

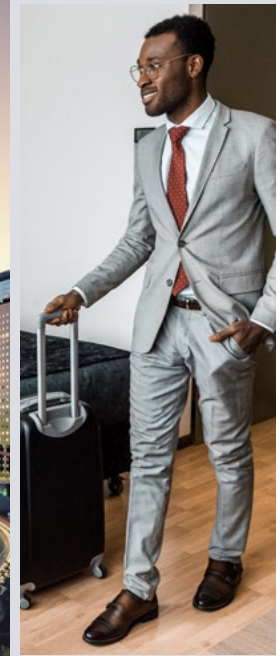
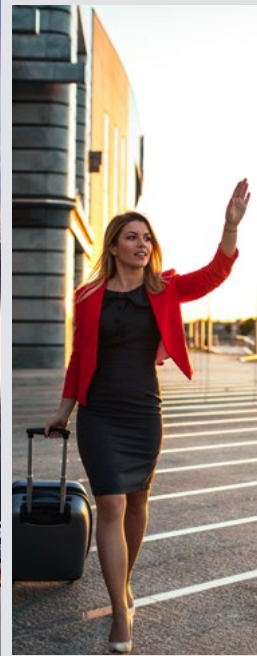
# DISCOVERY BUSINESS TRAVEL INSURANCE

*Comprehensive cover for the discerning business traveler, with market first benefits such as global data connectivity and baggage recovery.*



# Introducing Business Travel Insurance

When designing our business travel insurance product, our intention was to provide better access to services and benefits that could be enjoyed without the need to claim.



We have created a bespoke product for business travelers to help them with the risks faced during a trip. Our cover is underpinned by technology, fast claims services and key innovations to ensure the insured person remains protected. Our business travel insurance product covers the business traveler for both international and domestic travel with two plan options to choose from: a Classic option and a Premium option.

## 01 CORE BENEFITS

Comprehensive cover provided at a competitive rate, tailorable to the employer's unique requirements.

## 02 THE TEAM

Access an expert team of travel insurance professionals, where the leadership team has over 30 years of combined experience.

## 03 INNOVATION

As a business known for its Shared-value Insurance model and innovative products, you can rest assured that we will provide cutting-edge benefits to your clients.

