

# BENEFITS OF TRAVEL INSURANCE

- **FINANCIAL PROTECTION:** Safeguard your travel investment by minimising financial losses from trip cancellation, medical emergencies, or unexpected incidents.
- **PEACE OF MIND:** Enjoy your trip confidently, knowing you are covered against unforeseen events that may disrupt your plans.

Our travel insurance policies are designed to provide extensive coverage, ensuring that you can focus on creating unforgettable memories while we take care of the rest.

TRAVEL INSURANCE OFFERS SEVERAL SIGNIFICANT BENEFITS TO PROTECT TRAVELLERS FROM UNFORESEEN CIRCUMSTANCES. HERE ARE FIVE KEY COVERAGE BENEFITS OF HAVING TRAVEL INSURANCE:

- TRIP CANCELLATION/CURTAILMENT:** Life is unpredictable, and plans can change. Our policies safeguard your travel investment by reimbursing you for non-refundable expenses you have already paid, including flights, accommodations, and other pre-booked arrangements up to the specified limit if you need to cancel or return early due to unforeseen events such as illness, injury, or death in the family, or other covered reasons.
- TRIP CANCELLATION/CURTAILMENT FOR ANY REASON:** Cover provides flexibility to cancel or curtail your trip. Examples may consist of personal reasons, a change of plans or simply a change of mind.
- MEDICAL EXPENSE COVERAGE:** This includes medical expense coverage, which helps cover the costs of necessary medical treatment if you become ill or injured during your trip. This coverage can include doctor visits, hospitalisation, prescription medications, emergency medical evacuation, return of mortal remains, and dental care. **Emergency Assist Service 24/7:** Wherever your adventure takes you, our dedicated team is just a phone call away. We offer round-the-clock travel assistance, finding medical facilities, guaranteeing medical expenses, arranging emergency transportation, family members informed about the medical condition and progress, support and guidance to ensure your safety and well-being while away from home.
- BAGGAGE LOSS/DELAY COVERAGE:** Covers lost, stolen, or damaged baggage. If the airline loses or delays your luggage, reimburse you for essential items like clothing and toiletries until your bags are returned. It can also compensate for the value of your belongings if they are permanently lost or damaged.
- TRAVEL DELAY AND MISSED CONNECTIONS COVERAGE:** Delays happen, but they don't have to ruin your travel experience. Our policies cover additional expenses incurred due to travel delays, including accommodations, meals, transportation, and compensation for missed connections.

#### ADDITIONAL TOP-UP COVER FOR HIGHER LIMITS AND EXTENDED BENEFITS:

- Refund of visa application costs
- Excess waiver
- Cancellation/curtailment and cancellation and curtailment for any reason
- Baggage

**WISHING YOU SAFE TRAVELS AND UNFORGETTABLE EXPERIENCES!**

**NOT ALL PLANS HAVE ALL THE BENEFITS DESCRIBED IN THE POLICY WORDING. THE SCHEDULE OF BENEFITS IDENTIFIES YOUR CHOSEN BENEFITS. YOUR POLICY WILL NOT COVER YOU FOR EVERY EVENTUALITY ON YOUR TRIP.**

#### COVER IS ONLY AVAILABLE IF:

- ✓ YOU PURCHASED YOUR POLICY BEFORE YOU COMMENCED YOUR JOURNEY.
- ✓ YOU ARE CURRENTLY RESIDING IN SOUTH AFRICA. IF YOU ARE ALREADY OVERSEAS, THERE IS NO COVER.
- ✓ YOUR INTERNATIONAL JOURNEY STARTS AND ENDS IN SOUTH AFRICA UNLESS YOU HAVE PURCHASED A POLICY FOR A ONE-WAY AIRLINE TICKET OR INBOUND, IN WHICH CASE YOUR JOURNEY MUST BEGIN IN SOUTH AFRICA.

