

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	USD 100 000
Area of cover	Worldwide excluding USA and Canada
Medical Treatment – resulting from sudden 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 for medical or surgical treatment
Mortal remains – transportation of body or ashes to the country of nationality or country of residence.	USD 5 000 per person insured
OUT-PATIENT TREATMENT (Day-to-day)	No Cover (dental and optical limited to emergency out-patient treatment only)

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

- Covid-19 cover limited to USD 50 000 (no evacuation)
- All hospitalisation subject to pre-authorisation
- Pandemics and Epidemics (unless specifically stated in the summary of Medical Benefit Plans)
- 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 which existed prior to the commencement of travel or prior to the effective date of coverage.
- All in-patient Dentistry and Optical treatment (dental and optical limited to emergency out-patient treatment only)
- Travelling for the purpose of obtaining Medical Treatment
- Employment involving Manual Labour
- Injuries resulting from hazardous pursuits, hazardous sports or recreational activities,
- Injuries resulting from active participation in war, riot, strike, revolution, civil war, mutiny, military, terrorism
- Pregnancy / Childbirth

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