

# DISCOVERY CORPORATE TRAVEL INSURANCE

*Schedule of Benefits*



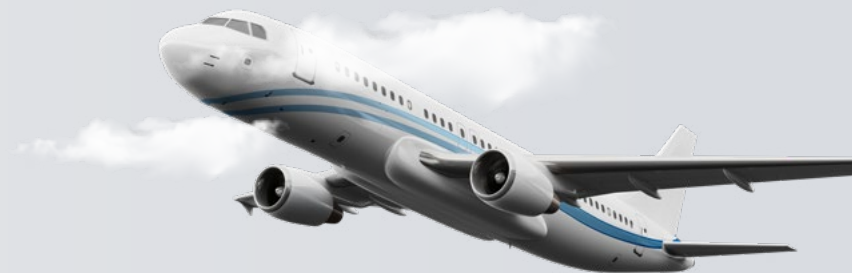
# Schedule of Benefits

## PART 1 OF 4

| PLAN  | Classic                                  |  | Premium                                  |   |
|---|--|--|--|---|
|   | International                            | Local                                      | International                            | Local                                       |
| <b>Age Limit</b>  | 6 months - 85 years                      |  | 6 months - 85 years                      |   |
| <b>Section 1: Emergency medical and related expenses</b>                              |  |  |  |   |
| 1.1 Emergency medical expenses  | up to R40 million                        | up to R40,000<br><i>Bodily Injury Only</i> | up to R100 million                       | up to R100,000<br><i>Bodily Injury Only</i> |
| Sub-limit: Terrorism  | up to R 500,000                          | -  | up to R1 million                         | -   |
| Sub-limit: COVID-19 (applicable to fully vaccinated insured person's only)            | up to R5 million                         | -  | up to R5 million                         | -   |
| 1.2 In-hospital private ward extension  | -  | -  | up to R1 million                         | -   |
| 1.3 Emergency medical evacuation, repatriation, or transportation to a medical centre | Actual expenses if arranged by Discovery | -  | Actual expenses if arranged by Discovery | -   |
| 1.4 Emergency dental treatment  | Included in 1.1.                         | -  | Included in 1.1.                         | -   |
| <b>Excess</b>   | <b>R500</b>                              | <b>R500</b>                                | <b>R500</b>                              | <b>R500</b>                                 |
| 1.5 Repatriation of mortal remains and burial/coffin expenses                         | Actual expenses if arranged by Discovery | Actual expenses if arranged by Discovery   | Actual expenses if arranged by Discovery | Actual expenses if arranged by Discovery    |
| 1.6. Repatriation of family member or travel companion                                | Actual expenses if arranged by Discovery | -  | Actual expenses if arranged by Discovery | -   |
| <b>Supplementary expenses</b>   |  |  |  |   |
| 1.7 Compassionate emergency visit by one person                                       | Actual expenses if arranged by Discovery | -  | Actual expenses if arranged by Discovery | -   |
| 1.8 Emergency medical quarantine  | Up to R10,00 or 14 days                  | -  | Up to R15,000 or 14 days                 | -   |
| 1.9 Assistance services   | Assistance service                       | Assistance service                         | Assistance service                       | Assistance service                          |

