



| <b>FIRSTRAND LIMITED TRAVEL INSURANCE SCHEDULE OF BENEFITS (Persons up to the age of 79, not yet 80)</b> |  |  |
|--|--|--|
| Limit per international travel ticket purchased  |  |  |
| <b>SENIOR 75-79: 2023</b>  |  |  |
| <b>Premium (inclusive of VAT)</b>  |  |  |
| <b>Worldwide excluding USA</b>   |  | <b>Worldwide including USA</b>         |
| <b>Period of Insurance</b>   | <b>Single</b>  | <b>Single</b>                          |
| 1 to 8 days  | R1 050   | R1 330                                 |
| 9 to 14 days   | R2 205   | R2 790                                 |
| 15 to 21 days  | R3 360   | R4 250                                 |
| 22 to 32 days  | R4 205   | R5 120                                 |
| 33 to 49 days  | R5 805   | R7 220                                 |
| 50 to 62 days  | R7 910   | R9 430                                 |
| 63 to 90 days  | R8 865   | R10 560                                |
| <b>Description</b>   | <b>Benefit</b>                                       | <b>Excess</b>                          |
| <b>Emergency Medical &amp; Related Expenses</b>  |  |  |
| Emergency Medical & Related Expenses   | R7 500 000   | Out-Patient: R2 000<br>In-Patient: Nil |
| <b>Related Expenses</b>  |  |  |
| As a result of War and Terrorism   | Included in Emergency Medical Expenses               |  |
| Medical Transportation, Repatriation and Evacuation  | Included in Emergency Medical Expenses               |  |
| Compassionate Emergency Visit  | Included in Emergency Medical Expenses               |  |
| Repatriation of Children   | Included in Emergency Medical Expenses               |  |
| Repatriation of Travel Companion   | Included in Emergency Medical Expenses               |  |
| Burial, Cremation or Return of Mortal Remains  | Included in Emergency Medical Expenses               |  |
| Daily Hospital Cash Benefit  | R500 per day / Maximum R10 000                       |  |
| Dental Cover   | R10 000  | R500                                   |
| Quarantine Expenses  | R30 000  | R500                                   |
| <b>Accidental Death &amp; Permanent Disablement</b>  |  |  |
| Accidental Death   | R250 000   | Nil                                    |
| Accidental Permanent Disablement   | R500 000   | Nil                                    |
| War and Terrorism  | Included in Accidental Death & Permanent Disablement |  |
| <b>Journey Cancellation, Journey Curtailment, Journey Extension and Journey Postponement</b>             |  |  |
| Journey Cancellation   | R30 000  | R500                                   |
| Journey Curtailment  | R30 000  | R500                                   |



|   |                              |         |
|---|------------------------------|---------|
| Journey Extension                               | R30 000                      | R500    |
| Journey Postponement                            | R10 000                      | R500    |
| Missed Connection                               | R30 000                      | R500    |
| Replacement Airfare                             | R30 000                      | R500    |
| <b>Travel Delay</b>                             | R5 000                       | 6 Hours |
| Weather Conditions                              | R15 000                      | R500    |
| Denied Visa (for SA passport holders only)      | R30 000                      | R500    |
| <b>Personal Liability</b>                       | R2 000 000                   | Nil     |
| <b>Hijack and Hostage or Wrongful Detention</b> | R1 000 per day / Max R50 000 | Nil     |
| <b>Legal Expenses</b>                           | R10 000                      | Nil     |
| <b>Luggage</b>                                  |                              |         |
| Luggage Contents (Single Item Limit)            | R30 000 (R7 500)             | R350    |
| Cash and Documents                              | R5 000                       | R350    |
| Luggage Delay                                   | R3 500                       | 6 Hours |
| <b>Emergency Assistance Services</b>            | Included for covered events  |         |