#### IMPORTANT INFORMATION:

**YOUR TRAVEL AGENT IS APPOINTED ON A REFERRAL AND IS LIMITED TO PROVIDING INFORMATION. YOU WILL NOT RECEIVE ADVICE OR A RECOMMENDATION IN CONNECTION WITH THE PURCHASE OF YOUR INSURANCE, AND YOU WILL NEED TO MAKE YOUR OWN CHOICE ABOUT THE SUITABILITY OF YOUR NEEDS.**

**EXCESSES: R500 FOR EACH AND EVERY CLAIM PER BENEFIT.**

**MEDICAL AND RELATED EXPENSES**  
 Insured Journey less than 6 months R500  
 Insured Journey 6-12 months R1500  
 Hospitalisation no excess

**SENIORS: 71-85 years - Excess R1,000 / SENIOR COVER: 86-90 years - Excess R10,000**

#### PRODUCTS AVAILABLE VIA THE ONLINE PORTAL:

<b>PILGRIMAGE</b>
<b>INBOUND TRAVEL</b> (Tourist visiting South Africa)
<b>SENIOR TRAVELLERS: 81-85 years / 86-90 years</b>
<b>CREDIT CARD/MEDICAL AID TOP-UP</b>
<b>ONE WAY JOURNEY</b> (UP TO 31 DAYS)
<b>BUSINESS COVER</b> (including and excluding manual labour)
<b>SOUTH AFRICA - LOCAL TRAVEL</b>

**YOU CAN CONTACT OUR CUSTOMER SERVICES DEPARTMENT ON + (10) 211 6981 or email [travelinsurance@linkham.com](mailto:travelinsurance@linkham.com)**

**This policy is administered by Linkham Services, an Authorised Financial Services Provider (FSP 45396). Underwritten by GENRIC Insurance Company Limited (FSP43638), an Authorised Financial Services Provider and licensed non-life Insurer.**

**Africa and Worldwide Medical Assistance Services (Pty) Ltd trading as Africa Assist is an authorised financial services company FSP license: 44376**

*Note that this brochure is for promotional purposes only. The full Terms and Conditions are available on request.*



**LINKHAM**  
Travel Insurance

## Protect your journey with Travel Insurance

#### OUR PLEDGE TO YOU

✓ We aim to give a high standard of service and meet any claims covered by these policies honestly, fairly, and promptly. Any complaint will be investigated at once, and the matter resolved as quickly as possible.

✓ **Understanding your policy wording:** Each section is explained, providing what is covered and what is not covered, and the conditions are applicable. It is important to read through the policy wording and familiarise yourself with the terms, conditions, and exclusions.

