

redCarpet VOYAGER BENEFITS



PLATINUM OPTION

SECTION OF COVER	EXCESS	INTERNATIONAL JOURNEY		
Section 1 - Emergency Medical and Related Expenses				
 Medical expenses - Injury & Illness (excess for out-patient treatment) Sub-limit Non scheduled flights - Medical expenses Follow-up Treatment in South Africa Hospital confinement (max 10 days - 10% of stated benefit paid daily) Hospital confinement in ICU (max 10 days - 10% of stated benefit paid daily) Medical Evacuation, Repatriation, Transport Pre-existing Medical Condition Chartered and Non-scheduled flights 	R500 - - - - - -	Unlimited R 500 000 R 50 000 R 7 500 R 7 500 R 7 500 Real Expense R 10 000 000 R 500 000		
Section 2 - Personal Accident				
 Death and disability Sub-limit Non scheduled flights Accidental Disability - 50% of the scheduled benefit Spouse accidental death cover Education fund supplement - per child Accumulation limit in respect of Section 2 	-	R 1 000 000 R 500 000 - R 25 000 R 10 000 Unlimited		
Section 3 - Travel Guard				
3A Assistance services 3B1 Accompanying family member 3B2 Alternative employee or resumption of assignment expenses 3B3 Legal assistance 3B4 Motoring bail bond (advance only) 3B5 Repatriation of mortal remains / burial expenses 3B6 Coffin expense	- - - - -	Assistance only R 25 000 R 50 000 R 50 000 R 50 000 R 50 000 Real Expense R 10 000		



SECTION OF COVER	EXCESS	INTERNATIONAL JOURNEY	
Section 4 - Cancellation or Curtailment			
4A Cancellation 4B Curtailment	R 500 R 500	R 70 000 R 70 000	
Section 5 - Baggage, Trade Samples, Personal Effects, Travel Documents, Money and Credit Cards and Baggage Delay Cancellation or Curtailment			
Theft or damage of baggage (R10,000 or 30% single item limit whichever is less) Accidental loss of baggage (single item limit 25% of the sum insured) Sub-limit - Contact lenses, prescription spectacles or sunglasses (over and above excess) Sub-limit - Cellular phones / fittings / accessories (over and above excess) Theft of money, credit cards, travelers cheques (single item limit 25% of the sum insured Baggage delay	R 500 R 500 - - R 500 6 hours	R 80 000 R 15 000 R 2 500 R 750 R 7 500 R 5 000	
Section 6 - Travel Delay and Travel missed Connection			
6A Travel delay 6B Travel missed connection	4 hours R 250	R 3 000 R 5 000	
Section 7 - Natural Disaster			
7 Cost of providing similar accommodation	R 300	R 10 000	
Section 8 - Personal Liability			
8A Bodily injury 8B Material damage	R1000 R1000	R 25 000 000 R 25 000 000	
Section 9 - Hijack, Kidnap and Wrongful Detention			
9A Hijack of public conveyance 9B Kidnap and wrongful detention	12 hours	R 50 000 R 1 000 000	
Section 10 - Ticket Upgrade			
10 Essential upgrade of a conveyance ticket	6 hours	R 10 000	
Section 11 - Motor Hijack			
11A Personal accident 11B Baggage 11C Post traumatic stress disorder therapy	- - -	R 5 000 R 5 000 R 2 500	
Section 12 - Political and Natural Disaster Evacuation			
	-	R 1500000	
Section 13 - Visa Protection			
	-	R 1 500	
Section 14 - Collision Waiver Damage			
	-	R 5 000	
Section 15 - Personal Security Expenses (Assist service only)			
	-	R 100 000	
Any one life limit			
	-	Unlimited	