



## Local

Benefit description	Cover
AGE LIMIT	80 Years
DURATION:	365 days
<b>SECTION 1: EMERGENCY MEDICAL &amp; RELATED EXPENSES</b>	
a) Emergency Medical Expenses - Illness, Injury, disease, or death	N/A
b) Epidemic, Pandemic relating to COVID-19	N/A
<b>Section 1.2:</b> Pre-existing Medical Conditions (hospitalisation only) excess 48 hours	N/A
<b>Section 1.3:</b> Test for Epidemic, Pandemic relating to COVID-19 (when tested positive)	R850
<b>Section 1.3:</b> Medical Quarantine COVID-19 positive (Accommodation, flight penalties)	R5,000
<b>Section 1.3:</b> Medical Evacuation, Repatriation and Transportation	R80,000
<b>Section 1.3:</b> Repatriation of Children and Travel Companion	N/A
<b>Section 1.3:</b> Return of Mortal Remains or Cremation	R10,000
<b>Section 1.3:</b> Compassionate Emergency Visit	N/A



## Local

Benefit description	Cover
<b>Section 1.3:</b> Daily Hospital Cash during your international trip (R750 per day)	R30,00 (Excess 24) R2000 perday
<b>SECTION 2: LEISURE AND SPORTING ACTIVITIES</b>	N/A
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	N/A
<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	N/A
<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



Local	
Benefit description	Cover
<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>	N/A
<b>Section 4.1:</b> Denied Visa Application - Before you travel (SA passport holders)	N/A PREMIUM
<b>Section 4.2:</b> Visa application delayed - Before you travel (SA passport holders)	N/A
<b>SECTION 5: RESUMPTION OF A JOURNEY - REPLACEMENT OF AIRFARE (BEFORE YOU TRAVEL)</b>	N/A
<b>SECTION 6: TRAVEL SUPPLIER INSOLVENCY - POLICY PURCHASED WITHIN 48 HOURS OF MAKING A PAYMENT TOWARDS YOUR TRAVEL ARRANGEMENT</b>	N/A
<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>	
<b>Section 8.1:</b> Travel Delay (more than 6 Hours), Local Plan (more than 2 hours)	R750



Local	
Benefit description	Cover
<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)	R1,000
<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	N/A
Accidental loss single item limit	N/A
<b>Section 9.2:</b> Baggage Delay (more than 6 hours)	N/A
<b>Section 9.3:</b> Cash and Travel documents	N/A
<b>SECTION 10: PERSONAL ACCIDENT - (ACCIDENTAL DEATH) - PAY OUT TO YOUR BENEFICIARIES</b>	<b>R50,000</b>
<b>SECTION 10: ACCIDENTAL PERMANENT DISABLEMENT-PAYOUT TO YOU</b>	<b>R50,000</b>
<b>SECTION 11: LEGAL LIABILITY AND RELATED EXPENSES</b>	



## Local

Benefit description	Cover
<b>Section 11.1:</b> Personal liability - Legally responsible for damage to property or bodily injury	R1,000,000
<b>Section 11.2:</b> Motoring Bail - If You are imprisoned following a traffic accident	N/A
<b>Section 11.3:</b> Legal Expenses	N/A
<b>SECTION 12: HIJACK, KIDNAP AND WRONGFUL DETENTION</b>	R10,000
<b>SECTION 13: INCIDENTAL LOSS / DAMAGE</b>	N/A
<b>SECTION 14: NATURAL DISASTER - AT YOUR INTERNATIONAL DESTINATION</b>	N/A
<b>SECTION 15: CREDIT CARD /MEDICAL AID EXCESS WAIVER-REFUND OF EXCESS PAID FOR A CLAIM, PROVIDED THAT LINKHAM TOP-UP PLAN PURCHASED</b>	N/A
<b>SECTION 16: TICKET UPGRADE (DELAYED FOR MORE THAN 6 HOURS)</b>	N/A
<b>SECTION 17: CAR RENTAL EXCESS WAIVER, CAR HIRE AND CAR HIRE KEY</b>	
<b>Section 17.1:</b> Car Rental Excess Waiver	R10,000
<b>Section 17.2:</b> Car Hire (R500 per day)	R3,000



Local	
Benefit description	Cover
Section 17.3: Car Hire Key	R1,500
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	R80,000