



MSC Cruises - 8 Nights or more

MANDATORY CRUISE INSURANCE COVER

Emergency Tel: 011 991 8528

Policy Number: 00J10AP2012



Schedule of Benefits	Limit of Liability 8 Nights + and Madagascar
<b>Emergency Medical and Related Expenses</b>	
Medical Expenses (Accident only for Local cruises)	R 5 000 000
Excess	R 300
Medical Expenses Terrorism Extension	Nil
Medical Evacuation, Repatriation or Transport to Medical Centre	Real Expense
Dental Expenses (injury Included In Medical Expenses): Illness	R 5 000
Optical Expenses (injury Included In Medical Expenses): Illness	R 5 000
Follow up treatment in South Africa	R 5 000
Expenses for sending a doctor in-situ	N/A
Locating unavailable medication	N/A
*Local Cover does not include Out-Patient treatment.	
Note: Emergency Medical and Related Expenses are limited to Accident Related incidents on Local Cover.	
<b>Personal Accident Insurance</b>	
Accidental Death	R 50 000
Permanent Disability as a result of an Accident R 50,000	R 50 000
Broken Bones - Seniors only	R 50 000
<b>Assistance Services</b>	
Cash Advances	Assistance
Consular Referral	Assistance
Emergency Accommodation and Travel arrangements	Assistance
Transmission of Urgent messages	Assistance
Visit by a family member	R 15 000
Return of children	R 15 000
Return of travel companion	R 15 000
Legal Assistance	R 7 500
Motoring bail bond (advance only)	R 2 000
Return of mortal remains or burial expenses	Real Expense
Coffin expenses	R 7 500
<b>Cancellation &amp; Curtailment - Excess R500</b>	R 15 000
<b>Baggage, Money, Credit Cards &amp; Traveller's Cheques</b>	
Loss, theft or damage of baggage/trade samples	R 15 000
Single item limit	R 3 750
Excess	R 500
Loss or Theft of Cash and/or Travel Documents	R 1 000
Baggage Delay - After 6 hours	R 1 500
<b>Travel Delay and Travel Missed Connection (after 4 hours)</b>	R 750
<b>Personal Liability Abroad - Excess R1000</b>	R 2 000 000
<b>Hijack Public Conveyance - After 12 Hours</b>	R 5 000
<b>Carrier Accumulation Limit:</b>	R 5 000 000

Oojah Travel Protection is underwritten by The Hollard Insurance Company Limited (Hollard), a registered short-term insurer and an authorised financial services provider. Oojah Travel Protection is a representative of Hollard.

- AGE LIMIT: 85 years. Children under 18 years share in the benefits with the insured person at no additional premium
- Clients 86 years and over - only qualify for the benefits under Cancellation, Curtailment and Baggage
- This information is provided for sales and marketing purposes only. Full Details of the Exclusions, Definitions and Terms and Conditions are available in the Policy Wording.

