

# DISCOVERY BUSINESS TRAVEL INSURANCE

*Schedule of benefits*



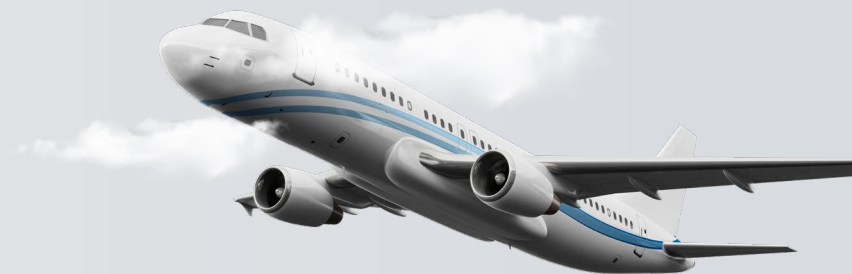
# Schedule of **benefits**

## PART 1 OF 4

PLAN	Classic		Premium	
	International	Local	International	Local
<b>Age Limit</b>	6 months - 85 years		6 months - 85 years	
<b>Section 1: Emergency medical and related expenses</b>				
1.1 Emergency medical expenses	up to R40 million	up to R40,000 <i>Bodily Injury Only</i>	up to R100 million	up to R100,000 <i>Bodily Injury Only</i>
Sub-limit: Terrorism	up to R 500,000	-	up to R1 million	-
Sub-limit: COVID-19 (applicable to fully vaccinated insured person's only)	up to R5 million	-	up to R5 million	-
1.2 In-hospital private ward extension	-	-	up to R1 million	-
1.3 Emergency medical evacuation, repatriation, or transportation to a medical centre	Actual expenses if arranged by Discovery	-	Actual expenses if arranged by Discovery	-
1.4 Emergency dental treatment	Included in 1.1.	-	Included in 1.1.	-
<b>Excess</b>	<b>R500</b>	<b>R500</b>	<b>R500</b>	<b>R500</b>
1.5 Repatriation of mortal remains and burial/coffin expenses	Actual expenses if arranged by Discovery	Actual expenses if arranged by Discovery	Actual expenses if arranged by Discovery	Actual expenses if arranged by Discovery
1.6. Repatriation of family member or travel companion	Actual expenses if arranged by Discovery	-	Actual expenses if arranged by Discovery	-
<b>Supplementary expenses</b>				
1.7 Compassionate emergency visit by one person	Actual expenses if arranged by Discovery	-	Actual expenses if arranged by Discovery	-
1.8 Emergency medical quarantine	Up to R10,00 or 14 days	-	Up to R15,000 or 14 days	-
1.9 Assistance services	Assistance service	Assistance service	Assistance service	Assistance service

# Schedule of **benefits**

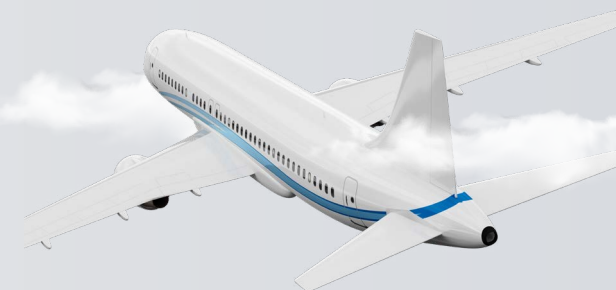
## PART 2 OF 4



PLAN	Classic		Premium	
	International	Local	International	Local
<b>Age Limit</b>	6 months - 85 years		6 months - 85 years	
<b>Section 2: Pre-existing medical conditions</b>				
2.1 Pre-existing medical conditions	-	-	up to R10 million	-
2.2 Vascular, cardiovascular, cerebrovascular conditions	-	-	up to R1 million	-
<b>Excess</b>	-	-	<b>R500</b>	<b>R500</b>
<b>Section 3: Personal accident</b>				
3.1 Death	R500,000	R500,000	R1 million	R1 million
3.2 Public conveyance (aircraft only) – additional death benefit	R250,000	R250,000	R500,000	R500,000
3.3 Urgent death expenses	R10,000	R10,000	R10,000	R10,000
3.4 Dependent child benefit	R10,000	R10,000	R10,000	R10,000
3.5 Spouse accidental death benefit	R25,000	R25,000	R25,000	R25,000
3.6 Terrorism extension	R250,000	R250,000	R500,000	R500,000
3.7 Permanent disabling injuries	R500,000	R500,000	R1 million	R1 million
<b>Accumulation Limit</b>	<b>R40 million</b>	<b>R500k</b>	<b>R100 million</b>	<b>R1 million</b>
<b>Section 4: Cancellation, trip curtailment and postponement</b>				
4.1 Cancellation trip curtailment and postponement (listed reasons including COVID-19 for fully vaccinated insured persons)	Up to R30,000	Up to R30,000	Up to R50,000	Up to R50,000
4.2 Replacement employee	Up to R30,000	Up to R30,000	Up to R50,000	Up to R50,000
4.3 Cancellation of unspecified reasons	-	-	50% of the loss up to R25,000	50% of the loss up to R25,000
4.4 Travel delay	R7,500	R7,500	R10,000	R10,000

