



Africa, Asia, Indian Ocean and Middle East	
Benefit description	Cover
AGE LIMIT	70 YEARS
DURATION:	185 DAYS
<b>SECTION 1: EMERGENCY MEDICAL &amp; RELATED EXPENSES</b>	
a) Emergency Medical Expenses - Illness, Injury, disease, or death	R15,000,000
b) Epidemic, Pandemic relating to COVID-19	R7,500,000
<b>Section 1.2:</b> Pre-existing Medical Conditions (hospitalisation only) excess 48 hours	R75,000
<b>Section 1.3:</b> Test for Epidemic, Pandemic relating to COVID-19 (when tested positive)	R2,000
<b>Section 1.3:</b> Medical Quarantine COVID-19 positive (Accommodation, flight penalties)	R2,500
<b>Section 1.3:</b> Medical Evacuation, Repatriation and Transportation	Up to the Medical limit
<b>Section 1.3:</b> Repatriation of Children and Travel Companion	R10,000
<b>Section 1.3:</b> Return of Mortal Remains or Cremation	Actual cost
<b>Section 1.3:</b> Compassionate Emergency Visit	R10,000



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<b>Section 1.3:</b> Daily Hospital Cash during your international trip (R750 per day)	R5,000
<b>SECTION 2: LEISURE AND SPORTING ACTIVITIES</b>	<b>R500,000</b>
LINKHAM 24 HOUR ASSISTANCE SERVICES	N/A
<b>SECTION 3: POSTPONEMENT, CANCELLATION &amp; CURTAILMENT FOR NAMED REASON AND ANY REASON</b>	
<b>Section 3.1:</b> Postponement Named Reason and 3.3 relating to COVID-19 - Altering travel arrangements before you travel	R1,500
<b>Section 3.2:</b> Cancellation for Named Reason - Cancel before you travel from your country of residence	R10,000
<b>Section 3.3:</b> Cancellation - COVID-19, policy purchased within 48 hours of making a payment towards your travel arrangement	R10,000
<b>Section 3.2 &amp; 3.4:</b> Conference and sporting event	N/A
<b>Section 3.4:</b> Curtailment for Named Reason - Cut short your journey and return to your country of residence	R10,000



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<b>Section 3.5:</b> Cancellation for Any Reason, policy purchased within 48 hours of making a payment towards your travel arrangement	N/A
<b>Section 3.6:</b> Curtailment for Any reason, policy purchased within 48 hours of making a payment towards your travel arrangement	N/A
<b>SECTION 4: DENIED VISA APPLICATION</b>	
<b>Section 4.1:</b> Denied Visa Application - Before you travel (SA passport holders)	N/A
<b>Section 4.2:</b> Visa application delayed - Before you travel (SA passport holders)	R1,500
<b>SECTION 5: RESUMPTION OF A JOURNEY - REPLACEMENT OF AIRFARE (BEFORE YOU TRAVEL)</b>	<b>R5,000</b>
<b>SECTION 6: TRAVEL SUPPLIER INSOLVENCY - POLICY PURCHASED WITHIN 48 HOURS OF MAKING A PAYMENT TOWARDS YOUR TRAVEL ARRANGEMENT</b>	<b>R10,000</b>
<b>SECTION 7: ALTERNATIVE EMPLOYEE AND RESUMPTION OF ASSIGNMENT -BEFORE YOU TRAVEL</b>	N/A
<b>SECTION 8: TRAVEL DELAY AND MISSED CONNECTION -ACCESS TO AIRPORT LOUNGE</b>	



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<b>Section 8.1:</b> Travel Delay (more than 6 Hours), Local Plan (more than 2 hours)	R1,500
<b>Section 8.2:</b> Additional travel and accommodation (more than 24 hours)	N/A
<b>Section 8.3:</b> Missed Connection (more than 6 hours)	R2,500
<b>SECTION 9: BAGGAGE &amp; RELATED EXPENSES - THEFT OR DAMAGE TO PERSONAL BELONGINGS</b>	<b>R5,000</b>
Single Item Limit - (SIL 25%)	R1,250
Accidental Loss of baggage	R1,500
Accidental loss single item limit	R375
<b>Section 9.2:</b> Baggage Delay (more than 6 hours)	R1,500
<b>Section 9.3:</b> Cash and Travel documents	R2,000
<b>SECTION 10: PERSONAL ACCIDENT - (ACCIDENTAL DEATH) - PAY OUT TO YOUR BENEFICIARIES</b>	<b>R50,000</b>



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SECTION 10: ACCIDENTAL PERMANENT DISABLEMENT-PAYOUT TO YOU	R50,000
SECTION 11: LEGAL LIABILITY AND RELATED EXPENSES	
Section 11.1: Personal liability - Legally responsible for damage to property or bodily injury	R1,000,000
Section 11.2: Motoring Bail - If You are imprisoned following a traffic accident	R5,000
Section 11.3: Legal Expenses	R10,000
SECTION 12: HIJACK, KIDNAP AND WRONGFUL DETENTION	R5,000
SECTION 13: INCIDENTAL LOSS / DAMAGE	N/A
SECTION 14: NATURAL DISASTER - AT YOUR INTERNATIONAL DESTINATION	N/A
SECTION 15: CREDIT CARD /MEDICAL AID EXCESS WAIVER-REFUND OF EXCESS PAID FOR A CLAIM, PROVIDED THAT LINKHAM TOP-UP PLAN PURCHASED	N/A
SECTION 16: TICKET UPGRADE (DELAYED FOR MORE THAN 6 HOURS)	N/A
SECTION 17: CAR RENTAL EXCESS WAIVER, CAR HIRE AND CAR HIRE KEY	



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<b>Section 17.1:</b> Car Rental Excess Waiver	N/A
<b>Section 17.2:</b> Car Hire (R500 per day)	N/A
<b>Section 17.3:</b> Car Hire Key	N/A
<b>SECTION 18:</b> CATTERY AND KENNEL (R500 PER DAY )	N/A
<b>SECTION 19:</b> HOTEL WITHDRAWAL SERVICES (R500 PER DAY)	N/A
<b>SECTION 20:</b> HOME ASSISTANCE OR NANNY SERVICES (R500 PER DAY )	N/A
<b>CARRIER ACCUMULATION LIMIT</b>	R15,000,000