



LOCAL TRAVEL INSURANCE

Travel Insurance Consultants

Travel Insurance Consultants (TIC) is an authorised Financial Services Provider and has become the market leader in South African travel insurance since our formation in 1988. TIC is a division of Santam, the largest short-term insurer in South Africa, and is a member of the Association of South African Travel Agents (ASATA). To ensure that our policyholders receive the best possible assistance in the event of a crisis while travelling, TIC contracts the services of leading 24-hour emergency assistance companies. Purchasing a TIC travel insurance policy therefore means that you can travel secure in the knowledge that you have exceptional cover.

COVER AND BENEFITS	LIMITS
MEDICAL AND RELATED EXPENSES	
Medical Transportation and Evacuation	R 50,000
Burial Expenses	R 10,000
Daily Hospital Cash Benefit (R2 500 Per Day, Excess 24 Hours)	R 75,000
CANCELLATION (EXCESS R500)	R 10,000
Curtailment (Excess R500)	R 10,000
Car Hire (R250 Per Day)	R 2,500
ACCIDENTAL DEATH	R 50,000
Accidental Permanent Total Disablement	R 100,000
CAR RENTAL EXCESS WAIVER	R 10,000
Personal Liability	R 1,000,000
LUGGAGE THEFT (EXCESS R250)	R 5,000
Home Caretaker Service	R 3,000

Premiums

PERIOD OF COVER	AGE 0-69	AGE 70-79
1 – 8 days	R 88	R100
9 – 14 days	R108	R125
15 – 21 days	R138	R154
22 – 32 days	R176	R198
33 – 45 days	R230	R265

For journeys exceeding 32 days, please refer to our website for rates.

Emergencies can happen anywhere.

Travel always involves risk, and this applies equally to local trips as to journeys abroad. This is why it is important to consider the benefits of buying local travel insurance if you are travelling within the borders of South Africa either for leisure and/or business purposes.

For instance, are you sufficiently covered if:

- Someone steals your luggage?
- You have to cancel a holiday due to illness?
- You have an accident in your hired car and are held liable for the excess?

Local travel insurance will cover you for all these events, as well as providing a host of other important benefits. Taking out a policy will put your mind at rest and is the perfect solution for the careful South African traveller.

Important information

- This information is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy document.
- Cover for medical-related expenses includes a daily hospital cash benefit, transportation and evacuation and burial expenses.
- Cover for journey cancellation or curtailment excludes pre-existing illnesses and is limited to claims resulting from sudden illness, accident or death.
- Vascular, cardiovascular and cerebrovascular conditions are excluded for persons over the age of 69 years.
- Application for a Sports Extension is required for participation in organised sports tournaments, sports events or participation in hazardous pursuits.
- Luggage cover is included only when the journey includes the purchase of conveyancing tickets for air, train or bus journeys.
- In the event of a Luggage Theft claim or a Car Hire Excess Waiver claim, you must report the theft or accident to police authorities where the incident occurred and obtain a police report.
- In the event of theft, accidental damage or breakdown of your vehicle during your journey (for vehicles not older than 5 years), we will reimburse you for car hire costs up to the limits stated on the policy document.
- A local travel journey is defined as a business or leisure trip undertaken by a South African resident within South Africa and is more than 200km from your place of residence or work.



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 This policy is underwritten by TIC, a division of Santam Limited. FSP 3416

