

Schedule of Benefits	Limits of Liability: International Travel Insurance		
Medical Age Limit	70 Years	70 Years	70 Years
	Gold	Platinum	Private Clients
1. Overseas Medical and Medical Related Expenses	US\$ 65,000	US\$150,000	US\$250,000
1.1. Medical Evacuation/ Repatriation/ Transportation	Included in 1	Included in 1	Included in 1
1.2. Burial/ Cremation/ Return of Mortal Remains	Actual Expenses	Actual Expenses	Actual Expenses
1.3. Medical expenses related to Terrorism	Nil	Nil	US\$30,000
1.4. Emergency Dental Treatment	US\$100	US\$250	US\$350
1.5. Additional Travel and Accommodation Expenses	Refer Below	Refer Below	Refer Below Included in 1
1.5.1. Accompanying Travel Companion & Children	Included in 1	Included in 1	Included in 1
1.5.2. Visit by any one person	Included in 1	Included in 1	Included in 1
1.5.3. Child Repatriation	Included in 1	Included in 1	US\$50,000
1.6. Pre-existing Medical Conditions	Nil	Nil	US\$100,000
1.7. Adventure/ Winter Sport Extension	Nil	US\$50,000	US\$500
1.8. Hospital Daily Benefit	US\$200 (US\$20 per day)	US\$300 (US\$30 per day)	(US\$50per day)
Medical Excess: In-patient	US\$100	US\$50	US\$50
Medical Excess: Out-patient	US\$100	US\$50	US\$50
2. Cancellation and Curtailment	US\$1,000	US\$2,000	US\$2,000
3. Travel Delay			
3.1. Flight/cruise departed late (arrived 1 hour+ later than scheduled)	Nil	US\$100	US\$200
3.2. Late arrival of flight = Missed Connection	Nil	US\$100	US\$300
4. Personal Assistance (Refer to Policy Wording)	Assistance Services	Assistance Services	Assistance Services
5. Personal Baggage			
5.1. Baggage, clothing and toiletries	Nil	US\$200	US\$300
5.2. Any one article/ pair or set of articles (SIL)	NA	US\$100	US\$150
5.3. Loss of Cash and or Passport (Additional accommodation and travel expenses only)	Assistance Services Only	Assistance Services Only	US\$500
6. Personal Liability	US\$5,000	US\$15,000	US\$25,000
7. Personal Accident	Refer below	Refer below	Refer below
7.1. Permanent Disablement	US\$4,000	US\$6,000	US\$10,000
7.2. Death	US\$7,000	US\$10,000	US\$15,000
8. Hijack of Public Conveyance (Excess: 12 Hours)	US\$2,500	US\$2,500	US\$2,500
9. Carrier Accumulation Limit	US\$1 500 000		
Period of Cover	90 Days		

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FNB Travel Insurance



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how can we help you? 

Travel Insurance is insurance intended to cover the insured's medical expense, trip cancellation, lost luggage, flight accident and other losses incurred while travelling.

Who can qualify?

- The cardholder him/herself, the cardholder's spouse and up to four children under the age of 21 years, travelling on the same itinerary as the cardholder.
- To be covered, you must be healthy and fit to travel.

What do I get?

Overseas Medical Expenses

The policy will pay the following costs, up to the Limit of Liability in the Schedule of Benefits, for each insured person:

- Reasonable medical expenses for the immediate treatment of an unforeseen medical emergency;
- Medical practitioner's fees;
- Inpatient treatment;
- Outpatient treatment related to an unexpected illness or injury;
- Ambulance charges to the nearest hospital;

Medical and Related Expenses

- Medical evacuation arranged by us to the nearest adequate medical facility.
- Medical repatriation to your country of residence, arranged by us.
- Burial or cremation of a deceased insured person abroad, or alternatively transportation costs of returning home an insured person's body or ashes.
- Emergency dental and pain-stilling treatment up to the limits on the Schedule of Benefits.
- Travel Companion: on condition that you contact us first and we make all the travel arrangements, in the event of a valid claim for repatriation.

