INTERNATIONAL LEISURE TRAVEL INSURANCE

INBOUND PLAN - SCHEDULE OF BENEFITS

3 Months To 75 YEARS

AGE LIMIT: 75 YEARS
DURATION: 365 DAYS

SECTION 1: EMERGENCY MEDICAL & RELATED EXPENSES	
a) Emergency Medical Expenses - Illness, Injury, disease, or death	**R10,000,000**
b) Epidemic, Pandemic relating to COVID-19	**R7,500,000**
Section 1.2 Pre-existing Medical Conditions (hospitalisation only) excess 48 hours	**R100,000**
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)	**R25,000**
Section 1.3 Medical Evacuation, Repatriation and Transportation	**Up to the Medical limit**
Section 1.3 Return of Mortal Remains or Cremation	**Actual Cost**
SECTION 2. LEISURE AND SPORTING ACTIVITIES	**R1,500,000**
LINKHAM 24 HOUR ASSISTANCE SERVICES	
SECTION 3: POSTPONEMENT, CANCELLATION & CURTAILMENT FOR NAMED REASON AND ANY REASON	
Section 3.2 Cancellation for Named Reason - Cancel before you travel from your country of residence	**R30,000**
Section 3.3 Postponement and Cancellation- COVID-19,policy purchased within 48 hours of making a payment towards your travel arrangement	**R30,000**
Section 3.4 Curtailment for Named Reason - Cut short your journey and return to your country of residence	**R30,000**
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)	**R3,000**
SECTION 9: BAGGAGE & RELATED EXPENSES - THEFT OR DAMAGE TO PERSONAL BELONGINGS	**R20,000**
Single Item Limit- (SIL 25%)	**R5,000**
Accidental Loss of baggage	**R5,000**
Accidental loss single item limit	**R1,250**
Section 9.2: Baggage Delay (more than 6 hours)	**R2,000**
Section 9.3: Cash and Travel documents	**R2,000**
SECTION 11: LEGAL LIABILITY AND RELATED EXPENSES	
Section 11.2: Motoring Bail - If You are imprisoned following a traffic accident.	**R5,000**
Section 11.3: Legal Expenses	**R10,000**
SECTION 14: NATURAL DISASTER - AT YOUR INTERNATIONAL DESTINATION	**R10,000**
SECTION 17: CAR RENTAL EXCESS WAIVER, CAR HIRE AND CAR HIRE KEY	
CARRIER ACCUMULATION LIMIT	**R10,000,000**

INDIVIDUAL/CHILDREN - PERIOD OF COVER	PREMIUM
1-5 days	**R400**
6-9 days	**R450**
10-15 days	**R800**
16-21 days	**R1,100**

FAMILY/COUPLE - PERIOD OF COVER	PREMIUM
1-5 days	**R700**
6-9 days	**R800**
10-15 days	**R1,500**
16-21 days	**R2,000**

Premiums are subject to review and may be adjusted

The Inbound Plan is only available to non-residents of South Africa travelling as a visitor or tourists within the borders of South Africa, departing from any part of the world. Your Journey will only start once You pass through passport control in South Africa.

You must purchase the Inbound Plan before the departure from your country of residence.

Rates are available on our Online Portal for journeys exceeding 22 days and over.

PLEASE NOTE:

- **FAMILY COVER:** Family cover includes principle member and spouse/partner under 70 years travelling on the same itinerary. **Up to 5 financially dependent children can share the cover with the parents for free from 3 months up to 21 years.**
- **Example of children sharing cover:** Under the Economy plan, the principle member and spouse/partner receive a full R30 000 each with a total of R60 000. Children will share in the benefit of the R60 000. Check that the amounts you paid for your trip are adequate; if necessary, you can purchase additional top-up cancellation or individual cover.

GENRIC Insurance

LINKHAM SERVICES

This policy is administered by Linkham Services, an Authorised Financial Services Provider (FSP 45396). Underwritten by GENRIC Insurance Company Limited (FSP43638), an Authorised Financial Services Provider and licensed non-life Insurer.

COVID-19 COVERAGE WHEN TESTED POSITIVE
BEFORE AND AFTER TRAVEL

THE INBOUND COVER IS ONLY AVAILABLE TO FOREIGN NATIONALS VISITING SOUTH AFRICA, DEPARTING FROM ANY PART OF THE WORLD. YOUR JOURNEY WILL ONLY START ONCE YOU PASS THROUGH PASSPORT CONTROL IN SOUTH AFRICA.