**GENRIC**  
Insurance

**AFRICA ASSIST**

**LINKHAM SERVICES**

SCHEDULE OF BENEFITS LEISURE AND BUSINESS INTERNATIONAL TRAVEL	LUXURY	ECONOMY	AFRICA, ASIA, INDIAN OCEAN AND MIDDLE EAST (AAIM)	SENIOR	CREDIT CARD, MEDICAL AID TOP-UP	YOUTH	BUSINESS - EXCLUDING MANUAL LABOUR
AGE LIMIT	70 Years	70 Years	70 Years	71 - 80 Years	70 Years	16 - 30 Years	75 years
DURATION	185 days	185 days	185 days	92 Days	90 Days	365 Days	365 Days
<b>SECTION 1. MEDICAL &amp; RELATED EXPENSES - ILLNESS OR INJURY</b>	<b>R100,000,000</b>	<b>R50,000,000</b>	<b>15,000,000</b>	<b>R5,000,000</b>	<b>R15,000,000</b>	<b>R5,000,000</b>	<b>R100,000,000</b>
Section 1.2 PRE-EXISTING MEDICAL CONDITIONS (hospitalisation only) - excess 48 hours	1,000,000	R500,000	R75,000	R500,000	R500,000	R100,000	R1,000,000
Section 1.3 Medical Evacuation, Repatriation and Transportation	Up to Medical Limit	Up to Medical Limit	Up to Medical Limit	Up to Medical Limit	Up to Medical Limit	Up to Medical Limit	Up to Medical Limit
Section 1.3 Repatriation of Children and Travel Companion	R30,000	R20,000	R10,000	R10,000	R20,000	Nil	R30,000
Section 1.3 Return of Mortal Remains or Cremation	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost
Section 1.3 Compassionate Emergency Visit	R30,000	R20,000	R10,000	R15,000	R20,000	R10,000	R30,000
Section 1.3 Medical Quarantine, (acomadation and flight penalties)	R30,000	R25,000	R2,500	R15,000	R15,000	R10,000	R30,000
Section 1.3 Daily Hospital Cash benefit during your trip (R750 per day)	R15,000	R10,000	R5,000	R5,000	R5,000	R10,000	R15,000
<b>Section 2. LEISURE AND SPORTING ACTIVITIES</b>	<b>R5,000,000</b>	<b>R2,000,000</b>	<b>R500,000</b>	<b>Nil</b>	<b>R1,000,000</b>	<b>R250,000</b>	<b>R5,000,000</b>
<b>Section 3. POSTPONEMENT, CANCELLATION AND CURTAILMENT</b>							
Section 3.1 Postponement for Named Reason -	R10,000	R7,500	R1,500	R4,000	R2,500	R2,500	R10,000
Section 3.2 Cancellation for Named Reason	R50,000	R30,000	R10,000	R15,000	R15,000	R15,000	R50,000
<b>Section 3.3 Cancellation for COVID-19</b>	<b>R40,000</b>	<b>R30,000</b>	<b>R10,000</b>	<b>R15,000</b>	<b>R15,000</b>	<b>R15,000</b>	<b>R40,000</b>
<b>Section 3.4 Cancellation for Any Reason</b>	<b>R15,000</b>	<b>R5,000</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R15,000</b>
Section 3.5 Curtailment for Named Reason	R50,000	R30,000	R10,000	R15,000	R15,000	R15,000	R50,000
<b>Section 3.6 Curtailment for Any reason</b>	<b>R5,000</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>
<b>SECTION 4.1 DENIED VISA APPLICATION - (SA passport holders only)</b>	<b>R30,000</b>	<b>R20,000</b>	<b>R3,500</b>	<b>R15,000</b>	<b>Nil</b>	<b>Nil</b>	<b>R30,000</b>
<b>SECTION 4.2 VISA APPLICATION DELAYED</b>	<b>R10,000</b>	<b>R7,500</b>	<b>R1,500</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R10,000</b>
<b>SECTION 5 RESUMPTION OF JOURNEY - Replacement of Airfare</b>	<b>R20,000</b>	<b>R10,000</b>	<b>R5,000</b>	<b>R5,000</b>	<b>R10,000</b>	<b>R5,000</b>	<b>R5,000</b>
<b>SECTION 6 TRAVEL SUPPLIER INSOLVENCY</b>	<b>R25,000</b>	<b>R15,000</b>	<b>R10,000</b>	<b>R15,000</b>	<b>R10,000</b>	<b>Nil</b>	<b>R25,000</b>
<b>SECTION 7 ALTERNATIVE EMPLOYEE AND RESUMPTION OF ASSIGNMENT</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R15,000</b>
<b>SECTION 8.1 TRAVEL DELAY - Excess 6 hours ( Access to Airport Lounge )</b>	<b>R5,000</b>	<b>R3,000</b>	<b>R1,500</b>	<b>R3,000</b>	<b>R3,500</b>	<b>R1,000</b>	<b>R5,000</b>
<b>SECTION 8.2 ADDITIONAL TRAVEL AND ACCOMMODATION - Excess 24 hours</b>	<b>R5,000</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R5,000</b>
<b>SECTION 8.3 MISSED CONNECTION - Excess 6 hours (Access to Airport Lounge )</b>	<b>R30,000</b>	<b>R20,000</b>	<b>R2,500</b>	<b>R15,000</b>	<b>R15,000</b>	<b>R10,000</b>	<b>R30,000</b>
<b>SECTION 9 BAGGAGE - THEFT AND DAMAGE (Sub-limits apply)</b>	<b>R35,000</b>	<b>R25,000</b>	<b>R5,000</b>	<b>R20,000</b>	<b>R10,000</b>	<b>R10,000</b>	<b>R35,000</b>
<b>Section 9.2 BAGGAGE DELAY - Excess 6 hours</b>	<b>R3,500</b>	<b>R2,000</b>	<b>R1,500</b>	<b>R2,000</b>	<b>R2,000</b>	<b>R2,500</b>	<b>R5,000</b>
<b>Section 9.3 CASH AND TRAVEL DOCUMENTS</b>	<b>R7,500</b>	<b>R3,000</b>	<b>R2,000</b>	<b>R2,000</b>	<b>R2,000</b>	<b>R2,000</b>	<b>R5,000</b>
<b>SECTION 10 PERSONAL ACCIDENT - Death or permanent disablement</b>	<b>R500,000</b>	<b>R300,000</b>	<b>R50,000</b>	<b>Nil</b>	<b>R150,000</b>	<b>R50,000</b>	<b>R500,000</b>
<b>SECTION 11.1 PERSONAL LIABILITY - Damage to property or bodily injury</b>	<b>R5,000,000</b>	<b>R2,000,000</b>	<b>R1,000,000</b>	<b>R1,000,000</b>	<b>R2,000,000</b>	<b>R1,000,000</b>	<b>R5,000,000</b>
<b>SECTION 11.2 MOTORING BAIL</b>	<b>R20,000</b>	<b>R10,000</b>	<b>R5,000</b>	<b>R5,000</b>	<b>R5,000</b>	<b>R5,000</b>	<b>R20,000</b>
<b>SECTION 11.3 LEGAL EXPENSES</b>	<b>R30,000</b>	<b>R20,000</b>	<b>R10,000</b>	<b>R10,000</b>	<b>R10,000</b>	<b>R10,000</b>	<b>R30,000</b>
<b>SECTION 12. HIJACK, KIDNAP AND WRONGFUL DETENTION</b>	<b>R150,000</b>	<b>R30,000</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R250,000</b>
<b>SECTION 13 INCIDENTAL LOSS/DAMAGE</b>	<b>R15,000</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R15,000</b>
<b>SECTION 14 NATURAL DISASTER</b>	<b>R15,000</b>	<b>R5,000</b>	<b>R5,000</b>	<b>R10,000</b>	<b>R10,000</b>	<b>R10,000</b>	<b>R15,000</b>
<b>SECTION 15 CREDIT CARD/MEDICAL AID TOP-UP AND EXCESS WAIVER</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R5,000</b>	<b>Nil</b>	<b>Nil</b>
<b>SECTION 16 TICKET UPGRADE - Excess 6 hours</b>	<b>R10,000</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R10,000</b>
<b>SECTION 17 CAR RENTAL EXCESS WAIVER</b>	<b>R10,000</b>	<b>R5,000</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>R10,000</b>