Personal Assistant Services

We will pay the administrative and delivery costs to provide the following services in respect of a trip:

- Consular Referral: we will provide you with the relevant contact details of diplomatic representatives wherever possible.
- Emergency travel and accommodation arrangements: we will provide you with all reasonable, practical and possible assistance in arranging emergency alternative accommodation and onward or return transportation. You will be responsible for the payment of all costs incurred,

and you should make arrangements to pay us or the service provider at the time the cost is incurred.

- 24 Hour Nurse Assist: our 24-hour helpline provides access to a professional medical assistance service to assist you with any health query.
- Legal Assist: we will provide you with an advice line manned by qualified and experienced in-house attorneys who will provide guidance and information on legal matters.
- Replacement of Travel Documents: we will help you replace lost or stolen tickets and travel documents and refer you to suitable travel offices. What is not covered: the cost of any items insured under another section of this policy.

Cancellation & Curtailment

- Cancellation cover applies if you have booked a trip to take place within the period of insurance, but you are forced to cancel your travel plans before you depart from Zambia because of one of the reasons listed on Your Schedule of Benefits, affecting you, your travel companion or a close relative which is beyond your control, and of which you were unaware at the time you booked the trip. Please also refer to Travel Delay cover.
- Curtailment cover applies if you are forced to cut short a trip you have already started, and return to your home country, because of one of the reasons listed on your Schedule of Benefits affecting you, your travel companion or a close relative which is beyond your control, and of which you were unaware at the time you booked the trip.
- The maximum amount we will pay in total for Cancellation and Curtailment claims is the Limit of Liability in the Schedule of Benefits related to one reason only.

Travel Delay

Example of a Travel Delay: you are booked to depart from London to Zambia at 13:00. Your flight is delayed and departs at 23:00 due to one of the reasons listed below.

If you are delayed by your carrier for more than six hours beyond its scheduled departure time as a direct result of strike, industrial action, severe weather conditions, failure of air traffic control systems or mechanical breakdown of a scheduled carrier:

- We will reimburse you for reasonable expenses incurred whilst the carrier is delayed for meals, drinks, travel costs and accommodation if your carrier does not provide them, up to the Limit of Liability in the Schedule of Benefits per insured person per trip.
- The policy will also pay for expenses incurred resulting from missed connection at the transfer point

Note:

- Cover under the travel delay section only applies for passengers who eventually travel.
- If you suffer delays you must obtain written confirmation from the carrier stating the period and

reason for delay.

- You must provide receipts for the expenses incurred

Once you have submitted all the necessary documents, your claim will be paid within two working days.

Baggage

- If, in the course of your trip, your personal baggage is damaged or stolen or lost by the carrier (and not recovered), the policy will cover you up to the Limit of Liability as stated in the Schedule of Benefits in the master policy.
- Baggage delay: if your baggage is certified by the carrier to have been lost or misplaced on your arrival outside the borders of Zambia for a period in excess of six hours, then you can claim an amount up to the Limit of Liability in the Schedule of Benefits per insured person for the purchase of essential items.
- Such sums will be refundable to us if the baggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Baggage Section.

Legal

- If, in the course of a trip, you become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or your liability, we will cover you (or in the event of your death, your legal personal representatives) against:
 - All sums which you shall become legally liable to pay as compensation; and
 - All legal costs awarded to any claimant or incurred in the defence of any claim that is contested by us or with our consent.

Personal Accident

If you suffer accidental bodily injury during the trip, which within 12 months is the sole and direct cause of death or permanent disablement, we will pay up to the Limit of Liability in the Schedule of Benefits.

Are there any exclusions?

Specific conditions and exclusions will apply to individual sections of your policy while general exclusions and conditions will apply to the whole of your policy.

How do I claim?

Medical Emergency: Inpatient and outpatient treatment. You must phone +27 (0) 11 991 8610 prior to receiving any treatment where the cost is more than \$ 1,000.

If you are unconscious Your travel companion must contact us within 24 hours of your admission. If you are travelling alone You must contact us within 24 hours of regaining consciousness.

Our liability will be limited to \$ 1,000 if you don't contact us for authorisation.

SUBMISSION OF CLAIMS & ENQUIRIES:

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