NOT ALL BENEFITS LISTED WITHIN THIS COVER SECTION ARE AVAILABLE FOR ALL PLANS.
REFER TO THE SCHEDULE OF BENEFITS TO CONFIRM THE COVER AND LIMITS FOR THE PLAN YOU HAVE CHOSEN.

MEDICAL EXPENSES IF YOU TEST POSITIVE FOR COVID-19

- **Medical Expenses Incurred Overseas & Emergency Medical Evacuation and Repatriation.**
- **Burial, Cremation overseas, or return of Your mortal remains.**
- **Costs for positive COVID-19 test.**

MEDICAL QUARANTINE COSTS WHEN TESTED POSITIVE FOR COVID-19

PLEASE NOTE: You must provide Us with receipts for all purchases when claiming under this section, as this is not a cash benefit.

a) If You are unexpectedly placed into mandatory quarantine outside Your country of residence, We pay for reasonable and necessary three-star accommodation expenses when You test positive for COVID-19 (not hospitalised as an inpatient). You must have written documentary proof of the place and length of time spent in quarantine, PCR test results, and confirmation from the medical practitioner that it was necessary for You to be quarantined.

b) Flight penalties for changing your carrier ticket to return you to your country of residence.

WHEN TESTED POSITIVE FOR COVID-19 - POSTPONEMENT OR CANCELLATION BEFORE TRAVEL

- You, Your Immediate family, are tested positive for an Epidemic, Pandemic relating to COVID-19 before the scheduled departure date. This coverage only applies if You purchased Your policy within 48 (Forty-eight) hours of making part or full payment of Your travel arrangements.
- The airline denies You, Your Travel Companion boarding due to displaying symptoms of an Epidemic, Pandemic relating to COVID-19 (either a positive COVID-19 diagnosis or receiving a temperature) that falls outside the airline's travel terms. **This coverage only applies if You purchased Your policy within 48 (Forty-eight) hours of making part or full payment of Your travel arrangements. In addition, You must have documented proof from the airline.**

TIME-SENSITIVE BENEFITS

You must purchase Your policy within 48 hours of making a part or full payment towards Your travel arrangement to qualify for the following benefits:

- **Section 3.3:** Postponement or Cancellation relating to COVID-19
- **Section 6:** Travel supplier Insolvency

PLEASE NOTE: You can only qualify to purchase additional top-up cover for **Sections 3.3**, **3.5**, and **3.6** if You purchased Your policy within 48 (forty-eight) hours of paying for Your trip

YOU CAN CONTACT THE CUSTOMER SERVICES DEPARTMENT ON + (10) 211 6981 or Email: travelinsurance@linkham.com

NOTE THAT THIS BROCHURE IS FOR PROMOTIONAL PURPOSES ONLY. THE FULL TERMS AND CONDITIONS ARE AVAILABLE ON REQUEST.

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NOTE, YOU WILL NOT RECEIVE ADVICE OR RECOMMENDATIONS IN CONNECTION WITH THE PURCHASE OF YOUR TRAVEL INSURANCE AND YOU WILL NEED TO MAKE YOUR OWN DECISION ABOUT THE SUITABILITY OF YOUR NEEDS. YOUR TRAVEL AGENT IS LIMITED TO ONLY PROVIDING YOU WITH FACTUAL PRODUCT INFORMATION AND IS APPOINTED ON A REFERRAL BASIS BY THE INTERMEDIARY, AFRICA AND WORLDWIDE MEDICAL ASSISTANCE SERVICES T/A AFRICA ASSIST, AN AUTHORISED FINANCIAL SERVICES PROVIDER (FSP NO. 44376).

GENRIC Insurance

LINKHAM SERVICES

BENEFITS OVERVIEW

REFER TO SECTION 3 OF THE POLICY WORDING, PAGES 16-19.

POSTPONEMENT

You changed **Your** scheduled departure date from **Your Country of Residence** due to an insured event listed under the **Named Reason**. Reimburse flight penalties.

