

A woman with long dark hair, wearing a white t-shirt and a grey cardigan, is seen from behind. She is holding a smartphone in her right hand and pulling a dark blue rolling suitcase with her left hand. She is standing on a paved walkway at an airport, looking out through a large glass window. The sun is low in the sky, creating a warm, golden glow. The silhouette of an airplane is visible flying through the window. The railing of the walkway is in the foreground.

DISCOVERY
TRAVEL INSURANCE – SCHEDULE OF BENEFITS
#IWasThere Campaign



Schedule of benefits

#IWasThere Campaign

PLAN	PURPLE		
	6m – 50 yrs	51 – 69 yrs	70 – 80 yrs
Section 1: Emergency medical and related expenses			
1.1. Emergency medical expenses	Up to R100,000,000	Up to R100,000,000	Up to R5,000,000
Sub-limit: Terrorism	Up to R1,000,000	Up to R1,000,000	Up to R1,000,000
Sub-limit: COVID-19	Up to R5,000,000	Up to R5,000,000	Up to R5,000,000
1.2. Leisure sports and winter sports	Up to R2,000,000	Up to R2,000,000	-
1.3. In-hospital private ward extension	Up to R1,000,000	Up to R1,000,000	-
1.4. Emergency medical evacuation, repatriation, or transportation to a medical centre	Actual cost if arranged by us	Actual cost if arranged by us	Actual cost if arranged by us
1.5. Emergency dental treatment	Included in 1.1.	Included in 1.1.	Included in 1.1.
Supplementary Expenses			
1.6. Repatriation of mortal remains and coffin expenses	Actual cost if arranged by us	Actual cost if arranged by us	Actual cost if arranged by us
1.7. Repatriation of accompanying family member or travel companion	Actual cost if arranged by us	Actual cost if arranged by us	Actual cost if arranged by us
1.8. Compassionate emergency visit by any one person	Actual cost if arranged by us	Actual cost if arranged by us	Actual cost if arranged by us
1.9. Emergency medical quarantine	Up to R15,000 or 14 days	Up to R15,000 or 14 days	Up to R15,000 or 14 days
1.11. Assistance services	Assistance service	Assistance service	Assistance service
Section 2: Pre-existing medical conditions			
2.1. Pre-existing medical conditions	Up to R1,000,000	Up to R1,000,000	-
2.2. Vascular, cardiovascular, and cerebrovascular conditions	Included in 2.1.	Up to R250,000	-
Section 3: Personal accident			
3.1. Death	R500,000	R500,000	R250,000
3.2. Public conveyance (aircraft only) - additional death benefit	R500,000	R500,000	R250,000
3.3. Terrorism extension	R500,000	R500,000	R250,000
3.4. Permanent disabling injuries	R1,000,000	R1,000,000	R500,000

PLAN	PURPLE		
	6m – 50 yrs	51 – 69 yrs	70 – 80 yrs
Section 4: Cancellation and curtailment and postponement			
4.1. Cancellation, trip curtailment and postponement (listed reasons, including COVID-19)	Actual trip cost up to R50,000	Actual trip cost up to R50,000	Actual trip cost up to R50,000
4.2. Cancellation for unspecified reasons	50% of loss up to R25,000	50% of loss up to R25,000	50% of loss up to R25 000
4.3. Trip delay	R10,000	R10,000	R10,000
Excess	4 hours	4 hours	4 hours
4.4. Missed connection	R10,000	R10,000	R10,000
Excess	4 hours	4 hours	4 hours
4.5. Visa denial	Up to R25,000	Up to R25,000	Up to R25,000
Section 5: Baggage and inconvenience cover			
5.1. Theft and damage of baggage and personal possession	Up to R70,000	Up to R70,000	Up to R70,000
Single item limit	25% on the sum insured	25% on the sum insured	25% on the sum insured
5.2. Theft, damage, and accidental loss of baggage by the travel supplier	Up to R70,000	Up to R70,000	Up to R70,000
Single item limit	25% on the sum insured	25% on the sum insured	25% on the sum insured
5.3. Theft of passport, money, and travel documents	Up to R15,000	Up to R15,000	Up to R15,000
5.5. Baggage delay	R15,000	R15,000	R15,000
Excess	4 hours	4 hours	4 hours
Section 6: Personal liability			
6.1. Bodily injury and material damage	Up to R5,000,000	Up to R5,000,000	Up to R5,000,000
Section 7: Hijack or kidnap and wrongful detention			
7.1. Hijack, kidnap, or wrongful detention daily benefit (up to 10 days)	Up to R40,000	Up to R40,000	Up to R40,000
7.2. Kidnap or wrongful detention expenses	Up to R500,000	Up to R500,000	Up to R500,000
Section 9: Political or natural disasters			
9.1. Evacuation	R1,000,000	R1,000,000	R1,000,000
9.2. Alternative accommodation	R100,000	R100,000	R100,000
Aggregate Limit	R100,000,000	R100,000,000	R5,000,000

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