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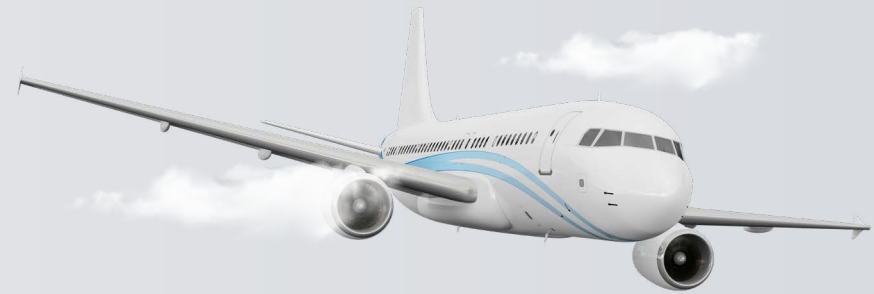
PART 3 OF 4



PLAN	Classic		Premium	
	International	Local	International	Local
<b>Age Limit</b>	6 months - 85 years		6 months - 85 years	
<b>Section 4: Cancellation, trip curtailment and postponement (continued)</b>				
<b>Excess</b>	<b>4 hours</b>	<b>4 hours</b>	<b>4 hours</b>	<b>4 hours</b>
4.5 Missed connection	R7,500	R7,500	R10,000	R10,000
<b>Excess</b>	<b>4 hours</b>	<b>4 hours</b>	<b>4 hours</b>	<b>4 hours</b>
4.6 Visa denial	-	-	up to R25,000	up to R25,000
<b>Section 5: Baggage and inconvenience cover</b>				
5.1 Theft, damage, and accidental loss of baggage of personal possessions	Up to R50,000	Up to R50,000	Up to R70,000	Up to R70,000
Single item limit	25% of the sum insured	25% of the sum insured	25% of the sum insured	25% of the sum insured
Sub-limit: Chronic medication theft, damage and accidental loss	Up to R5,000	Up to R5,000	Up to R7,000	Up to R7,000
5.2 Theft, damage, and accidental loss of business equipment	Up to R50,000	Up to R50,000	Up to R70,000	Up to R70,000
Single item limit	25% of the sum insured	25% of the sum insured	25% of the sum insured	25% of the sum insured
<b>Excess</b>	<b>R500</b>	<b>R500</b>	<b>R500</b>	<b>R500</b>
5.3 Theft of money	Up to R10,000	Up to R10,000	Up to R15,000	Up to R15,000
5.4 Emergency replacement of passport or travel document	Up to R10,000	Up to R10,000	Up to R15,000	Up to R15,000
5.5 Credit, debit, or charge card misuse	Up to R10,000	Up to R10,000	Up to R15,000	Up to R15,000
<b>Excess</b>	<b>R500</b>	<b>R500</b>	<b>R500</b>	<b>R500</b>
5.6 Baggage delay	Up to R10,000	Up to R10,000	Up to R15,000	Up to R15,000
<b>Excess</b>	<b>4 hours</b>	<b>4 hours</b>	<b>4 hours</b>	<b>4 hours</b>

# Schedule of **benefits**

PART 4 OF 4



PLAN	Classic		Premium	
	International	Local	International	Local
<b>Age Limit</b>	6 months - 85 years		6 months - 85 years	
<b>Section 5: Baggage and inconvenience cover (continued)</b>				
5.7 Baggage tracking and recovery (up to 96 hours) – Satisfaction Guarantee Payment	USD 250	–	USD 500	–
<b>Section 6: Personal liability</b>				
6.1 Bodily injury and material damage	up to R5 million	up to R5 million	up to R5 million	up to R5 million
<b>Excess</b>	<b>R1,000</b>	<b>R1,000</b>	<b>R1,000</b>	<b>R1,000</b>
<b>Section 7: Hijack or kidnap and wrongful detention</b>				
7.1 Legal expenses	Aggregate limit: Up to R20,000	Aggregate limit: Up to R20,000	Aggregate limit: Up to R40,000	Aggregate limit: Up to R40,000
7.2 Hijack kidnap or wrongful detention daily benefit (up to 10 days)	R20,000	R20,000	R40,000	R40,000
<b>Excess</b>	<b>24 hours</b>	<b>24 hours</b>	<b>24 hours</b>	<b>24 hours</b>
7.3 Kidnap or wrongful detention expenses	R250,000	R250,000	R500,000	R500,000
<b>Section 8: Car hire excess</b>				
8.1 Car rental excess waiver	Up to R10,000	Up to R10,000	Up to R20,000	Up to R20,000
<b>Section 9: Political or natural disasters</b>				
9.1 Evacuation	up to R500,000	–	up to R1,000,000	–
9.2 Alternative accommodation	up to R50,000	–	up to R100,000	–
<b>Aggregate limit</b>	<b>R40 million</b>	<b>R500k</b>	<b>R100 million</b>	<b>R1 million</b>

