



Schedule of Benefits: Area 1	Indian Ocean, Africa, Far East, and Middle East		Adventure sports quick guide
	Area 1		Refer to the Policy Wording for specific conditions of cover Yes = Covered
Max. Age Limit	65 yrs inclusive		Amusement park rides: Yes
1. Medical Expenses	R 12,000,000		Archery (supervised): Yes
Medical Expenses - Adventure sports	R 1,000,000		Bushwalking: Yes
Medical Expenses - Terrorism (first 30 days)	R 500,000		Bungee jumping: Yes
Medical Excess	R500 outpatient		Camel & elephant riding: Yes
Pre-Existing Medical Conditions	R 50,000		Canyoning: Yes
Pre-Existing Excess	Hospitalisation of 48 hrs +		Canoeing: Yes
Provisional pain-stilling dental treatment	R 2,000		Cycling (excl. BMX, or participating in a race): Yes
Hospital Cash Benefit	R3,000 (R300 p.d.)		Golf: Yes
Medical Evacuation/Repatriation/Transportation	Real Expense		Hiking: Yes
2. Personal Accident			Horse riding: Yes
In-flight and Not in-flight (excl. Adventure sports and Group policies)	R 50,000		Hot air ballooning: Yes
Whilst participating in Adventure sports	Nil		Kayaking: Yes
3. Assistance services	Emergency Assistance		Kite Surfing: Yes
24 Hour Nurse Line	Assistance		Motorbikes (excluding racing) : Yes
Household Assist	R3,000 repair limit		Quadbiking (off-road): Yes
Traumaline	Assistance		Rowing: Yes
Cash Advances	Assistance		Sailing: Yes
Accompanying Family Member	Real Expense		Scuba diving (recreational): Yes
Legal Assistance	R 15,000		Shark cage diving: Yes
Compassionate emergency visit by any one person	R 10,000		Snow skiing & snowboarding (excl. blackslopes & instructors): Yes
Repatriation of Mortal Remains	Real Expense		Snorkelling: Yes
4. Cancellation	R 10,000		Sports - non contact & semi-contact: Yes
Compassionate emergency repatriation	R 7,500		Trekking: Yes
Missed connection (Min. 4 hr connecting time)	R 2,000		Water Skiing, windsurfing & wakeboarding: Yes
Natural Disaster Cover	R 2,000		White water rafting: Yes
Section 4: Excess	10% of claim, min R500		No = Not Covered
5. Inconvenience Cover			Abseiling: No
Loss of Luggage / Trade samples	R 5,000		BASE jumping: No
Luggage Excess	10% of claim, min. R500		Big game hunting: No
Single item limit	R 1,500		Extreme sports/risks: No
Cash/Travel doc's (R250 Excess)	R 1,000		Hang gliding: No
Luggage Delay (10 hrs min.)	R 2,000		Heli-skiing: No
Travel Delay (10 hrs min.)	R 1,000		Ice climbing & Rock climbing: No
6. Personal Liability (Excess: R1,000)	R 1,000,000		Mountaineering using ropes/equipment: No
7. Hijack of Public Transportation (24hrs min.)	R5,000 (R500 p.d.)		Parachuting & Parasailing: No
Accumulation limit	R 12,000,000		Running of the bulls: No
Premiums	Premium		Skydiving & Paragliding: No
Period (date of departure - date back in Country)	Individual	Family	Sports - professional, collision & full-contact: No
1 - 7 days	R 200	R 340	Collision: Rugby, ice hockey, football, rodeo
8 - 15 days	R25 per day	R45 per day	Full-contact: Boxing, karate, judo
16 - 31 days	R25 per day	R45 per day	Semi-contact: Kung Fu
32 - 62 days	R 990	R 1,790	Non-contact: Tennis, badminton, cricket, squash
63 - 92 days	R 1,300	R 2,350	Non-contact: Swimming, volleyball, fishing, basketball
93 - 185 days	R 1,900	R 3,400	
186 - 365 days	R 3,200	R 5,700	
Free Children	5 children under 21 yrs (Share Cover)		
Group Rates (Minimum 10/Chd pay their own premium)	R14 per person per day (min. 6 days)		

***Discount: Pay for your insurance by credit card & receive 10% discount on the premium.