

Whether you are travelling internationally or locally, frequently or infrequently, for business or leisure, TIC has the policy for you.

All TIC policies are supported by 24-hour worldwide emergency assistance, whereby our assistance company will arrange direct payment of your medical bills in case of hospitalization, as well as your transportation to the nearest most suitable medical facility.

International travel

Trip disruptions

This includes cover if you are forced to cancel, extend or change your trip. The policy will list or specify the event or cause you are insured for. Any event or cause not listed or specified is not included in cover.

On certain products you can boost your cover by purchasing the Unspecified Event cover.

Important note for Unspecified Event cover: You are covered for travel and accommodation payments made in the 72 hours prior to purchasing the policy and any travel and accommodation payments made after the policy purchase date.

Pre-existing illness cover

Emergency medical cover for pre-existing illnesses is available on selected products only for travellers up to the age of 69. This covers hospitalization costs only.

Travellers aged 70 and over

Medical claims as a result of pre-existing illnesses, vascular, cardiovascular and cerebrovascular conditions are excluded from cover for travellers aged 70 and over.

Emigration

If you are under 70 and you are travelling with the intention of emigrating, you can purchase an Emigration policy for 32 days. Traveling with the intention of emigrating is excluded entirely on all other products.

Manual labour included on all TIC business products

Without specialised insurance, you are excluded from cover if you sustain an injury as a result of manual or physical labour. A TIC Business policy will cover medical costs incurred due to an injury as a result of manual or physical labour. Certain occupational activities are excluded from cover, please refer to TIC for exclusions that may apply.

Sport cover

Most **leisure** and sporting activities, including snow skiing and scuba diving, are automatically included in your cover. Cover for **professional** sports is available on the Comprehensive + plan. Certain high risk sports and activities are excluded from cover, please refer to TIC for these exclusions

Luggage cover

In the event of a luggage, cash or documents loss, the loss must be reported within 48 hours to the most appropriate authority where the loss occurred (airline, police station, hotel, etc.). Note that single item limits will apply depending on the benefit limit in your policy.

Also important

You must purchase your policy prior to departure. If you need to extend your policy while travelling you will need to contact TIC prior to your policy expiring. Policy extensions are at TIC's discretion. Children up to the age of 21 can share cover with their parents at no additional premium.

Local travel

Travel always involves risk and this applies to local trips too. Imagine if you have to cancel a holiday due to an unexpected illness. What if you had an accident in your hired car and were held liable for the high excess? Local travel insurance will cover these events and provide you with a host of other important benefits.

You qualify for local travel cover when your end destination is at least 200 km from your residence. In the event of a claim, you must provide proof that you were on a Local Journey by providing a copy of your travel itinerary from your travel agent or copies of your conveyance tickets, hotel booking or toll gate/fuel slips.

This policy does not include medical cover. You have a daily cash benefit should you be hospitalized as an inpatient during your journey.

Vascular, cardiovascular and cerebrovascular diseases are excluded from cover for all travellers aged 70 and over.

The Cancellation, Curtailment and Extension benefits offer cover for the perils listed in your policy wording, ie. due to unforeseen, unexpected and sudden death, illness or injury, preventing your departure. Cover excludes claims as a result of a pre-existing illness.

The Luggage Theft Benefit is included only if you purchased conveyancing tickets for air, train or bus for your trip.

In the event of a Luggage Theft claim or a Car Rental Excess Waiver claim, you must report the theft or accident to local police authorities where the incident occurred and obtain a police report to submit with your claim.

Under the Luggage Theft benefit, the following items are excluded from cover:

- a. Theft of luggage from a taxi or Uber
- b. Electronic equipment

Proof of ownership of stolen items must be provided. Cover is in excess of Personal All Risk Insurance.

In the event of theft, accidental damage or breakdown of your own vehicle during the journey (in case of a breakdown, only for vehicles not older than 5 years), we will reimburse you for car hire costs up to the limit stated on your policy document.

