

**2017 - 2018 TRAVEL INSURANCE BENEFIT SUMMARY**

<b>Benefit</b>	<b>Limit</b>
Emergency Medical	\$250,000
Deductible (co-payment) per injury / illness – outpatient only	\$100
Medical expenses as a result of war & terrorism	Included up to policy limit
Medical transportation, repatriation & evacuation	\$65,000
Compassionate emergency visit by family	\$7,000
Repatriation of Travel Companion	\$2,500
Burial, cremation or return of mortal remains	\$25,000
Dental & Optical as a result of injury or illness	\$5,000
Medical expenses as a result of leisure sporting activities	Included up to policy limit
Accidental Death	\$5,000
Accidental Total Permanent Disablement	\$5,000

**What am I covered for?**

- You are covered for sudden and unforeseen medical events that necessitate immediate medical treatment up to the limits reflected in the table above.

**What to do in an emergency situation?**

- Call 24/7 Emergency Number: 1-877-256-8298** and the emergency help desk will assist you with locating a medical provider in the area.
- You are required to call the emergency number for all situations requiring emergency medical treatment in excess of UDS\$1,500.
- We urge you to call the emergency number regardless of the cost. TIC representatives will assist and guide you to ensure you receive the best care will work with medical providers directly on processing the claim.
- Prior approval is required for all surgical procedures as well as exploratory investigations such as x-rays, scans and MRI's, unless they are carried out in a lifesaving situation.
- If no hospitalization is required, you will be responsible to pay \$100 deductible (co-payment). The deductible amount is your responsibility and will not be reimbursed to you.

**How do I submit a claim?**

- In the event that you have a claim and need to forward it to TIC, please email the claim along with supporting documents to [claims@tic.co.za](mailto:claims@tic.co.za)

- The claims department will assess your claim and reimburse you the relevant amount as per the policy schedule
- You must notify TIC within 10 days of receiving medical attention. Claims and supporting documents have to be submitted to TIC within **30 days** of receiving medical attention

**What if I need to consult a doctor?**

- Call **1-877-256-8298** to find out if your appointment will be covered and to be directed to the closest most appropriate provider or to have us coordinate a consultation with an American Doctor

To locate a medical provider that is in close proximity to your location, please see: <https://gem-guide.globalexcel.com/NRTCCSupport.aspx?p=MSOG/MSO/EN>

**What medical expenses/conditions are not covered?**

- Pre-existing medical conditions
- Sexually transmitted diseases and tropical diseases
- Pregnancy and Childbirth
- Routine medical check-ups, for example routine Optometrist and Dentist visits
- Skiing and snowboarding off-piste
- Participating in hazardous activities or competitive sports
- Injuries occurred while at work