

**COMPREHENSIVE GLOBAL TRAVEL INSURANCE**  
**SCHEDULE OF BENEFITS\* (Persons up to the age of 70, not yet 71)**  
**Limit per travel ticket purchased**  
**FNB BUSINESS CREDIT CARD**  
**Applicable from 1 July 2016 to 30 June 2017**

Description	Benefit	Excess
<b>Emergency Medical &amp; Related Expenses</b>		
Emergency Medical & Related Expenses — Local	R175 000	R1 000
Emergency Medical & Related Expenses — International	R10 000 000	R2 000
<b>Related Expenses</b>		
War and Terrorism	Included in Emergency Medical Expenses	
Medical Transportation, Repatriation and Evacuation	Included in Emergency Medical Expenses	
Compassionate Emergency Visit	Included in Emergency Medical Expenses	
Repatriation of Children	Included in Emergency Medical Expenses	
Repatriation of Travel Companion	Included in Emergency Medical Expenses	
Burial, Cremation or Return of Mortal Remains	Included in Emergency Medical Expenses	
Daily Hospital Cash Benefit	R200 per day / Maximum R3 000	
<b>Pre-Existing Emergency Medical Expenses</b>		
Pre-Existing In-hospital Medical Expenses	R100 000	48 Hours
Medical Transportation, Repatriation and Evacuation	Included in Emergency Medical Expenses	
Compassionate Emergency Visit	Included in Emergency Medical Expenses	
Repatriation of Children	Included in Emergency Medical Expenses	
Repatriation of Travel Companion	Included in Emergency Medical Expenses	
Burial, Cremation or Return of Mortal Remains	Included in Emergency Medical Expenses	
<b>Emergency Assistance Services (for a covered event)</b>		
Medical Referral	Included	
Medical Monitoring	Included	
Emergency Medicine	Included	
Evacuation, Repatriation, Return of Mortal Remains	Included	
Transmission of Urgent Messages	Included	
Embassy Referral	Included	
Emergency Travel & Accommodation Arrangements	Included	
Legal Assistance	Included	
Loss of Travel Documents	Included	
<b>Accidental Death &amp; Permanent Disablement</b>		
Accidental Death	R250 000	Nil
Accidental Permanent Disablement	R750 000	Nil
War and Terrorism	Included in Accidental Death & Permanent Disablement	
<b>Journey Cancellation, Journey Curtailment or Journey Extension</b>		
Journey Cancellation	R15 000	R500
Journey Curtailment	R15 000	R500
Journey Extension	R15 000	R500
<b>Travel Delay</b>	R2 000	6 Hours
<b>Personal Liability</b>	R2 500 000	Nil
<b>Legal Expenses</b>	R10 000	Nil
<b>Hijack and Hostage or Wrongful Detention</b>	R500 per day / Max R10 000	Nil
<b>Luggage</b>		
Luggage Contents (Single Item Limit)	R5 000 (R1 250)	R500
Cash and Documents	R1 500	R350
Luggage Delay	R2 000	6 Hours

\* This Schedule of Benefits should be read together with the Policy Wording as one document.