

Cover, benefits and rate card

Important information



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

All Santam Travel Insurance policies are supported by **24-hour worldwide emergency assistance**, whereby 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.

International travel

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.

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 hospitalisation 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

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.

Manual labour included on all Santam Travel Insurance business products

Without specialised insurance, you are excluded from cover if you sustain an injury as a result of manual or physical labour. A Santam Travel Insurance 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 Santam Travel Insurance for exclusions that may apply.

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 Santam Travel Insurance for these exclusions.

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 Santam Travel Insurance prior to your policy expiring. Policy extensions are at Santam Travel Insurance's discretion. Children up to the age of 21 can share cover with their parents at no additional premium.

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Domestic 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? Domestic travel insurance will cover these events and provide you with a host of other important benefits.

You qualify for domestic travel cover when your end destination is **at least 200km from your residence and includes at least one night's accommodation**. 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**.

The **trip cancellation and disruption benefits** offer cover for the perils listed in your policy wording. Cover excludes cancellation claims as a result of a pre-existing illness for all ages and cardiovascular and cerebrovascular diseases for travellers aged 70 and over.

In the event of a **theft of personal belongings 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 **theft of personal belongings benefit** the following important information applies:

- Theft of luggage from a taxi or Uber
- 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.

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 – <i>South African passport holders only</i>	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 and 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 • Journeys exceeding 32 days • Travel to the USA • Travellers aged 80 – 85 Please obtain these rates online at travelinsurance.santam.co.za	Period of cover	Premium	Premium	Premium	Premium
	1 – 8 days	R 680	R 575	R 475	R 35 per day
	9 – 14 days	R 1,300	R 1,190	R 945	Minimum premium R 175
	15 – 21 days	R 1,795	R 1,640	R 1,390	Minimum 10 travellers
	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

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		R15,000	R10,000
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		R500,000	R350,000
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	R15,000
Weather conditions		R 20,000	R15,000
Missed connection		R 20,000	R15,000
Public conveyance delay (excess 4 hours)		R7,000	R5,000
YOUR BELONGINGS			
PERSONAL BELONGINGS (single item limits apply)		R 40,000	R 30,000
Travel documents		R5,000	R 3,000
Trade samples		R5,000	R 3,000
Luggage delay (excess 4 hours)		R5,000	R 3,000
OTHER BENEFITS			
Personal liability		R 2,000,000	R 2,000,000
Hijack and 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		R15,000	R10,000
This brochure excludes rates for journeys from 33 days to 365 days and travel to the USA .	Period of cover	Premium	Premium
Please obtain these rates travelinsurance.santam.co.za	1- 32 days	R 65 per day	R 50 per day
	Minimum premium	R325	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.

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

Domestic Travel Insurance

	DOMESTIC	DOMESTIC+
Benefits		
Car Rental Excess Waiver	R 8,000	R 12,500
Trip Disruptions due to a Specified Event (Excess R500)	R 15,000	R 20,000
Trip Cancellations due to a Specified Event (Excess R500)	R 15,000	R 20,000
Public Conveyance Delay (4 hours)	R 1,000	R 1,500
Car Hire	R 5,000 (R500 p/day)	R 7,500 (R750 p/day)
Accidental Death	R 50,000	R 75,000
Accidental Permanent Total Disablement	R 100,000	R 150,000
Theft of Personal Belongings (Excess R350)	R 5,000	R 7,000
Single Item Limit	R 1,250	R 1,750

PREMIUMS	0 – 85 Years	
Period of cover		
1 – 8 Days	R 170	R 240
9 – 14 Days	R 215	R 295
15 – 21 Days	R 260	R 360
22 – 32 Days	R 345	R 485
33 – 45 Days	R 455	R 595

