



Credit card/Med. Aid top up	
Benefit description	Cover
AGE LIMIT	70 YEARS
DURATION:	90 DAYS
SECTION 1: EMERGENCY MEDICAL & RELATED EXPENSES	
a) Emergency Medical Expenses - Illness, Injury, disease, or death	R15,000,000
b) Epidemic, Pandemic relating to COVID-19	R7,500,000
Section 1.2: Pre-existing Medical Conditions (hospitalisation only) excess 48 hours	R500,000
Section 1.3: Test for Epidemic, Pandemic relating to COVID-19 (when tested positive)	R2,000
Section 1.3: Medical Quarantine COVID-19 positive (Accommodation, flight penalties)	R15,000
Section 1.3: Medical Evacuation, Repatriation and Transportation	Up to the Medical limit
Section 1.3: Repatriation of Children and Travel Companion	R20,000
Section 1.3: Return of Mortal Remains or Cremation	Actual cost
Section 1.3: Compassionate Emergency Visit	R20,000



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Section 1.3: Daily Hospital Cash during your international trip (R750 per day)	R5,000
SECTION 2: LEISURE AND SPORTING ACTIVITIES	R1,000,000
LINKHAM 24 HOUR ASSISTANCE SERVICES	N/A
SECTION 3: POSTPONEMENT, CANCELLATION & CURTAILMENT FOR NAMED REASON AND ANY REASON	
Section 3.1: Postponement Named Reason and 3.3 relating to COVID-19 - Altering travel arrangements before you travel	R2,500
Section 3.2: Cancellation for Named Reason - Cancel before you travel from your country of residence	R15,000
Section 3.3: Cancellation - COVID-19, policy purchased within 48 hours of making a payment towards your travel arrangement	R15,000
Section 3.2 & 3.4: Conference and sporting event	N/A
Section 3.4: Curtailment for Named Reason - Cut short your journey and return to your country of residence	R15,000



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Section 3.5: Cancellation for Any Reason, policy purchased within 48 hours of making a payment towards your travel arrangement	N/A
Section 3.6: Curtailment for Any reason, policy purchased within 48 hours of making a payment towards your travel arrangement	N/A
SECTION 4: DENIED VISA APPLICATION	
Section 4.1: Denied Visa Application - Before you travel (SA passport holders)	N/A
Section 4.2: Visa application delayed - Before you travel (SA passport holders)	N/A
SECTION 5: RESUMPTION OF A JOURNEY - REPLACEMENT OF AIRFARE (BEFORE YOU TRAVEL)	R10,000
SECTION 6: TRAVEL SUPPLIER INSOLVENCY - POLICY PURCHASED WITHIN 48 HOURS OF MAKING A PAYMENT TOWARDS YOUR TRAVEL ARRANGEMENT	R10,000
SECTION 7: ALTERNATIVE EMPLOYEE AND RESUMPTION OF ASSIGNMENT -BEFORE YOU TRAVEL	N/A
SECTION 8: TRAVEL DELAY AND MISSED CONNECTION -ACCESS TO AIRPORT LOUNGE	
Section 8.1: Travel Delay (more than 6 Hours), Local Plan (more than 2 hours)	R3,500



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Section 8.2: Additional travel and accommodation (more than 24 hours)	N/A
Section 8.3: Missed Connection (more than 6 hours)	R15,000
SECTION 9: BAGGAGE & RELATED EXPENSES - THEFT OR DAMAGE TO PERSONAL BELONGINGS	R10,000
Single Item Limit - (SIL 25%)	R2,500
Accidental Loss of baggage	R2,500
Accidental loss single item limit	R625
Section 9.2: Baggage Delay (more than 6 hours)	R2,000
Section 9.3: Cash and Travel documents	R2,000
SECTION 10: PERSONAL ACCIDENT - (ACCIDENTAL DEATH) - PAY OUT TO YOUR BENEFICIARIES	R150,000
SECTION 10: ACCIDENTAL PERMANENT DISABLEMENT-PAYOUT TO YOU	R150,000
SECTION 11: LEGAL LIABILITY AND RELATED EXPENSES	



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Section 11.1: Personal liability - Legally responsible for damage to property or bodily injury	R2,000,000
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	N/A
SECTION 13: INCIDENTAL LOSS / DAMAGE	N/A
SECTION 14: NATURAL DISASTER - AT YOUR INTERNATIONAL DESTINATION	R10,000
SECTION 15: CREDIT CARD /MEDICAL AID EXCESS WAIVER-REFUND OF EXCESS PAID FOR A CLAIM, PROVIDED THAT LINKHAM TOP-UP PLAN PURCHASED	R5,000
SECTION 16: TICKET UPGRADE (DELAYED FOR MORE THAN 6 HOURS)	N/A
SECTION 17: CAR RENTAL EXCESS WAIVER, CAR HIRE AND CAR HIRE KEY	
Section 17.1: Car Rental Excess Waiver	N/A
Section 17.2: Car Hire (R500 per day)	N/A



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Section 17.3: Car Hire Key	N/A
SECTION 18: CATTERY AND KENNEL (R500 PER DAY)	N/A
SECTION 19: HOTEL WITHDRAWAL SERVICES (R500 PER DAY)	N/A
SECTION 20: HOME ASSISTANCE OR NANNY SERVICES (R500 PER DAY)	N/A
CARRIER ACCUMULATION LIMIT	R15,000,000