

SUMMARY OF BENEFITS - Personal Card

Effective 1 April 2010

PHASE 1 AUTOMATIC COVER	LOCAL	INTERNATIONAL
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
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
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
(i) In-flight/public conveyance	R 850,000	R 1,000,000
(ii) 24 hour cover	R 250,000	R 250,000
SECTION 11 – HIJACK, KIDNAP AND WRONGFUL DETENTION		
11A. Hijack - R750 per day (Excess 12 Hours) *	R 7,500	R 10,000
PREMIUM		
TO EXTEND COVER TO 180 DAYS	R 332	R 332
PHASE II (Includes Phase I) RECOMMENDED OPTIONAL COVER		
PREMIUM		
SINGLE	R 315	R 315
MANDATE	R 269	R 269
EXTEND COVER OPTION TO 180 DAYS	R 1,019	R 1,019
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
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
1E. Hospital Cash – hospital confinement for accident or illness (R750 / day)	Nil	R 15,000
1D. Alternative Employee or Resumption of Assignment Expenses	Nil	R 25,000
<i>NOTE: Total Emergency Medical Expenses cover under (1A) for injury and illness for International Journeys</i>		R 10,000,000

SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
(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 Journey</i>		
SECTION 3 – CANCELLATION & CURTAILMENT		
Cancellation of Journey (R500 Excess)	R 20,000	R 20,000
Curtailement of Journey (R500 Excess)	R 20,000	R 20,000
SECTION 4 – BAGGAGE LOSS		
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>		
SECTION 5 – BAGGAGE DELAY		
Incurred expenses up to an amount of (12 hour Excess)	R 2,000	R 3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
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
SECTION 7 – TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R 4,000
SECTION 8 – NATURAL DISASTER		
Cost of providing similar accommodation (48 hour excess)	Nil	R 2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS		
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
SECTION 10 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 11 – KIDNAP AND WRONGFUL DETENTION		
11B. Kidnap And Wrongful Detention	Nil	R 500,000
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINER'S CLUB (SA) ACCREDITED AIRLINES ONLY		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailement	1,500 miles	30,000 miles
SECTION 13 – CATTERY & KENNELS		
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
SECTION 14 – GOLF COVER		
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
SECTION 15 – IDENTITY THEFT		
Legal Expenses	Nil	R 5,000
Loss of Income	Nil	R 5,000
Legal Obligations	Nil	R 5,000
Miscellaneous Expenses	Nil	R 5,000

SECTION 16 - MOTOR HIJACK EXTENSION		
16.1 Personal Accident	Nil	R 5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R 2,500
SECTION 17 - RED24		
	Assistance Service	Assistance Service
PHASE III PRE-EXISTING MEDICAL CONDITIONS		
	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
PREMIUM		
SINGLE TRIP OPTION	N/A	R1,162
MANDATE OPTION	N/A	R1,099
TO EXTEND COVER TO 180 DAYS	N/A	R 3,183
SENIORS (75 AND OVER)		
	LOCAL	INTERNATIONAL
PREMIUM		
SINGLE	R 664	R 664
MANDATE	R 567	R 567
SECTION 1 - MEDICAL & RELATED EXPENSES AND ASSISTANCE		
1A. Medical & Related Expenses and Assistance		
(i) Injury & Illness	Nil	R 5,000,000
(iii) 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		
SECTION 2 – PERSONAL ACCIDENT (ACCIDENTAL DEATH AND/OR PERMANENT TOTAL DISABLEMENT)		
Accidental death and/or personal disablement	Nil	Nil
SECTION 3 – CANCELLATION & CURTAILMENT		
Cancellation of Journey (R500 Excess)	R 15,000	R 20,000
Curtailement of Journey (R500 Excess)	R 15,000	R 20,000
SECTION 4 – BAGGAGE LOSS		
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>		
SECTION 5 – BAGGAGE DELAY		
Incurred expenses up to an amount of (12 hour Excess)	R 2,000	R 3,500
SECTION 6 – TRAVEL DELAY AND TRAVEL MISSED CONNECTION		
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

SECTION 7 – TICKET UPGRADE		
Essential upgrade of a conveyance ticket during an International Journey (6 hour excess)	Nil	R4,000
SECTION 8 – NATURAL DISASTER		
Cost of providing similar accommodation (48 hour excess)	N/A	R2,500
SECTION 9 – LOSS OF CASH / TRAVEL DOCUMENTS		
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
SECTION 10 – PERSONAL LIABILITY		
Bodily Injury and Material Damage	R 2,000,000	R 2,000,000
SECTION 11 – HIJACK, KIDNAP & WRONGFUL DETENTION		
11A. Hijack - R750 per day (Excess 12 Hours) *	R 7,500	R 10,000
11B. Kidnap and Wrongful Detention	Nil	Nil
SECTION 12 – FREQUENT FLYER MILES, BASE FLYING MILES ON DINER'S CLUB (SA) ACCREDITED AIRLINES ONLY		
Frequent Flyer Base Miles forfeited due to Cancellation or Curtailment	1,500 miles	30,000 miles
SECTION 13 – CATTERY & KENNELS		
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
SECTION 14 – GOLF COVER		
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
SECTION 15 – IDENTITY THEFT		
Legal Expenses	Nil	R5,000
Loss of Income	Nil	R5,000
Legal Obligations	Nil	R5,000
Miscellaneous Expenses	Nil	R5,000
SECTION 16 – MOTOR HIJACK EXTENSION		
16.1 Personal Accident	Nil	R5,000
16.2 Post Traumatic Stress Disorder Therapy	Nil	R2,500
SECTION 17 – RED24	Assistance Service	Assistance Service