# Schedule of Benefits

## PART 2 OF 4



| PLAN  | Classic             |               | Premium                       |                               |
|---|---------------------|---------------|-------------------------------|-------------------------------|
|   | International       | Local         | International                 | Local                         |
| <b>Age Limit</b>  | 6 months - 85 years |               | 6 months - 85 years           |                               |
| <b>Section 2: Pre-existing medical conditions</b>   |                     |               |                               |                               |
| 2.1 Pre-existing medical conditions   | -                   | -             | up to R10 million             | -                             |
| 2.2 Vascular, cardiovascular, cerebrovascular conditions  | -                   | -             | up to R1 million              | -                             |
| <b>Excess</b>   | -                   | -             | <b>R500</b>                   | <b>R500</b>                   |
| <b>Section 3: Personal accident</b>   |                     |               |                               |                               |
| 3.1 Death   | R500,000            | R500,000      | R1 million                    | R1 million                    |
| 3.2 Public conveyance (aircraft only) – additional death benefit  | R250,000            | R250,000      | R500,000                      | R500,000                      |
| 3.3 Urgent death expenses   | R10,000             | R10,000       | R10,000                       | R10,000                       |
| 3.4 Dependent child benefit   | R10,000             | R10,000       | R10,000                       | R10,000                       |
| 3.5 Spouse accidental death benefit   | R25,000             | R25,000       | R25,000                       | R25,000                       |
| 3.6 Terrorism extension   | R250,000            | R250,000      | R500,000                      | R500,000                      |
| 3.7 Permanent disabling injuries  | R500,000            | R500,000      | R1 million                    | R1 million                    |
| <b>Accumulation Limit</b>   | <b>R40 million</b>  | <b>R500k</b>  | <b>R100 million</b>           | <b>R1 million</b>             |
| <b>Section 4: Cancellation, trip curtailment and postponement</b>   |                     |               |                               |                               |
| 4.1 Cancellation trip curtailment and postponement (listed reasons including COVID-19 for fully vaccinated insured persons) | Up to R30,000       | Up to R30,000 | Up to R50,000                 | Up to R50,000                 |
| 4.2 Replacement employee  | Up to R30,000       | Up to R30,000 | Up to R50,000                 | Up to R50,000                 |
| 4.3 Cancellation of unspecified reasons   | -                   | -             | 50% of the loss up to R25,000 | 50% of the loss up to R25,000 |
| 4.4 Travel delay  | R7,500              | R7,500        | R10,000                       | R10,000                       |

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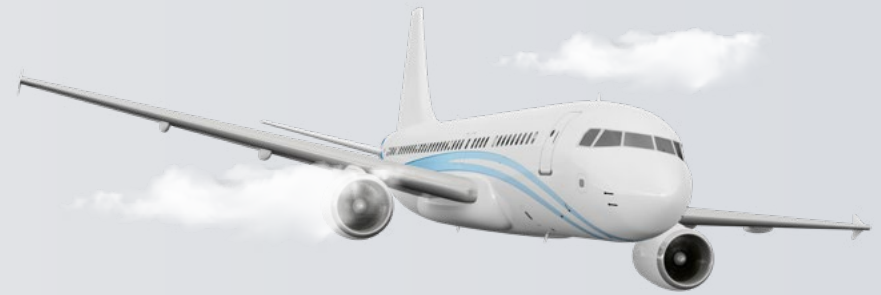
PART 3 OF 4