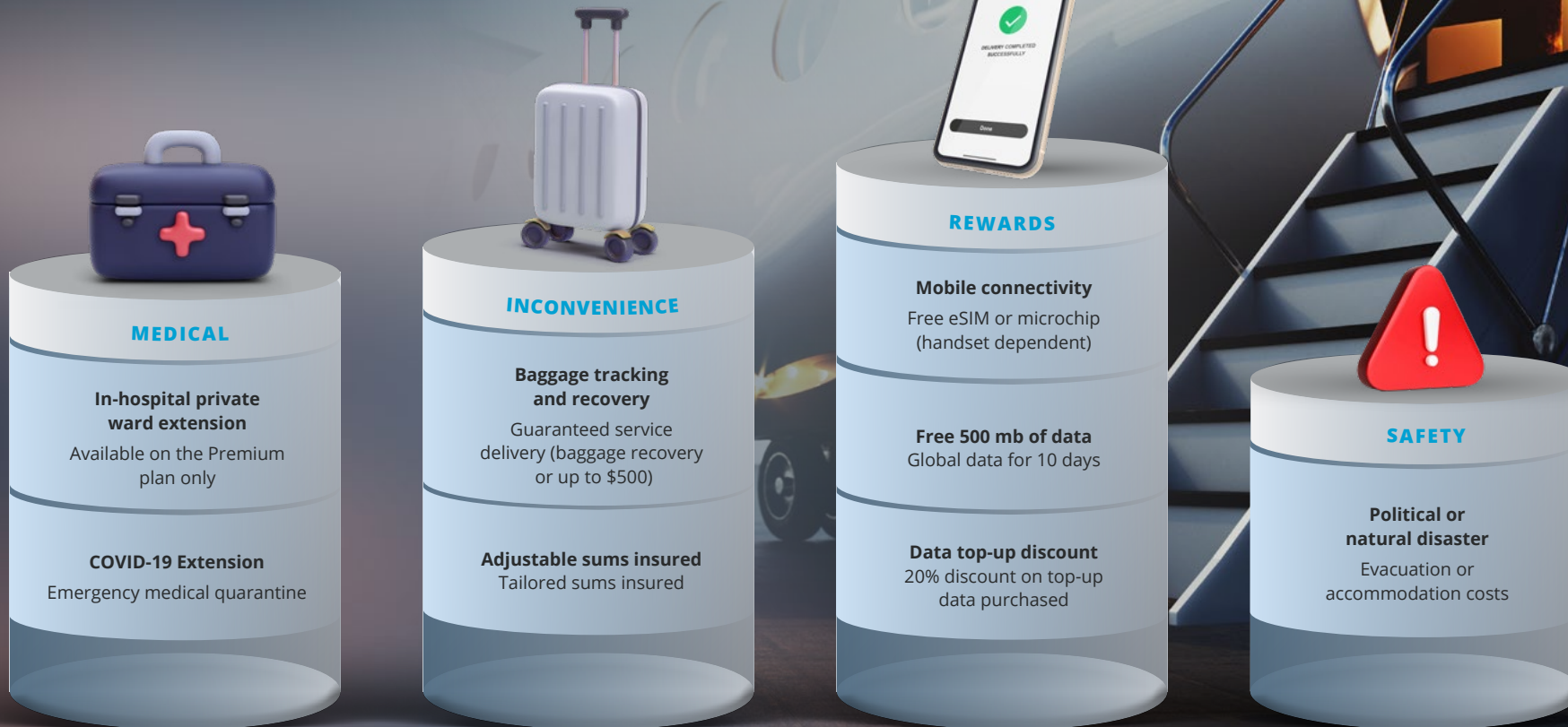
## 04 24HR EMERGENCY ASSIST

Medical Service Organisation International (a Discovery Company) provides access to a 24/7 emergency hotline that provides support in your clients' time of need.



# Business Travel Insurance **overview**

Our product offering is based on **4 unique pillars** comprising of market leading benefits to safeguard and enhance your employees' travel experience while providing you with peace of mind.



# Core benefits

Our product is embedded with **unique core benefits**, such as visa denial cover, in-hospital private ward extension cover and much more. We cover a wide range of risks to ensure your employee is protected.

## EMERGENCY MEDICAL AND RELATED EXPENSES

Up to R100 million cover if an insured person sustains:

- Bodily injury during a trip
- Suffers an illness during a trip
- Cover for inpatient and outpatient treatment

### Unique features

- In-hospital private ward extension\*
- Emergency medical quarantine 14 days or R15,000\*

## SUPPLEMENTARY EXPENSES

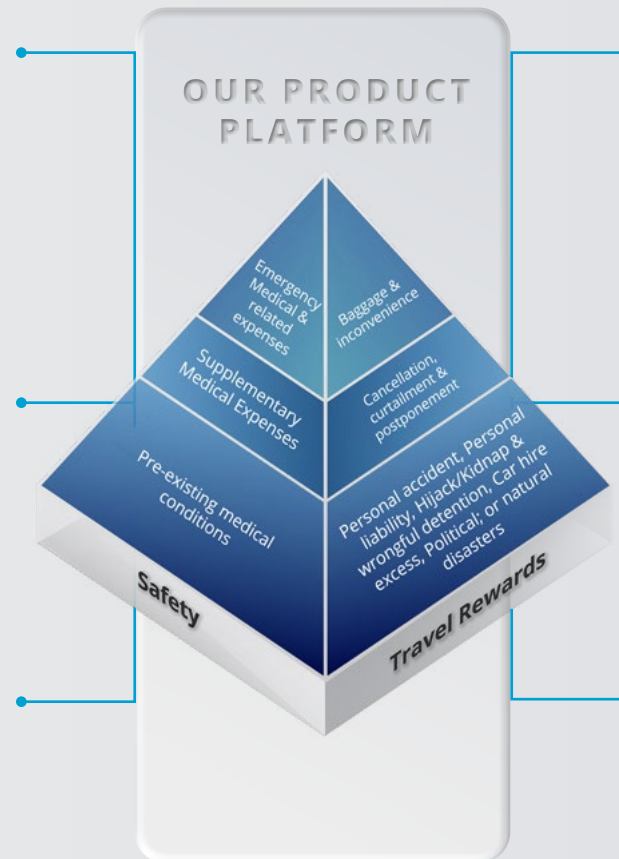
Up to **R100 million** cover in the event of:

- Emergency medical evacuation, repatriation or transportation to a medical centre
- Repatriation of mortal remains and coffin expenses
- Repatriation of accompanying family member of travel companion
- Compassionate emergency visit by any one person

## PRE-EXISTING MEDICAL CONDITIONS

Up to R10 million in cover if the insured person requires emergency medical treatment due to a sudden and unexpected acute onset of a pre-existing medical condition\*

\*Available on the Premium plan only.



