

# SUMMARY OF BENEFITS - Personal Card

Effective 1 April 2011

PHASE 1 AUTOMATIC COVER	LOCAL	INTERNATIONAL
<b>SECTION 1 - MEDICAL &amp; RELATED EXPENSES AND ASSISTANCE</b>		
1A. Medical & Related Expenses and Assistance		
(i) Injury (Excess R2,000)	R 80,000	R 2,000,000
(ii) Illness (Excess R2,000)	Nil	R 2,000,000
Burial, Cremation or Return of Mortal Remains *	Actual Expense	Actual Expense
Coffin Expenses *	R 10,000	R 10,000
Return of Travel Companion *	Actual Expense	Actual Expense
Return of Children *	Actual Expense	Actual Expense
Visit by a Family Member *	Actual Expense	Actual Expense
1B. Travel Guard *		
Premature Return in case of Death or imminent Death of a Relative or Business Associate *	Assistance Service	Assistance Service
Cash Advances *	Assistance Service	Assistance Service
Consular Referral *	Assistance Service	Assistance Service
Emergency Travel and Accommodation Arrangements *	Assistance Service	Assistance Service
Legal Assistance Abroad *	Assistance Service	Assistance Service
24-hour Medical Emergency and Assistance Telephone Line *	Assistance Service	Assistance Service
Replacement of Lost Travel Documents *	Assistance Service	Assistance Service
Transmission of Urgent Messages *	Assistance Service	Assistance Service
1C. Medical Evacuation, Repatriation or Transportation *	Actual Expense	Actual Expense
<b>SECTION 2 - PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)</b>		
(i) In-flight/public conveyance	R 850,000	R 1,000,000
(ii) 24 hour cover	R 250,000	R 250,000
<b>SECTION 11 - HIJACK</b>		
11A. Hijack - R750 per day (Excess 12 Hours) *	R 7,500	R 10,000
<b>PREMIUM</b>		
TO EXTEND COVER TO 180 DAYS	R 350	R 350
<b>PHASE II (Includes Phase I) RECOMMENDED OPTIONAL COVER</b>		
<b>SECTION 1 - MEDICAL &amp; RELATED EXPENSES AND ASSISTANCE</b>		
1A. Additional Medical and Related Expenses		
(i) Injury	Nil	R 8,000,000
(ii) Illness	Nil	R 8,000,000
(iii) Follow Up Treatment in The Republic of South Africa	Nil	R 5,000
Emergency medical expenses due to terrorism	Nil	R2,500,000
Excess (for out-patient treatments R500) - Only applicable to (i) & (ii)	Waiver of Excess	Waiver of Excess
1B. Travel Guard *		
Legal Assistance Abroad	Nil	R 5,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R 25,000
1E. Hospital Cash - hospital confinement for accident or illness (R750 / day)	Nil	R 15,000
<i>NOTE: Total Emergency Medical Expenses cover under (1A) for injury and illness for International Journeys</i>		R 10,000,000

<b>SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)</b>		
(i) In-flight / public conveyance	R 1,000,000	R 1,500,000
(ii) 24 hour cover	R 500,000	R 750,000
(iii) Terrorism extension	Nil	R 750,000
<i>NOTE: Total inflight/public conveyance benefit under (i) will be R 2,500,000 for International Journeys. Total 24 Hour cover benefit under (ii) will be R1,000,000 for International Journeys</i>		
<b>SECTION 3 – CANCELLATION &amp; CURTAILMENT</b>		
Cancellation of Journey (R500 Excess)	R 20,000	R 20,000
Curtailement of Journey (R500 Excess)	R 20,000	R 20,000
<b>SECTION 4 – BAGGAGE LOSS</b>		
Maximum Sum Insured (R500 Excess)	R 10,000	R 15,000
Maximum Insured Value of any one item (Excess R500)	R 2,000	R 2,000
<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>		
<b>SECTION 5 – BAGGAGE DELAY</b>		
Incurred expenses up to an amount of (12 hour Excess)	R 2,000	R 3,500
<b>SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION</b>		
Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R 2,000	R 2,500
Travel Missed Connection (6 Hour Excess)	Nil	R 2,000
<b>SECTION 7 – TICKET UPGRADE</b>		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R 4,000
<b>SECTION 8 – NATURAL DISASTER</b>		
Cost of providing similar accommodation (48 hour excess)	Nil	R 2,500
<b>SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS</b>		
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R 2,000	R 3,000
<b>SECTION 10 – PERSONAL LIABILITY</b>		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
<b>SECTION 11 – KIDNAP AND WRONGFUL DETENTION</b>		
11B. Kidnap And Wrongful Detention	Nil	R 500,000
<b>SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY</b>		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailement	1,500 miles	30,000 miles
<b>SECTION 13 – CATTERY &amp; KENNELS</b>		
Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R 3,750
<b>SECTION 14 – GOLF COVER</b>		
Loss, theft or damage to Golf Equipment (Excess R1,000)	Nil	R 10,000
Golf Equipment Hire	Nil	R 2,000
Hole in one	Nil	R 1,000
<b>SECTION 15 – IDENTITY THEFT</b>		
Legal Expenses	Nil	R 5,000
Lost Income	Nil	R 5,000
Legal Obligations	Nil	R 5,000
Miscellaneous Expenses	Nil	R 5,000

