travel to the USA R 65 per day R 50 per day	Car Rental Excess Waiver		R 15,000	R 10,000
■ Travel to the USA R 30 per day	This brochure excludes rates for	Period of cover	Premium	Premium
	Journeys from 33 days to 365 days	1 - 32 days	R 65 per day	R 50 per day
	Please obtain these rates online at tic.co.za	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.



