

Insured Event		Business (based on minimum of 6 days)
		Policy Benefits
Details of Insured event		International
1	Medical & Related Expenses	
1A	Medical Expenses	BWP 35,000,000
	Excess - Insured Journeys less than 6 months	BWP 350
	Excess - Insured Journeys six months and longer	BWP 1,500
	Medical Expenses Terrorism Extension	BWP 35,000,000
	Pre-Existing Medical Extension (Hospital Admission Longer than 48 hours)	BWP 250,000
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	Actual Expense
1C	Optical Expenses - Bodily Injury	Included
	- Illness	BWP 20,000
1D	Dental Expenses - Bodily Injury	Included
	- Illness	BWP 20,000
1E	Hospital Confinement benefit (BWP500 per day)	BWP 15,000
1F	Follow up Treatment in Botswana - Insured Event	BWP 15,000
	- Malaria	BWP 15,000
2	Personal Accident	
2A	24 Hour	BWP 500,000
2B	Public Conveyance Cover- Air Only	BWP 1,000,000
	Personal Accident Terrorism Extension	BWP 500,000
2C	Education Fund Supplement	BWP 5,000
3	AIG Assist	
3A	Assistance services	
	Cash Advances	Assistance services
	Consular referral	Assistance services
	Emergency Travel & Accommodation Arrangements	Assistance services
	Transmission of Urgent Messages	Assistance services
	Lost Passport Assistance	Assistance services
3B	Visit by a family member	BWP 25,000
3C	Return of Children	Nil
3D	Return of Travel Companion	Nil
3E	Alternative Employee or Resumption of Assignment Expenses	BWP 25,000
3F	Legal Assistance Abroad	BWP 15,000
3G	Motoring bail bond (advance only)	BWP 15,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	BWP 10,000
4	Cancellation or Curtailment	
4A	Cancellation	BWP 20,000
4B	Curtailment	BWP 20,000
	Excess	BWP 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	
5A	Theft or Damage of Baggage	BWP 20,000
	Baggage Single Item Limit - Theft or Damage	BWP 5,000
	Accidental Loss of Baggage	BWP 5,000

	Baggage Single Item Limit - Accidental Loss	BWP 1,250
	Excess	BWP 500
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	BWP 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	BWP 750
	Theft of Money and Credit Cards & Travellers Cheques	BWP 5,000
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	BWP 1,250
	Excess	BWP 500
5B	Baggage Delay (delayed for more than 6 hours)	BWP 1,000
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	BWP 1,000
6B	Missed connection (more than 6 hours)	BWP 20,000
7	Personal Liability	BWP 3,000,000
	Excess	BWP 1,000
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	BWP 20,000
8B	Kidnap and Wrongful Detention	BWP 500,000
9	Natural Disaster	Nil
	Excess	Nil
10	Identity Theft	BWP 4,000
	Legal Expenses	BWP 4,000
	Lost Income	BWP 4,000
	Legal Obligations	BWP 4,000
	Miscellaneous Expenses	BWP 4,000
11	Elite Benefits	Nil
12	Cattery & Kennels (BWP125 per day up to 30 days)	BWP 3,750
13	Ticket Upgrade	BWP 4,000
	Excess	6 hours
14	Student Cover-Reimbursement of study fees	Nil
15	Motor Hijack	
15A	Personal Accident	BWP 5,000
15B	Post Traumatic Stress	BWP 2,500
Accumulation Limit		BWP 35,000,000

Business	
Duration	Premium
Daily Rate for 1day to 31 days	BWP 40
32-62 Days	BWP 1,800
63-92 Days	BWP 2,790
93-185 Days	BWP 3,981
Annual/Frequent Flier	BWP 6,591
<i>Minimum duration 6 days.</i>	

Age limits: 16 years up to and including 69 years

All rates include 20% commission. The following information is provided for sales and marketing purposes only, full Details of the Exclusions, Definitions and Terms and Conditions are available in the Policy Document.

Botswana
Insurance Company Limited