

AAIM – Africa, Asia, Indian Ocean and Middle East Benefits Schedule

Schedule of Benefits	Limit of Liability
1. Emergency Medical and Related Expenses	R 12,000,000
A. Medical expenses - Adventure sports	R 1,000,000
B. Related expenses	
Optical expenses	R 2,000
Provisional pain-stilling dental treatment	R 2,000
Accompanying family member	Real Expense
Repatriation of mortal remains and coffin expenses	Real Expense
Compassionate emergency visit by any one person	R 10,000
Hospital Cash Benefit	R 3,000 (R300 p.d.)
C. Medical Expenses - Terrorism	R 500,000
D. Pre-Existing Medical Conditions	R 50,000
Pre-Existing Excess	Hospitalisation of 48 hours +
E. Medical Evacuation/Repatriation/Transportation	Real Expense
Medical Excess - less than 6 months	R500 outpatient
Medical Excess - more than 6 months	R 1,500 outpatient
2. Personal Accident	
In-flight and Not in-flight (excluding Adventure sports)	R 50,000
3. Assistance services	
Cash Advances	Assistance
Emergency travel and accommodation arrangements	Assistance
Transmission of urgent messages	Assistance
Alternative employee or resumption of assignment	Nil
Legal Assistance	R 15,000
24 Hour Nurse Line	Assistance
Consular referral	Assistance
Household Assist	R 3,000 repair limit
Trauma Line	Assistance
4. Cancellation	R 10,000
Curtailment	R 7,500
Missed connection (Min. 4 hr connecting time)	R 2,000
Natural Disaster Cover	R 2,000
Travel Supplier Insolvency Cover	R 15,000
Section 4: Excess	10% of claim, min R500
5. Inconvenience Cover	
Theft or Damage to Baggage	R 5,000
Accidental Loss of Baggage	R 1,000
Baggage Excess	10% of claim, min R500
Single item limit	R 1,500
Cash/Travel doc's (R250 Excess)	R 1,000
Baggage Delay (6 hrs min.)	R 2,000
6. Travel Delay (6 hrs min.)	R 2,000
7. Personal Liability (Excess: R1,000)	R 1,000,000
8. Hijack of Public Transportation (24hrs min.)	R 5,000 (R500 p.d.)
Accumulation limit	R 12,000,000

get out there



Premiums		Premiums
Period (date of departure - date back in Country)	Individual	Family
1 - 8 days	R180	R310
9 - 15 days	R23 p.d.	R41 p.d.
16 - 31 days	R23 p.d.	R41 p.d.
32 - 62 days	R890	R 1,610
63 - 92 days	R 1,170	R 2,120
93 - 185 days	R 1,710	R 3,060
186 - 365 days	R 2,880	R 5,130
Free Children		5 children under 21 yrs (Share Cover)
Group Rates per individual (Minimum 10/Chd pay their own premium)		R14 per person per day (min. 7 days)
Frequent Flyer Option		R 2,800

This brochure is provided for marketing purposes only – full terms and conditions are contained in the Policy Document. Underwritten by Regent Insurance Company Ltd, a licensed short-term insurer, company reg. no.: 1996/007612/06 and an authorised Financial Services Provider, FSP licence 25511.



get out there