CANCELLATION

To protect **You** against financial loss should an unforeseen event prevent **You** from going on **Your** trip (as per **Named Reason** under cancellation in the policy wording).

a) **We** reimburse non-refundable pre-booked travel arrangements, visa costs, and conference or sporting events. Conference and sporting benefits apply if **You** purchased the Luxury and Business plan.

b) **You** can purchase an Optional top-up on cancellation and excess waiver.

CURTAILMENT

Curtailment protects You after leaving for Your trip.

a) It covers the cost of **Your** return trip and non-refundable trip payments for events outside **Your** control, such as a death or sickness of a family member (pre-existing condition is excluded).

b) Conferencing and sporting events apply if **You** purchased the Luxury and Business plan.

Refer to the listed Named Reasons under curtailment in the policy wording.

CANCELLATION FOR ANY REASON

Before **You** travel, this benefit allows **You** to be reimbursed for a cancelled trip outside of the Cancellation for Named Reasons - meaning **You** cancel for any reason and still be reimbursed. **We** refund 100% of the benefit (less excess) of unused, non-refundable pre-booked travel arrangements, conference or sporting events, and visa costs.

Provided the following conditions are met:

a) **You** purchased **Your** travel insurance within 48 (forty-eight) hours of making part or full payment of **Your** travel arrangements.

b) **You** cancel **Your** insured Journey within 48 (forty-eight) hours or more before the scheduled departure date from **Your Country of Residence**.

CURTAILMENT FOR ANY REASON

You have to cut short **Your** journey to return to **Your Country of Residence** at **Your** destination. This benefit allows **You** to be reimbursed outside the named reason listed on the policy. **We** reimburse additional travel and accommodation costs to return **You** to **Our Country of Residence**.

Provided the following condition is met:

a) **You** purchased **Your** travel insurance within 48 (forty-eight) hours of making part or full payment of **Your** travel arrangements

REFER TO SECTION 8 OF THE POLICY WORDING, PAGES 21-22

TRAVEL DELAY

Reimburse **You** for the costs of meals, drinks, and additional expenses **You** incur due to **Your** pre-booked public transport being delayed for more than 6 hours from **Your** scheduled departure time.

MISSED CONNECTION

Reimburse **You** for the extra cost of economy transportation by the most direct route to reach **Your** booked destination if **You** miss **Your** carrier connecting scheduled transportation.

Access to Lounge if the carrier delays are more than 6 (six) hours.

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MEDICAL AND RELATED EXPENSES EXCESS (FOR ALL JOURNEY DURATIONS)

Insured journey less than six months	R500
Insured Journey 6-12 months	R1,500
Seniors 71-85 years	R1,000
Senior 86-90 years	R10,000
No Excess for hospitalisations	
NON-MEDICAL EXCESS: Excess R500 for each claim.	

PRE-EXISTING MEDICAL CONDITIONS

We will pay for reasonable and customary expenses as an inpatient while in a hospital if **You** become ill during **Your** international Journey due to the sudden and unexpected acute onset of a **Pre-Existing Medical Condition**.

Cover condition: **Your** hospital admission must be longer than 48 (forty-eight) hours.

WHAT YOU MUST DO IN THE EVENT OF A CLAIM?

BAGGAGE LOSS, THEFT, OR DAMAGE

Always ensure that any loss, damage, or theft of valuables or items are reported to the local police or appropriate authority within 48 (forty-eight) hours of discovering the loss at Your destination. You must obtain a written statement containing a police case number, an outline of the event, and a description of the items. Reimbursements for repair or replacement are at Our discretion as per limits stated on the schedule of benefits. You must provide proof of purchase or ownership for all items in the event of a claim.

PLEASE NOTE: You must carry Your money, travel documents, and jewellery on You or with You at all times when You are travelling. When You are not travelling, keep Your cash, passport, valuables, and electronics/other equipment in a locked safety deposit box.

AIRLINE CLAIMS RELATING TO CHECKED-IN BAGGAGE

If Your checked-in baggage is lost, items stolen or damaged in transit, or delayed; You must report to the airline, railway company, shipping line, or handling agent and obtain a written Property Irregularity Report (PIR) before leaving the baggage reclaim area. Keep all travel tickets, receipts, and tags for submission if You claim under this policy.

TRAVEL DELAY AND MISSED CONNECTION

You must provide written confirmation from the Public Transport Carrier or their handling agents as to the reason the service is not running to its published timetable, advising the number of hours for the delay, the scheduled actual departure times, and confirmation of check-in.