## BAGGAGE AND INCONVENIENCE COVER

- Theft, damage and accidental loss of personal possessions and business equipment
- Theft of passport, money, and travel documents
- Baggage delay

### Unique features

- Baggage tracking and satisfaction guarantee up to USD 500

## CANCELLATION, CURTAILMENT AND POSTPONEMENT

- Cancellation, trip curtailment and postponement (including COVID-19)
- Cancellation for unspecified reasons
- Trip delay and missed connection
- Visa denial\*

## OTHER BENEFITS

- Personal accident
- Personal liability
- Hijack, kidnap and wrongful detention
- Car hire excess
- Political or natural disasters

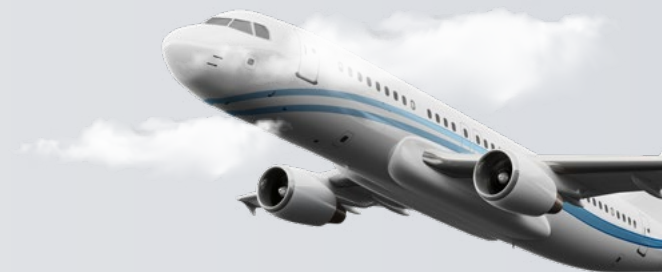
# Schedule of **benefits**

## 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 <i>Bodily Injury Only</i>	up to R100 million	up to R100,000 <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 R10,000 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, under 70 years	-	-	up to R10 million	-
2.2 Vascular, cardiovascular, cerebrovascular conditions, under 70 years	-	-	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

# Schedule of **benefits**

PART 3 OF 4

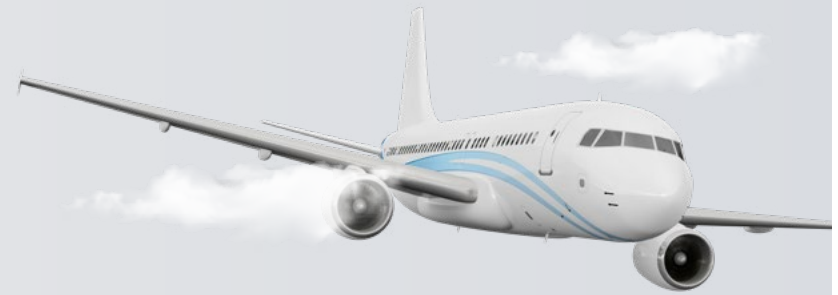


PLAN	Classic		Premium	
	International	Local	International	Local
<b>Age Limit</b>	6 months - 85 years		6 months - 85 years	
<b>Section 4: Cancellation, trip curtailment and postponement (continued)</b>				
<b>Excess</b>	<b>4 hours</b>	<b>4 hours</b>	<b>4 hours</b>	<b>4 hours</b>
4.5 Missed connection	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	-
<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: Up to R20,000	Aggregate limit: Up to R20,000	Aggregate limit: Up to R40,000	Aggregate limit: 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>

