

CAPITEC BANK
TRAVEL INSURANCE SCHEDULE OF BENEFITS – TOP UP
(Persons up to the age of 75, not yet 76)
Limits apply to per policy issued – optional cover

2020

Description	Benefit	Excess
Emergency Medical & Related Expenses		
Emergency Medical & Related Expenses – International	R 15 000 000	R500
Related Expenses		
War and Terrorism	Included in Emergency Medical Expenses	
Medical Transportation, Repatriation and Evacuation	Included in Emergency Medical Expenses	
Compassionate Emergency Visit	Included in Emergency Medical Expenses	
Repatriation of Children	Included in Emergency Medical Expenses	
Repatriation of Travel Companion	Included in Emergency Medical Expenses	
Burial, Cremation or Return of Mortal Remains	Included in Emergency Medical Expenses	
Daily Hospital Cash Benefit	R500 per day / maximum R10 000	
Accidental Death	R 250 000	Nil
Accidental Permanent Disablement	R 1 000 000	Nil
International Journey Cancellation	R 15 000	R 500
International Journey Curtailment	R 15 000	R 500
International Journey Extension	R 15 000	R 500
Missed Connection	R 15 000	R 500
Replacement Airfare	R 15 000	R 500
Travel Delay	R 2 000	6 Hours
Personal Liability	R 2 000 000	Nil
Luggage	R 15 000	R 350
Single Item Limit	R 3 750	R 350
Cash and Documents	R 2 500	R 350
Luggage Delay	R 2 000	6 Hours
Emergency Assistance Services (for a covered event)		
Medical Referral	Included	
Medical Monitoring	Included	
Emergency Medicine	Included	
Evacuation, Repatriation, Return of Mortal Remains	Included	
Transmission of Urgent Messages	Included	
Embassy Referral	Included	
Emergency Travel & Accommodation Arrangements	Included	
Legal Assistance	Included	
Loss of Travel Documents	Included	
Premium Worldwide excluding USA	Premium Worldwide including USA	
1 – 14 days: R 450	1 – 30 days: R 585	
15 – 30 days: R 875	15 – 30 days: R1 135	
31 – 60 days: R 1 285	31 – 60 days: R 1 670	
61 – 90 days: R 1 700	61 – 90 days: R 2 210	