<b>SECTION 16 – MOTOR HIJACK EXTENSION</b>		
16.1 Personal Accident	Nil	R 5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R 2,500
<b>SECTION 17 – RED24</b>		
	Assistance Service	Assistance Service
<b>SECTION 18 – ATM ASSAULT</b>		
Limit for any one claim	Nil	R 1,000
<b>PREMIUM</b>		
SINGLE TRIP OPTION	R 332	R 332
MANDATE OPTION	R 284	R 284
TOTAL PREMIUM TO EXTEND COVER TO 180 DAYS	R 1,075	R 1,075
<b>PHASE III PRE-EXISTING MEDICAL CONDITIONS (EXTENSION TO PHASE II COVER)</b>		
	LOCAL	INTERNATIONAL
Any medical condition for which an Insured Person has received treatment or advice or recommendation for treatment at any time prior to commencement of a journey. The member must be hospitalised as an in-patient, following medical advice, for more than 48 hours. This benefit does not apply to persons aged 75 and over.	Nil	R 250,000
<b>PREMIUM</b>		
SINGLE TRIP OPTION	Nil	R1,226
MANDATE OPTION	Nil	R1,160
TOTAL PREMIUM TO EXTEND COVER TO 180 DAYS	Nil	R 3,358
<b>SENIORS (75 AND OVER DOES NOT INCLUDE PHASE I)</b>		
	LOCAL	INTERNATIONAL
<b>SECTION 1 – MEDICAL &amp; RELATED EXPENSES AND ASSISTANCE</b>		
1A. Medical & Related Expenses and Assistance		
(i) Injury & Illness	Nil	R 5,000,000
(ii) Follow Up Treatment in the Republic of South Africa	Nil	R5,000
Emergency medical expenses due to terrorism	Nil	R 2,500,000
Excess (for out-patient treatments R500) – Only applicable to (i)	Waiver of Excess	Waiver of Excess
1B. Travel Guard *		
Legal Assistance Abroad	Nil	R5,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R 25,000
1E. Hospital Cash - Hospital confinement for accident or illness (daily benefit of R750 / day)	Nil	R 15,000
* The Assistance Services under Phase 1 also extend to the Senior Package		
<b>SECTION 3 – CANCELLATION &amp; CURTAILMENT</b>		
Cancellation of Journey (R500 Excess)	R 15,000	R 20,000
Curtailement of Journey (R500 Excess)	R 15,000	R 20,000
<b>SECTION 4 – BAGGAGE LOSS</b>		
Maximum Sum Insured(R500 Excess)	R 10,000	R 15,000
Maximum Insured Value of any one item (Excess R500)	R 2,000	R 2,000
<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>		
<b>SECTION 5 – BAGGAGE DELAY</b>		
Incurred expenses up to an amount of (12 hour Excess)	R 2,000	R 3,500
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Travel Delay - Incurred expenses up to an amount of (12 Hour Excess)	R 2,000	R 2,000
Travel Missed Connection (6 Hour Excess)	Nil	R2,000

<b>SECTION 7 – TICKET UPGRADE</b>		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R4,000
<b>SECTION 8 – NATURAL DISASTER</b>		
Cost of providing similar accommodation (48 hour excess)	N/A	R2,500
<b>SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS</b>		
Loss of cash and cost of replacing or legal liability arising out of the unauthorised use of travel documents (R250 Excess)	R 2,000	R 3,000
<b>SECTION 10 – PERSONAL LIABILITY</b>		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
<b>SECTION 11 – HIJACK</b>		
11A. Hijack - R750 per day (Excess 12 Hours) *	R 7,500	R 10,000
<b>SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINERS CLUB (SA) ACCREDITED AIRLINES ONLY</b>		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailment	1,500 miles	30,000 miles
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Extra kennel or cattery fees incurred as a result of the unavoidable delay (Excess 24 hours) R125 p.d. up to 30 days	Nil	R3,750
<b>SECTION 14 – GOLF COVER</b>		
Loss, theft or damage to Golf Equipment (Excess R1,000)	Nil	R 10,000
Golf Equipment hire	Nil	R2,000
Hole in one	Nil	R1,000
<b>SECTION 15 – IDENTITY THEFT</b>		
Legal Expenses	Nil	R5,000
Lost Income	Nil	R5,000
Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000
<b>SECTION 16 – MOTOR HIJACK EXTENSION</b>		
16.1 Personal Accident	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
<b>SECTION 17 – RED24</b>		
	Assistance Service	Assistance Service
<b>SECTION 18 – ATM ASSAULT</b>		
Limit for any one claim	Nil	R1,000
<b>PREMIUM</b>		
SINGLE TRIP OPTION	R 701	R 701
MANDATE OPTION	R 598	R 598