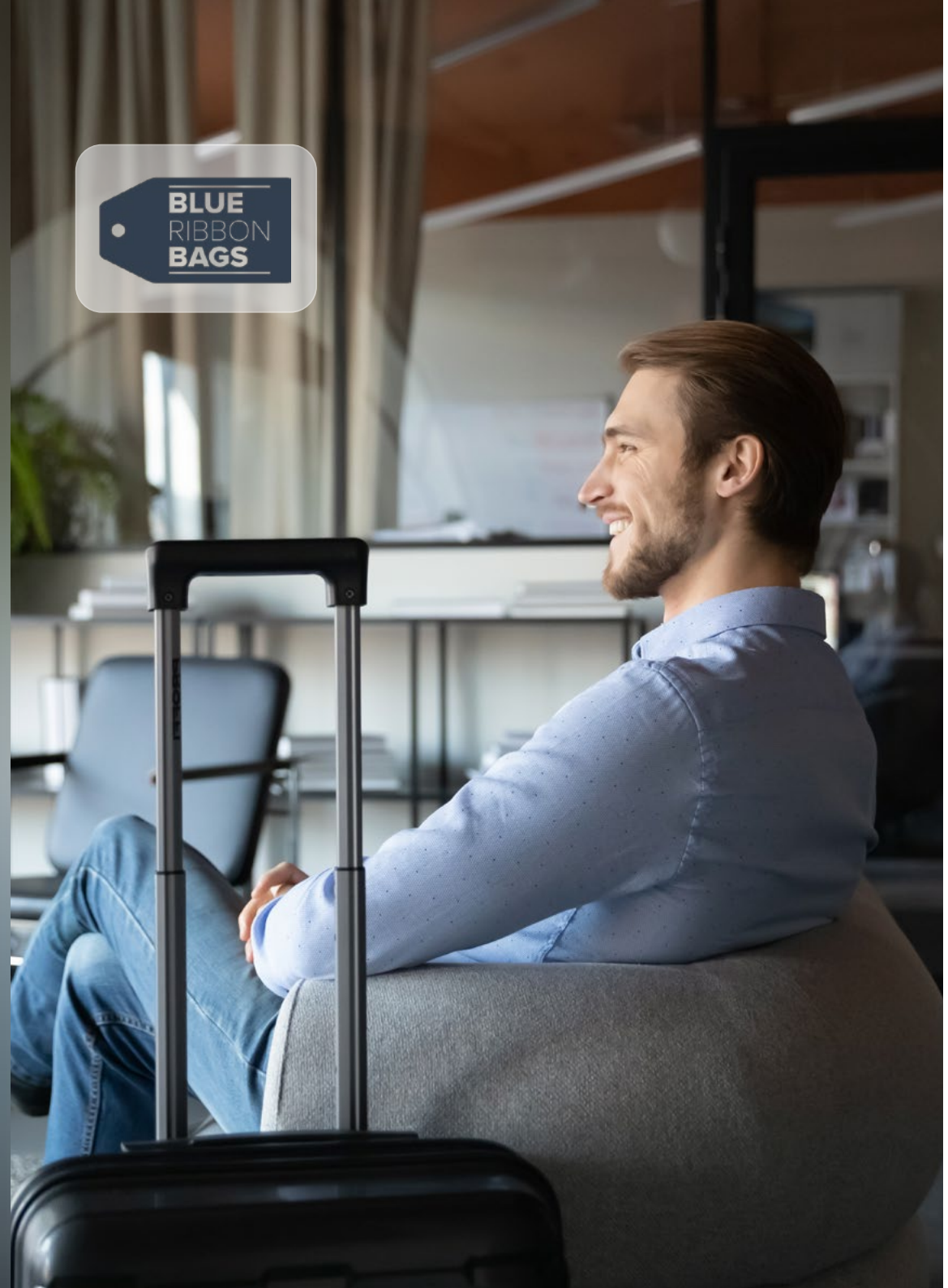


# Innovative benefits

We have partnered with **Blue Ribbon Bags**, a proprietary technologically driven company that facilitates baggage tracking and recovery of mishandled luggage.

- Blue Ribbon Bags will track and expedite the return of the insured person's delayed baggage for up to 96-hours from the time their flight lands.
- Blue Ribbon Bags will pay up to USD 500 satisfaction guarantee if they are unable to recover your employees' baggage within 96hrs.

**98%**  
baggage  
**recovery  
success**



# Global data benefit

Introducing the **Global data connectivity benefit** – an exciting, market-first benefit that ensures our clients are instantly connected when travelling abroad without any hassle.

We have partnered with **Flexiroam**, a virtual mobile network operator that allows users to connect without having to use roaming, purchasing a local SIM card or accessing airport Wi-Fi hotspots. In turn this safeguards them against exposure to cyber crime.



On completing the Travel Checklist, they will receive:

- 01 STARTER PACK**  
A starter pack which contains either a microchip or eSIM\* (depending on phone model)
- 02 GLOBAL DATA**  
500 MB of global data valid for 10 days (per trip)
- 03 TOP-UP DATA**  
Discounted top-up local data 20% off when purchased through the Flexiroam app\*\*

