Leisure 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.

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 Santam Travel Insurance for these exclusions.

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 hospitalisation 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.

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.

Emigration

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

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. Children up to the age of 21 can share cover with their parents at no additional premium.

Worldwide 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.

- Emergency medical transportation
- Direct payment of medical bills
- Emergency travel assistance
- Return of mortal remains



Other available products

- International business travel insurance
- Annual corporate travel insurance
- Local travel insurance

T: +27 (0)11 521 4000 | travelinsurance.santam.co.za

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

Leisure Travel Insurance



Whether you're embarking on a vacation, visiting your loved ones or studying abroad your safe travel starts here.

Santam

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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 and 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

- Journeys exceeding 32 days
- Travel to the USA
- Travellers aged 80 – 85

Please obtain these rates online at **travelinsurance.santam.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.

Leisure Travel Insurance

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