



De Wet De Villiers
Brokers

WORLDWIDE TRAVEL INSURANCE

Courtesy Travel Insurance Consultants



Whether you're travelling to Thailand on a holiday or Ghana on a business trip, you must have adequate travel insurance. When 42-year-old John* arranged a trip to China, he had not even considered the need for travel insurance until his travel agent recommended that he purchase a comprehensive travel insurance policy. And it was certainly a good call – he suffered a cerebral haemorrhage in Shanghai and his medical bills amounted to R3.6-million.

What does a travel insurance policy cover?

The most important benefit on your travel insurance policy is your emergency medical cover. This covers your emergency medical costs in the event of injury or illness when you are travelling outside the borders of South Africa. A comprehensive policy will also include cover for losses incurred due to unexpected cancellation/curtailment of your trip; death and disability cover; personal liability cover; luggage cover and various other inconvenience benefits.

Most banks provide some complimentary travel cover if you have purchased your ticket using your credit card. This is usually limited to some medical cover, accidental death and disability cover. Make sure that you check exactly what is covered before travelling, to make arrangements to boost your cover.

*name has been changed



Is skiing covered?

Yes, leisure skiing is covered on most good policies as long as the traveller isn't participating in a competition.



Are injuries covered if you perform manual labour on a trip?

Costs incurred for manual labour related injuries are excluded on standard cover. However, most comprehensive business travel products have various options for adequate cover in this regard.



Are children covered?

Yes, with De Wet De Villiers Brokers' TIC travel insurance policy, your accompanying, dependent children up to age 21 are automatically covered and will share in your limit liability.



How are overseas medical costs paid?

TIC contracts the services of the world's leading emergency assistance service providers to assist you. Included in the services, the assistance provider will take care of the payment of medical bills abroad, emergency evacuation and repatriation and return of mortal remains. Smaller medical claims and all other claims can be submitted to the TIC claims department, or De Wet De Villiers Brokers, within 30 days of return.



What are some of the important exclusions on your medical benefit?

- Accidents while participating in hazardous pursuits, speed or endurance activities.
- Injury, or illness, resulting from your negligence or self-harm.
- Manual labour related injuries unless you have purchased a product that specifically includes cover for this risk.
- Emergency medical costs for your pre-existing illnesses unless you have purchased a product that specifically includes cover for this risk.

PRODUCTS

Leisure travel

Comprehensive – for travellers up to the age of 69. Includes comprehensive benefits and pre-existing illness cover.

Standard – for travellers up to the age of 69. Includes cover for essential benefits but excludes pre-existing illness cover.

Youth – for travellers or students up to the age of 28. Includes extended cover for the gap year travelling internationally to study.

Senior – cover up to 4 months for travellers aged 70 to 79. Senior Plus policy for travellers aged 80 to 85. Excludes cover for pre-existing illnesses, cardiovascular diseases and cerebrovascular diseases.

Business travel

Business administrative – for business travellers up to age 75 offers comprehensive cover including pre-existing illness cover for travellers up to age 69.

Business industrial – for travellers who will engage in manual labour during a business trip, this policy includes cover for manual labour related injuries.

Corporate policy – for corporates with high travel activity, the annual declaration policy can be purchased for a 12 month period based on estimated travel days and multiple entries which can be reconciled at the end of 12 months.

Group policy

For travellers up to the age of 75. Offers essential cover for tour groups of 10 or more people at a competitive daily rate. Includes pre-existing illness cover for travellers up to the age of 69.

Important benefits explained

Emergency medical and related expenses (Illness or Injury)

These include hospital treatment, prescription, medication, and repatriation if necessary.

Pre-existing medical and related expenses (Leisure Comprehensive, Business and Group policies only)

If you are healthy enough to travel but become ill on your journey, there is pre-existing medical cover for hospitalisation costs for passengers up to age 69.

Accidental disablement

This is a living benefit with high limits in the event of accidental disability, for travellers who may survive an accident but be permanently disabled.

Journey cancellation or curtailment

If your journey is cancelled or curtailed as a result of a sudden illness; your unexpected death or the death of someone close to you; the theft of your travel documents; strike, riot or civil commotion; a traumatic event before your departure; retrenchment; accidental damage or burglary to your main residence resulting in a loss in excess of R100 000; or a terrorist incident within 14 days of your departure, your non-refundable travel and accommodation arrangements will be covered.

Luggage cover and luggage delay

If your luggage, clothing and/or personal effects are accidentally lost, stolen or damaged, you will be indemnified by payment, replacement or repair. If your luggage is delayed, misdirected or temporarily misplaced for more than 6 hours, you will be reimbursed for emergency essential items (e.g. clothing and personal effects).

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This information is for promotional purposes only. The Policy document contains the full terms, conditions and exclusions of cover.

An authorised financial services provider (FSP number: 21850)



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