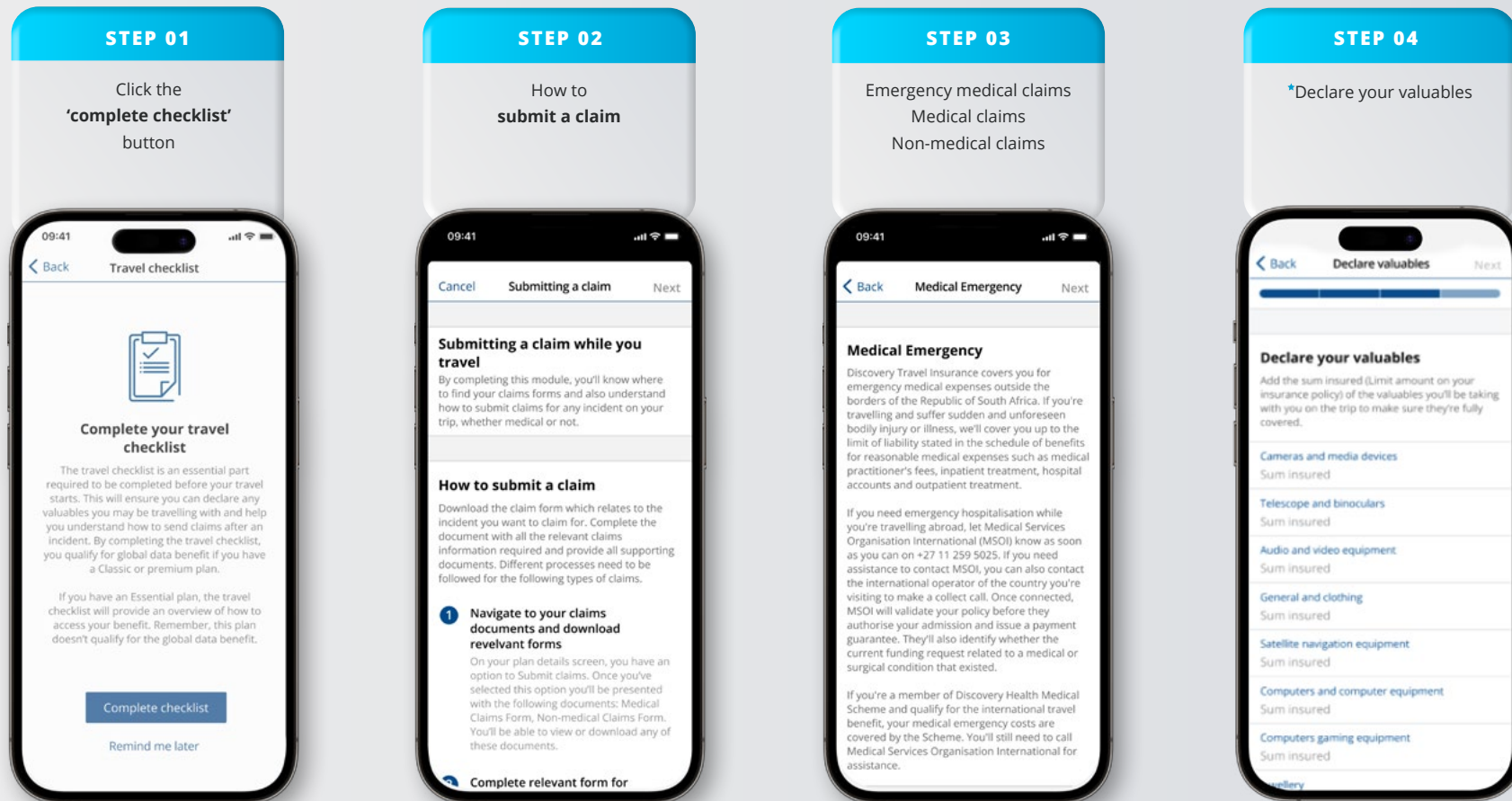
\*Microchip starter packs can either be collected from a Discovery Store or couriered at an additional cost.

\*\*Limited to 3 GB, 8 days and USD 50.

\*\*\*Please note the global data benefit is available in certain countries only. Visit the Flexiroam website for further details.

# Travel checklist

The travel checklist will help you understand how to **submit a claim** and **declare your valuables**. In addition, by completing this checklist you can activate your travel rewards.



\*Single item limit waived when valuables are declared




# Global data benefit redemption

Flexiroam will email users a unique link to activate their global data benefit to keep them connected. Employees can choose to collect their starter pack or have it delivered to their address at an additional cost. The eSIM is redeemable from the Flexiroam X application. The global data benefit can be redeemed in under 30 seconds by following **6 easy steps**. The steps for the **self-collect option** is detailed below.

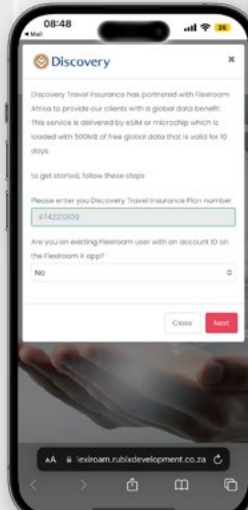
**STEP 01**

Click on the link 'FlexiRoam website' in your email 'Global data benefit' sent by Discovery Travel Insurance. You will land on the FlexiRoam homepage. Click 'Get started'



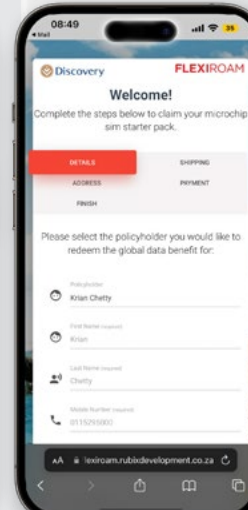
**STEP 02**

Enter your Discovery Travel Insurance policy number. Click 'Next'



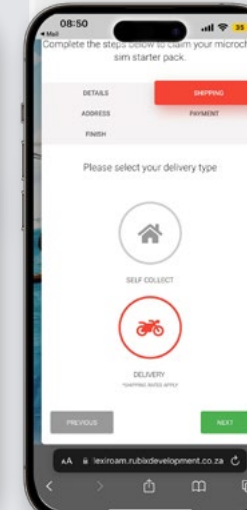
**STEP 03**

Enter or confirm your personal details. Click 'Next'.