INDIVIDUAL/SINGLE PARENT PREMIUM	LUXURY	ECONOMY	AFRICA, ASIA, INDIAN OCEAN, MIDDLE EAST	SENIOR 71-85 YEARS	CREDIT CARD, MEDICAL AID TOP-UP	YOUTH EXCLUDING USA	BUSINESS - EXCLUDING MANUAL LABOUR
1 - 5 days	R392	R336	R280	R1265	1-5 days R268.80	1-47 days R2240	1-5 days R252
6 - 9 days	R504	R436.80	R313.60	R2530	6-9 days R291.20	48-62 days R2800	6 days R302.40
10 - 15 days	R1008	R772.80	R672	R3220	10-15 days R448	63-92 days R3360	7 days R352.80
16 - 21 days	R1512	R1400	R952	R4600	16-22 days R627.20	93-185 days R5600	8 days R403.20
<b>*GROUP RATES (Minimum 10 travellers)</b>	<b>R50.40 PER DAY</b>	<b>R28 PER DAY</b>	<b>R22.40 PER DAY</b>		23-31 days R728	186-365 days R6160	9 days R453.60
					32-47 days R985.60		10 days R504
					48-62 days R1232		11 days R554.40
					63-90 days R1568		12 days R604.80
<b>FAMILY/COUPLE/FRIENDS - PREMIUM</b>	<b>LUXURY</b>	<b>ECONOMY</b>	<b>AFRICA, ASIA, INDIAN OCEAN, MIDDLE EAST</b>	<b>SENIOR PLAN 71-85 YEARS</b>	<b>PREMIUMS ARE SUBJECT TO REVIEW AND MAY BE ADJUSTED</b>		<b>13 days R655.20</b>
1 - 5 days	R744.80	R638.40	R532	R2300			<b>14 days R705.60</b>
6 - 9 days	R957.60	R829.92	R595.84	R4830			
10 - 15 days	R1915.20	R1468.32	R1276.80	R6210			
16 - 21 days	R2912	R2553.60	R1808.80	R8970			

This brochure excludes the rates for the USA, Caribbean and over 22 days. Rates are available on our online portal for the USA and up to 185 days or 365 days.

**PLEASE NOTE:**

**Family and Single Parent:** Up to 5 children share cover for free under 21 years. **\*Group plan:** Children do not share cover. **TERMS & CONDITIONS APPLY**