BUSINESS TRAVEL INSURANCE

BUSINESS COMPREHENSIVE + Up to age 69

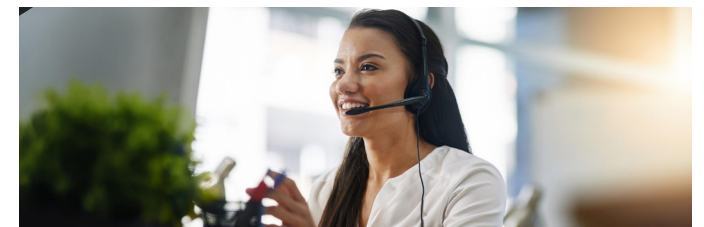
BUSINESS COMPREHENSIVE Up to age 69

YOUR HEALTH			
MEDICAL AND RELATED EXPENSES	R 120,000,000	R 100,000,000	
Manual labour	✓	✓	
Medical transportation, repatriation and evacuation	✓	✓	
Compassionate Emergency Visit	✓	✓	
Repatriation of Children or Travel Companion	✓	✓	
Burial, Cremation and Return of Mortal Remains	✓	✓	
Emergency Dental	R 15,000	R 10,000	
Quarantine Expenses	R 40,000	R 30,000	
Replacement Personnel (following emergency medical)	R 20,000	R 15,000	
PRE-EXISTING EMERGENCY MEDICAL AND RELATED EXPENSES	R 1,500,000	R 1,000,000	
Medical Transportation, Repatriation and Evacuation	✓	✓	
Compassionate Emergency Visit	✓	✓	
Repatriation of Children or Travel Companion	✓	✓	
Burial, Cremation and Return of Mortal Remains	✓	✓	
ACCIDENTAL DEATH	R 500,000	R 350,000	
ACCIDENTAL TOTAL PERMANENT DISABLEMENT	R 1,250,000	R 1,000,000	
YOUR TRIP			
TRIP CANCELLATION			
Trip Cancellation due to a Specified Event or Cause	R 70,000	R 50,000	
Trip Cancellation due to an Unspecified Event or Cause	R 40,000 (optional extra)	R 30,000 (optional extra)	
TRIP DISRUPTION			
Trip Disruption due to a Specified Event or Cause	R 40,000	R 30,000	
Trip Disruption due to an Unspecified Event or Cause	R 20,000 (optional extra)	R 15,000 (optional extra)	
Visa Delay or Denied - <i>South African passport holders only</i>	R 20,000	R 15,000	
Weather Conditions	R 20,000	R 15,000	
Missed Connection	R 20,000	R 15,000	
Public Conveyance Delay (excess 4 hours)	R 7,000	R 5,000	
YOUR BELONGINGS			
PERSONAL BELONGINGS (single item limits apply)	R 40,000	R 30,000	
Travel Documents	R 5,000	R 3,000	
Trade Samples	R 5,000	R 3,000	
Luggage Delay (excess 4 hours)	R 5,000	R 3,000	
OTHER BENEFITS			
Personal Liability	R 2,000,000	R 2,000,000	
Hijack & Hostage or Wrongful Detention daily inconvenience benefit	R 60,000 (R 1,200/day)	R 50,000 (R 1,000/day)	
Legal Expenses	R 30,000	R 20,000	
Car Rental Excess Waiver	R 15,000	R 10,000	
This brochure excludes rates for	Period of cover	Premium	Premium
<ul style="list-style-type: none"> Journeys from 33 days to 365 days Travel to the USA 	1 - 32 days	R 65 per day	R 50 per day
Please obtain these rates online at tic.co.za	Minimum premium	R 325	R 250

All premiums are inclusive of VAT. All sums insured/limits of indemnity/compensations specified are inclusive of VAT and apply to the period of insurance.

LOCAL TRAVEL INSURANCE

Cover and Benefits		
Medical Related Expenses	Limits	
Medical Transportation And Evacuation	R	50,000
Burial Expenses	R	10,000
Daily Hospital Cash Benefit (R2 500 Per Day, Excess 24 Hours)	R	75,000
Journey Cancellation (Excess R500)	R	15,000
Journey Curtailment (Excess R500)	R	15,000
Car Hire (R250 Per Day)	R	2,500
Accidental Death	R	50,000
Accidental Permanent Total Disablement	R	100,000
Car Rental Excess Waiver	R	10,000
Personal Liability	R	1,000,000
Luggage Theft (Excess R250)	R	5,000
Travel Delay	R	1,000
Premiums		
Period of Cover	Age 0-69	Age 70-79
1 - 8 Days	R 150	R 170
9 - 14 Days	R 185	R 215
15 - 21 Days	R 240	R 260
22 - 32 Days	R 305	R 345
33 - 45 Days	R 400	R 455