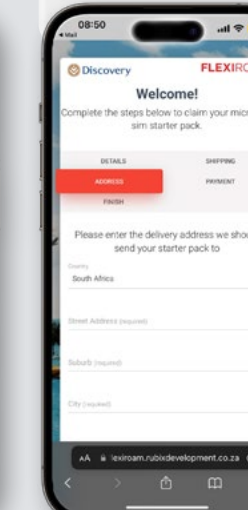
**STEP 04**

Select your preferred shipping method from 'self collect' or 'delivery'. Click 'Next'. Please note you will be responsible for any shipping costs if you select the delivery option.



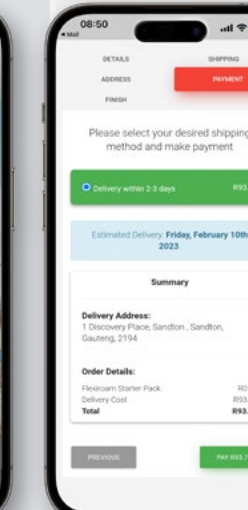
**STEP 05**

If you select the self-collect option, you will be prompted to choose a Discovery Store to pick up your travel benefit from.



**STEP 06**

Take note of your collection details and store operating hours. Check your email for confirmation of your Global data benefit.






# Global data benefit redemption

If employees prefer the **delivery option** for the starter pack the steps below apply\*

\*Please note courier fees apply to the delivery option

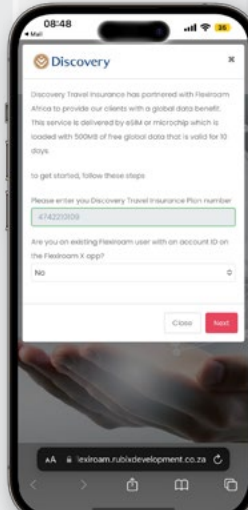
**STEP 01**

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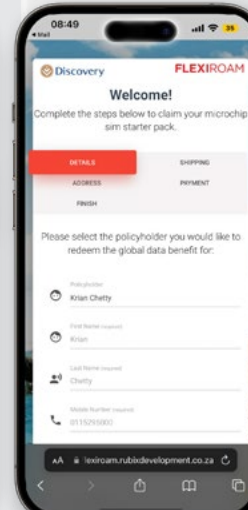
**STEP 02**

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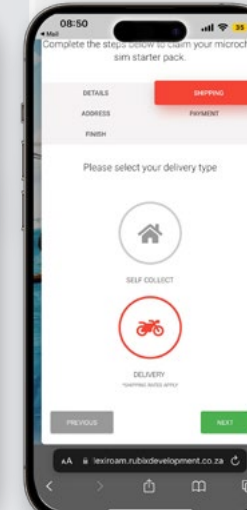
**STEP 03**

Enter or confirm your personal details. Click 'Next'



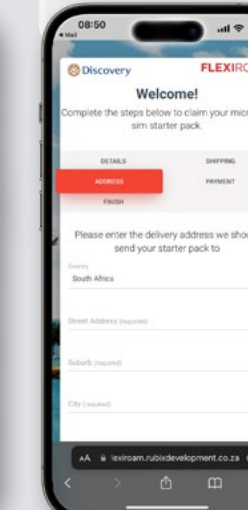
**STEP 04**

Select your preferred shipping method from 'self collect' or 'delivery'. Click 'Next'. Please note you will be responsible for any shipping costs if you select the delivery option.



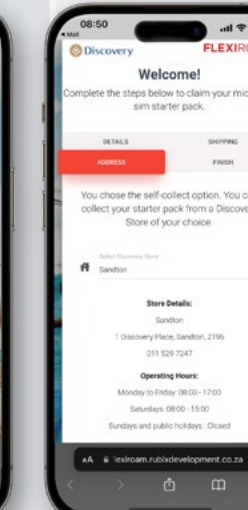
**STEP 05**

If you select the delivery option, you will be required to fill in your address. Click 'Next'



