

 INTERNATIONAL TRAVEL INSURANCE


In partnership with **Old Mutual Travelsure**, our international Travel Insurance Provider, you have peace of mind knowing that we've got you covered for acute illness and/or injury when travelling outside of South African borders for leisure and pleasure.

WHAT'S ON OFFER

- Cover is automatically included in our **ELITE, CO-EVOLUTION, BASE, CORPORATE ELITE PLUS** and **CORPORATE ELITE** Gap Cover options, however, we must be notified of your upcoming trip **7 days** before departure.
- We cover you when you travel alone or together with your dependants registered on your Gap Cover policy.
- Cover is valid for up to **31 days**, limited to **1 trip per policy per year**.

BENEFIT OVERVIEW

Schedule of Benefits	Gold
SECTION A (MEDICAL)	
Non-Pre-Existing Emergency Medical	R 20,000,000
Medical Evacuation; Transportation and Repatriation	Included in emergency medical cover
Burial or Cremation or Return of Mortal Remains	Included in emergency medical cover
Compassionate Overseas Visit	Included in emergency medical cover
Return of Children	Included in emergency medical cover
Sports & Activities	Included in emergency medical cover
Sub-limit: Terrorism	R 2,000,000
Sub-limit: Optical and Dental	R 2,000
Pre-Existing Emergency Medical	R 500,000
Accidental Death and Disability	R 100,000
Carrier accumulation limit	R 20,000,000
EXCESS APPLICABLE TO EACH AND EVERY CLAIM	
Unless otherwise specified:	R 500
MEDICAL ASSISTANCE	
Access to a global network of medical providers for medical care in the location of the traveler and medical evacuation	Out-patient and in-hospital medical assistance
Medical provider search & referral	Medical translation service
Delivery of essential medicine	Arrangement of hospital admission
Medical monitoring during & after hospitalisation	Emergency medical evacuation / repatriation
Return of mortal remains	Return of dependent children
Arrangement of compassionate visit	Arrangement of return of minor children
Arrangement of accommodation	Telephonic Medical and Travel Advice (24/7)

GENERAL TERMS AND CONDITIONS

- We need to know about your upcoming trip **7 days** before departure. Register online via our website at www.stratumbenefits.co.za.
- Our cover does not apply if you have similar cover through another provider, such as your medical aid.
- Our cover may not be used to extend cover already provided by another insurer.
- Pre-existing medical conditions may be excluded from cover.
- Cover ceases at the age of **70**.
- A policy document will be issued directly from the insurer when you apply for cover that explains the policy and benefit exclusions in more detail.

IMPORTANT CONTACT INFORMATION

EMERGENCY SERVICES

- If you have any questions or queries about the benefits provided, please contact **Old Mutual Travelsure** directly on:

PLCC (Policy Administration):

t 0860 25 2466 or 011 556 7060

e travelsure@ominsure.co.za

Europ Assist:

t 011 991 8263

e assist@europassistance.co.za

HOW TO CLAIM

- In the event of hospitalisation, evacuation, compassionate emergency repatriation, accompaniment, compassionate emergency visit, death and/or an accident, you must submit your claim directly to **Old Mutual Travelsure** within **30 days** of the event.

Claims:

t 0860 25 2466 or 011 556 7060 (South Africa)

t +2711 556 7060 (International)