

TRAVEL PROTECTION OPTION

2020| Benefit Schedule

THE TABLE BELOW IS A SUMMARY OF THE BENEFITS APPLICABLE FOR THIS OPTION. ALL BENEFITS SHOWN ARE PER INSURED PERSON, PER PERIOD OF COVER. ALL LIMITS ARE EXPRESSED IN US DOLLARS

BENEFITS	TRAVEL OPTION
OVERALL ANNUAL LIMITS	\$100 000
Area of cover	Worldwide excluding USA and Canada
Medical Treatment - as a result of illness, injury or accident when travelling outside the country of permanent residence.	Expenses incurred for emergency transportation, hospitalisation & associated services in-hospital from the date of admission to the date of discharge.
OUT-PATIENT TREATMENT (Day-to-day)	No Cover

Please refer to the Policy wording for full benefit details and definitions

An *emergency is defined as; A medical emergency is the sudden, unexpected onset of a health condition or bodily injury that needs immediate medical or surgical treatment. Failure to provide this treatment would place a person's life at risk or result in serious impairment or dysfunction of an organ or body part

LIMITATIONS / EXCLUSIONS

- All hospitalisation subject to pre-authorisation
- Age Limit- 70 years
- Each trip limited to maximum of 90 days
- Elective (non-emergency) surgery and/or medical treatment
- Known pre-existing conditions and exclusions within 12 consecutive months prior to the effective date of coverage.
- All Dentistry
- Travelling for the purpose of obtaining Medical Treatment
- Employment involving Manual Labour
- Pregnancy / Childbirth

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