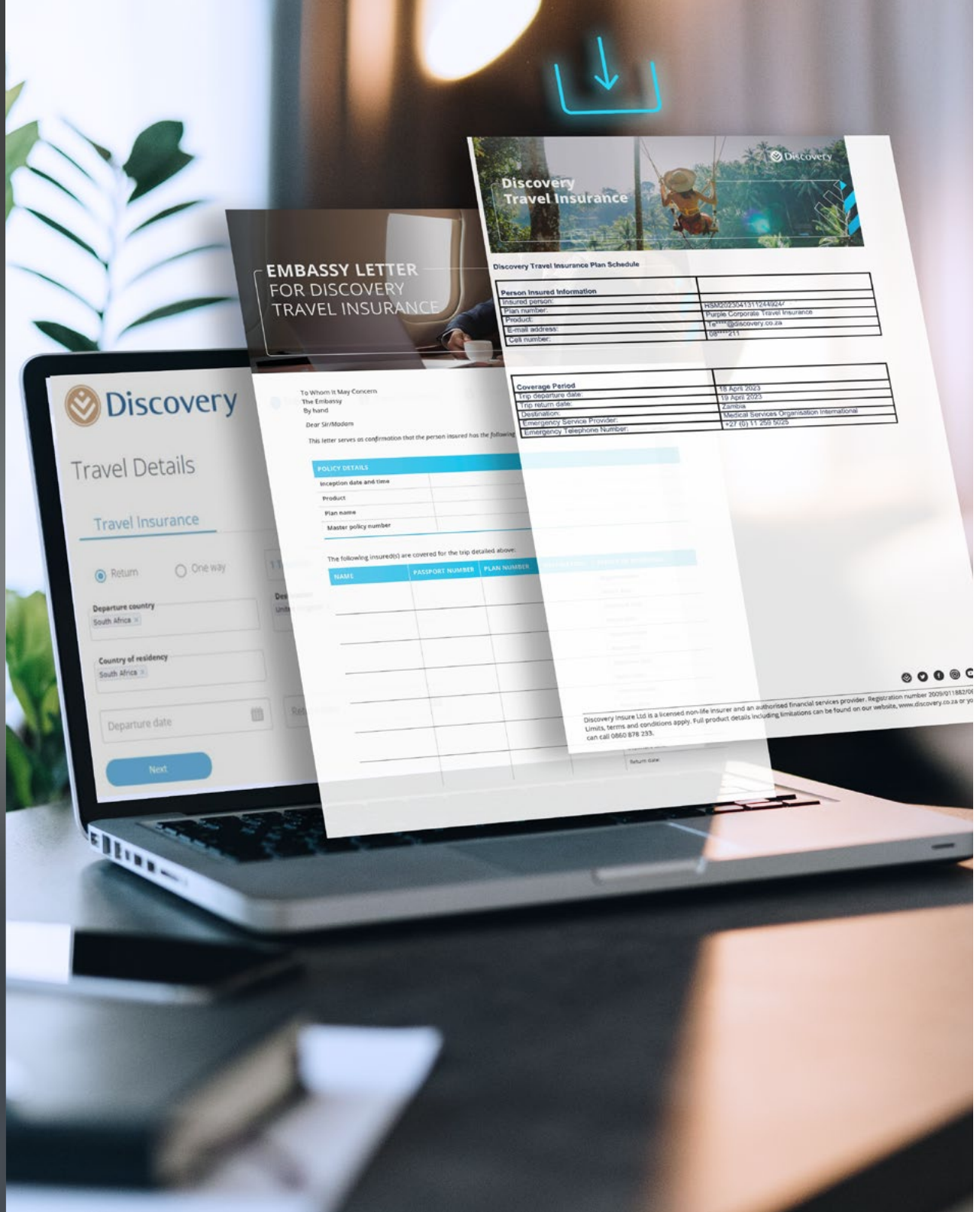
**STEP 06**

You will be required to make payment for delivery. Check your email for confirmation of your global data benefit.



# Product technology

Centralised access through our technology is made available to HR or the employer to declare employee travel and generate or download travel documents such as the Plan Schedule, embassy letters and the Policy Wording document.



# Sales and servicing process

Our sales process in **6 easy steps** to equip clients with the business travel insurance product.

01

## BROKER ENGAGEMENT

Broker to engage their commercial or corporate clients (employer groups) to ascertain if they have travel exposure.

02

## APPROACH

Broker to approach Business Development Manager (BDM) or Key Account Manager (KAM) regarding a Business Travel Insurance quote.

03

## QUOTING

Broker to email the proposal form to the Travel Insurance team ([travel\\_insurance@discovery.co.za](mailto:travel_insurance@discovery.co.za)) with the salient quote details (per the proposal form). Within 48 hours, the Travel Team will revert with a quote or request additional information to provide terms. Quotes are subject to underlying risk and underwriting appetite.

04

## ACCOUNT ONBOARDING

Broker to walk the commercial or corporate client through the quote providing any necessary advice.

05

## CLIENT RESPONSE

If the quote is accepted, broker should send the binding instruction back to the Travel Insurance team.