| PLAN  | Classic                |                        | Premium                |                        |
|---|------------------------|------------------------|------------------------|------------------------|
|   | International          | Local                  | International          | Local                  |
| <b>Age Limit</b>  | 6 months - 85 years    |                        | 6 months - 85 years    |                        |
| <b>Section 4: Cancellation, trip curtailment and postponement (continued)</b> |                        |                        |                        |                        |
| <b>Excess</b>   | <b>4 hours</b>         | <b>4 hours</b>         | <b>4 hours</b>         | <b>4 hours</b>         |
| 4.5 Missed connection   | R7,500                 | R7,500                 | R10,000                | R10,000                |
| <b>Excess</b>   | <b>4 hours</b>         | <b>4 hours</b>         | <b>4 hours</b>         | <b>4 hours</b>         |
| 4.6 Visa denial   | -                      | -                      | up to R25,000          | up to R25,000          |
| <b>Section 5: Baggage and inconvenience cover</b>                             |                        |                        |                        |                        |
| 5.1 Theft, damage, and accidental loss of baggage of personal possessions     | Up to R50,000          | Up to R50,000          | Up to R70,000          | Up to R70,000          |
| Single item limit   | 25% of the sum insured | 25% of the sum insured | 25% of the sum insured | 25% of the sum insured |
| Sub-limit: Chronic medication theft, damage and accidental loss               | Up to R5,000           | Up to R5,000           | Up to R7,000           | Up to R7,000           |
| 5.2 Theft, damage, and accidental loss of business equipment                  | Up to R50,000          | Up to R50,000          | Up to R70,000          | Up to R70,000          |
| Single item limit   | 25% of the sum insured | 25% of the sum insured | 25% of the sum insured | 25% of the sum insured |
| <b>Excess</b>   | <b>R500</b>            | <b>R500</b>            | <b>R500</b>            | <b>R500</b>            |
| 5.3 Theft of money  | Up to R10,000          | Up to R10,000          | Up to R15,000          | Up to R15,000          |
| 5.4 Emergency replacement of passport or travel document                      | Up to R10,000          | Up to R10,000          | Up to R15,000          | Up to R15,000          |
| 5.5 Credit, debit, or charge card misuse                                      | Up to R10,000          | Up to R10,000          | Up to R15,000          | Up to R15,000          |
| <b>Excess</b>   | <b>R500</b>            | <b>R500</b>            | <b>R500</b>            | <b>R500</b>            |
| 5.6 Baggage delay   | Up to R10,000          | Up to R10,000          | Up to R15,000          | Up to R15,000          |
| <b>Excess</b>   | <b>4 hours</b>         | <b>4 hours</b>         | <b>4 hours</b>         | <b>4 hours</b>         |

# Schedule of Benefits

PART 4 OF 4



| PLAN  | Classic                           |                                   | Premium                           |                                   |
|---|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
|   | International                     | Local                             | International                     | Local                             |
| <b>Age Limit</b>  | 6 months - 85 years               |                                   | 6 months - 85 years               |                                   |
| <b>Section 5: Baggage and inconvenience cover (continued)</b>                       |                                   |                                   |                                   |                                   |
| 5.7 Baggage tracking and recovery (up to 96 hours) – Satisfaction Guarantee Payment | USD 250                           | –                                 | USD 500                           | –                                 |
| <b>Section 6: Personal liability</b>  |                                   |                                   |                                   |                                   |
| 6.1 Bodily injury and material damage   | up to R5 million                  | up to R5 million                  | up to R5 million                  | up to R5 million                  |
| <b>Excess</b>   | <b>R1,000</b>                     | <b>R1,000</b>                     | <b>R1,000</b>                     | <b>R1,000</b>                     |
| <b>Section 7: Hijack or kidnap and wrongful detention</b>                           |                                   |                                   |                                   |                                   |
| 7.1 Legal expenses  | Aggregate limit:<br>Up to R20,000 | Aggregate limit:<br>Up to R20,000 | Aggregate limit:<br>Up to R40,000 | Aggregate limit:<br>Up to R40,000 |
| 7.2 Hijack kidnap or wrongful detention daily benefit (up to 10 days)               | R20,000                           | R20,000                           | R40,000                           | R40,000                           |
| <b>Excess</b>   | <b>24 hours</b>                   | <b>24 hours</b>                   | <b>24 hours</b>                   | <b>24 hours</b>                   |
| 7.3 Kidnap or wrongful detention expenses   | R250,000                          | R250,000                          | R500,000                          | R500,000                          |
| <b>Section 8: Car hire excess</b>   |                                   |                                   |                                   |                                   |
| 8.1 Car rental excess waiver  | Up to R10,000                     | Up to R10,000                     | Up to R20,000                     | Up to R20,000                     |
| <b>Section 9: Political or natural disasters</b>                                    |                                   |                                   |                                   |                                   |
| 9.1 Evacuation  | up to R500,000                    | –                                 | up to R1,000,000                  | –                                 |
| 9.2 Alternative accommodation   | up to R50,000                     | –                                 | up to R100,000                    | –                                 |
| <b>Aggregate limit</b>  | <b>R40 million</b>                | <b>R500k</b>                      | <b>R100 million</b>               | <b>R1 million</b>                 |



