

Business Travel Insurance

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.

Manual labour included on all Santam Travel Insurance business products

Without specialised insurance, you are excluded from cover if you sustain an injury as a result of manual or physical labour. A Santam Travel Insurance 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 Santam Travel Insurance for exclusions that may apply.

Emergency assistance

Santam Travel Insurance policies are supported by 24-hour worldwide emergency assistance. Our assistance company will arrange direct payment of your medical bills in case of hospitalisation, as well as your transportation to the nearest most suitable medical facility.

Luggage cover

Your luggage 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 on 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 Santam Travel Insurance prior to your policy expiring. Policy extensions are at Santam Travel Insurance's discretion.

Other available products

- Leisure travel insurance for holidays, visiting loved ones or studying abroad.
- Annual corporate travel insurance.
- Local travel insurance.

Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.

Business Travel Insurance



Whether you are working abroad or travelling for business purposes, **Santam Travel Insurance's Business Travel Insurance products** provide comprehensive cover including automatic cover for manual labour related injuries.

santam
this is freedom

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	R15,000	R10,000
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	R500,000	R350,000
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 – South African passport holders only	R 20,000	R15,000
Weather conditions	R 20,000	R15,000
Missed connection	R 20,000	R15,000
Public conveyance delay (excess 4 hours)	R7,000	R5,000

YOUR BELONGINGS

PERSONAL BELONGINGS (single item limits apply)	R 40,000	R 30,000
Travel documents	R5,000	R 3,000
Trade samples	R5,000	R 3,000
Luggage delay (excess 4 hours)	R5,000	R 3,000

OTHER BENEFITS

Personal liability	R 2,000,000	R 2,000,000
Hijack and 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	R15,000	R10,000
This brochure excludes rates for journeys from 33 days to 365 days and travel to the USA . Please obtain these rates at travelinsurance.santam.co.za	Period of cover	Premium
	1 – 32 days	R 65 per day
	Minimum premium	R325
		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.