06

## DOCUMENTATION & DETAILS

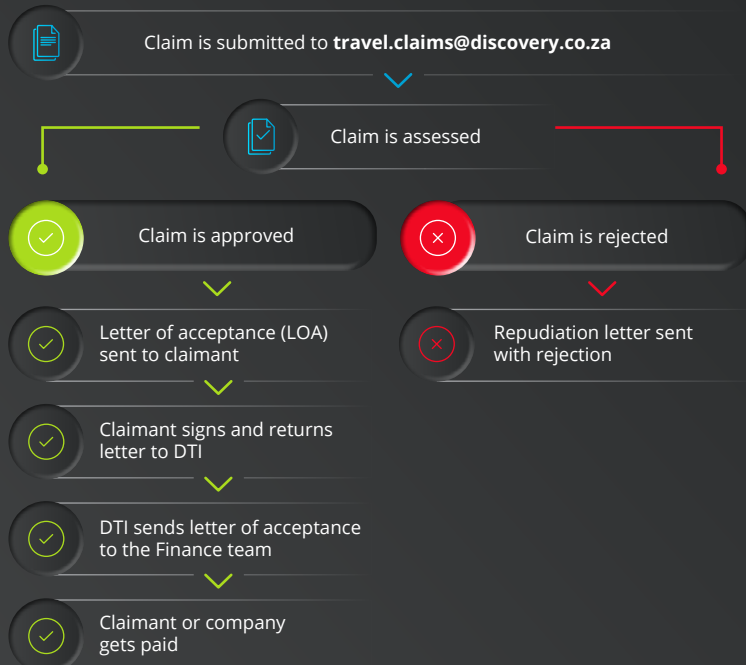
The Travel Insurance team will revert with policy documents and the user details to log/declare travel day (48-hour SLA).



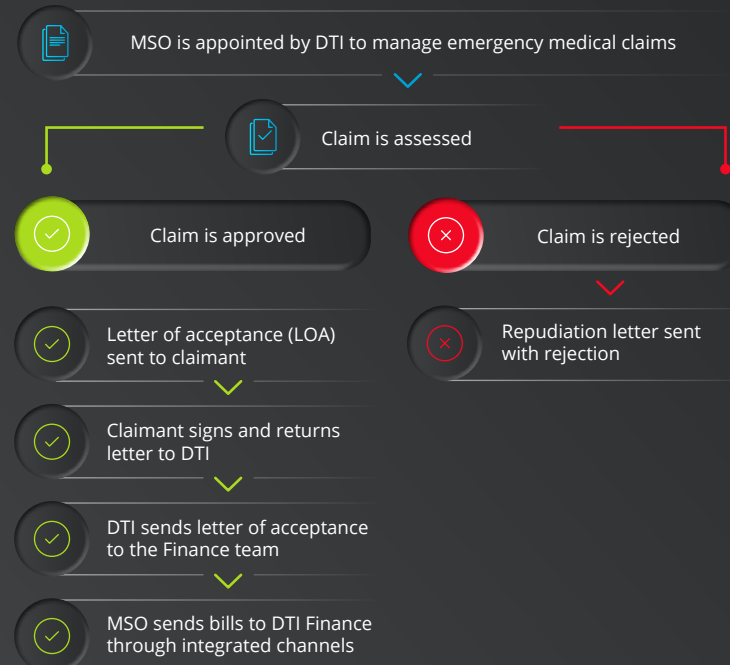
# Claims process overview

Our **detailed claims process** is structured to provide you with efficient and effective service.

## INCONVENIENCE AND REIMBURSEMENT MEDICAL CLAIM



## MEDICAL EMERGENCIES



Medical Services Organisation (MSO) | Discovery Travel Insurance (DTI)



# Claims channels

Our specialised claims channels are available to deal with unique types of claims. We have a dedicated medical emergency claims teams available 24/7 to support you for medical emergencies.

## INCONVENIENCE AND REIMBURSEMENT MEDICAL CLAIM

### Discovery Insure travel claims

- Assessed by Discovery Insure Travel
- Medical reimbursement claims are for medical bills that the claimant has settled
- Liability is limited to R10,000 if Medical Services Organisation (MSO) is not contacted for authorisation of treatment

## MEDICAL EMERGENCIES

### Medical Services Organisation

- Assessed by MSO
- Emergency Services Organisation has been appointed to manage emergency medical claims
- This service is available to policyholders 24/7. Not contacted for authorisation of treatment

# More information and contact details

For more information on the Discovery Business Travel Insurance product, please speak to your broker. Alternatively, you can email us at [travel\\_insurance@discovery.co.za](mailto:travel_insurance@discovery.co.za)

You can also contact the Business Travel Insurance team through their respective email addresses:



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Head: Travel Insurance

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Corporate Travel and Underwriting

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**KYLIE CRISTIN**

Travel Insurance Operations Manager

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