LEISURE TRAVEL INSURANCE

COMPREHENSIVE +
Up to age 69

COMPREHENSIVE
Up to age 69

STANDARD
Up to age 69

GROUP
Up to age 69

SENIOR
Age 70 - 79

YOUR HEALTH

MEDICAL AND RELATED EXPENSES	R 120,000,000	R 100,000,000	R 50,000,000	R 50,000,000	R 7,500,000
Medical transportation, repatriation and evacuation	✓	✓	✓	✓	✓
Compassionate Emergency Visit	✓	✓	✓	✓	✓
Repatriation of Children or Travel Companion	✓	✓	✓	✓	✓
Burial, Cremation and Return of Mortal Remains	✓	✓	✓	✓	✓
Emergency Dental	R 15,000	R 10,000	R 5,000	R 5,000	R 10,000
Quarantine Expenses	R 40,000	R 30,000	R 30,000	R 30,000	R 30,000
PRE-EXISTING EMERGENCY MEDICAL AND RELATED EXPENSES	R 1,500,000	R 1,000,000	-	R 750,000	-
Medical Transportation, Repatriation and Evacuation	✓	✓	-	✓	-
Compassionate Emergency Visit	✓	✓	-	✓	-
Repatriation of Children or Travel Companion	✓	✓	-	✓	-
Burial, Cremation and Return of Mortal Remains	✓	✓	-	✓	-
ACCIDENTAL DEATH	R 500,000	R 350,000	R 150,000	R 150,000	R 350,000
ACCIDENTAL TOTAL PERMANENT DISABLEMENT	R 1,250,000	R 1,000,000	R 500,000	R 500,000	R 1,000,000

YOUR TRIP

TRIP CANCELLATION					
Trip Cancellation due to a Specified Event or Cause	R 70,000	R 50,000	R 20,000	R 20,000	R 50,000
Trip Cancellation due to an Unspecified Event or Cause	R 40,000 (optional extra)	R 30,000 (optional extra)	-	-	R 30,000 (optional extra)
TRIP DISRUPTION					
Trip Disruption due to a Specified Event or Cause	R 40,000	R 30,000	R 20,000	R 20,000	R 30,000
Trip Disruption due to an Unspecified Event or Cause	R 20,000 (optional extra)	R 15,000 (optional extra)	-	-	R 15,000 (optional extra)
Visa Delay or Denied - South African passport holders only	R 20,000	R 15,000	R 10,000	R 5,000	R 15,000
Weather Conditions	R 20,000	R 15,000	R 10,000	-	R 15,000
Missed Connection	R 20,000	R 15,000	R 10,000	R 10,000	R 15,000
Public Conveyance Delay (excess 4 hours)	R 7,000	R 5,000	R 3,000	R 3,000	R 5,000

YOUR BELONGINGS

PERSONAL BELONGINGS (single item limits apply)	R 40,000	R 30,000	R 20,000	R 20,000	R 30,000
Travel Documents	R 5,000	R 3,000	R 2,000	R 2,000	R 3,000
Luggage Delay (excess 4 hours)	R 5,000	R 3,000	R 2,000	R 2,000	R 3,000

OTHER BENEFITS

Personal Liability	R 2,000,000	R 2,000,000	R 2,000,000	R 2,000,000	R 2,000,000
Hijack & Hostage or Wrongful Detention daily inconvenience	R 60,000 (R 1,200/day)	R 50,000 (R 1,000/day)	R 25,000 (R 500/day)	R 25,000 (R 500/day)	R 50,000 (R 1,000/day)
Legal Expenses	R 30,000	R 20,000	R 15,000	R 15,000	R 20,000
Car Rental Excess Waiver	R 15,000	R 10,000	R 5,000	-	R 10,000

This brochure excludes rates for <ul style="list-style-type: none"> ■ Journeys exceeding 32 days ■ Travel to the USA ■ Travellers aged 80 - 85 Please obtain these rates online at tic.co.za	Period of cover	Premium	Premium	Premium	Premium	Premium
	1 - 8 days	R 680	R 575	R 475	R 35 per day	R 1,420
	9 - 14 days	R 1,300	R 1,190	R 945	Minimum premium R 175	R 2,970
	15 - 21 days	R 1,795	R 1,640	R 1,390	Minimum 10 travellers	R 4,530
	22 - 32 days	R 2,090	R 1,905	R 1,570		R 5,670

All premiums are inclusive of VAT. All sums insured/limits of indemnity/compensations specified are inclusive of VAT and apply to the period of insurance.