

Insured Event		Individual and Family: Up to 5 children under 18 included at no cost. Benefits will be shared.		
		Policy Benefits		
Details of Insured event		Platinum International	Gold International	Silver International
1	Medical & Related Expenses			
1A	Medical Expenses	BWP 35,000,000	BWP 25,000,000	BWP 1,000,000
	Excess - Insured Journeys less than 6 months	BWP 350	BWP 350	BWP 350
	Excess - Insured Journeys six months and longer	BWP 1,500	BWP 1,500	BWP 1,500
	Medical Expenses Terrorism Extension	BWP 35,000,000	BWP 25,000,000	BWP 1,000,000
	Pre-Existing Medical Extension (Hospital Admission Longer than 48 hours)	BWP 250,000	Nil	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	Actual Expense	Actual Expense	Actual Expense
1C	Optical Expenses - Bodily Injury	Included	Included	Included
	- Illness	BWP 20,000	BWP 10,000	BWP 2,000
1D	Dental Expenses - Bodily Injury	Included	Included	Included
	- Illness	BWP 20,000	BWP 10,000	BWP 2,000
1E	Hospital Confinement benefit (BWP 500 per day)	BWP 15,000	BWP 10,000	BWP 1,500
1F	Follow up Treatment in Botswana - Insured Event	BWP 15,000	BWP 10,000	BWP 5,000
	- Malaria	BWP 15,000	Nil	Nil
2	Personal Accident			
2A	24 Hour	BWP 500,000	BWP 300,000	BWP 50,000
2B	Public Conveyance Cover- Air Only	BWP 650,000	BWP 500,000	BWP 50,000
	Personal Accident Terrorism Extension	BWP 500,000	BWP 300,000	BWP 50,000
2C	Education Fund Supplement	Nil	Nil	Nil
3	AIG Assist			
3A	Assistance services			
	Cash Advances	Assistance Services	Assistance Services	Assistance Services
	Consular referral	Assistance Services	Assistance Services	Assistance Services
	Emergency Travel & Accommodation Arrangements	Assistance Services	Assistance Services	Assistance Services
	Transmission of Urgent Messages	Assistance Services	Assistance Services	Assistance Services
	Lost Passport Assistance	Assistance Services	Assistance Services	Assistance Services
3B	Visit by a family member	BWP 25,000	BWP 15,000	BWP 5,000
3C	Return of Children	BWP 25,000	BWP 15,000	BWP 5,000
3D	Return of Travel Companion	BWP 25,000	BWP 15,000	BWP 5,000
3E	Alternative Employee or Resumption of Assignment Expenses	Nil	Nil	Nil
3F	Legal Assistance Abroad	BWP 15,000	BWP 10,000	BWP 2,500
3G	Motoring bail bond (advance only)	BWP 20,000	BWP 15,000	BWP 5,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense	Actual Expense	Actual Expense
3I	Coffin expenses	BWP 10,000	BWP 10,000	BWP 2,500
4	Cancellation or Curtailment			
4A	Cancellation	BWP 25,000	BWP 20,000	BWP 5,000

4B	Curtailement	BWP 25,000	BWP 20,000	BWP 5,000
	Excess	BWP 500	BWP 500	BWP 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay			
5A	Theft or Damage of Baggage	BWP 25,000	BWP 20,000	BWP 1,500
	Baggage Single Item Limit - Theft or Damage	BWP 6,250	BWP 5,000	BWP 375
	Accidental Loss of Baggage	BWP 6,250	BWP 5,000	BWP 375
	Baggage Single Item Limit - Accidental Loss	BWP 1,565	BWP 1,250	BWP 95
	Excess	BWP 500	BWP 500	BWP 250
	Sublimit - Contact lenses, prescription spectacles or sunglasses (Over and above excess)	BWP 500	BWP 500	BWP 500
	Sublimit - Cellular phones/fittings/accessories (Over and above excess)	BWP 750	BWP 750	BWP 750
	Theft of Money and Credit Cards & Travellers Cheques	BWP 7,500	BWP 5,000	BWP 1,500
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	BWP 1,875	BWP 1,250	BWP 375
	Excess	BWP 500	BWP 500	BWP 250
5B	Baggage Delay (delayed for more than 6 hours)	BWP 2,000	BWP 1,000	Nil
6	Travel Delay & Missed Connection			
6A	Travel Delay (delayed for more than 4 hours)	BWP 1,000	BWP 1,000	Nil
6B	Missed connection (more than 6 hours)	BWP 10,000	BWP 7,500	Nil
7	Personal Liability	BWP 3,000,000	BWP 2,000,000	BWP 500,000
	Excess	BWP 1,000	BWP 1,000	BWP 1,000
8	Hijack, Kidnap & Wrongful Detention			
8A	Hijack - After 12 hours	BWP 30,000	BWP 20,000	Nil
8B	Kidnap and Wrongful Detention	BWP 500,000	BWP 500,000	Nil
9	Natural Disaster	BWP 2,500	BWP 1,500	Nil
	Excess	48 hours	48 hours	Nil
10	Identity Theft	BWP 1,000	Nil	Nil
	Legal Expenses	BWP 1,000	Nil	Nil
	Lost Income	BWP 1,000	Nil	Nil
	Legal Obligations	BWP 1,000	Nil	Nil
	Miscellaneous Expenses	BWP 1,000	Nil	Nil
11	Elite Benefits	Assistance Services	Assistance Services	Assistance Services
12	Cattery & Kennels (BWP 125 per day up to 30 days)	BWP 3,750	Nil	Nil
13	Ticket Upgrade	BWP 4,000	Nil	Nil
	Excess	6 hours	Nil	Nil
14	Student Cover-Reimbursement of study fees	Nil	Nil	Nil
15	Motor Hijack			
15A	Personal Accident	BWP 5,000	BWP 5,000	BWP 5,000
15B	Post Traumatic Stress	BWP 2,500	BWP 2,500	BWP 2,500
Accumulation Limit		BWP 35,000,000	BWP 25,000,000	BWP 1,000,000

Individual Premium			
Duration	Platinum	Gold	Silver
1 - 7 Days	BWP 407	BWP 302	BWP 185
8 - 15 Days	BWP 880	BWP 667	BWP 395
16 - 31 Days	BWP 1,441	BWP 1,100	BWP 680
32 - 47 Days	BWP 1,785	BWP 1,488	BWP 865
48 - 62 Days	BWP 2,052	BWP 1,710	BWP 970
63 - 92 Days	BWP 2,537	BWP 2,029	BWP 1,475
93 - 185 Days	BWP 3,620	BWP 2,896	BWP 2,065

Annual/Frequent Flyer	BWP 5,992	BWP 4,794	BWP 3,515
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Family Premium			
Duration	Platinum	Gold	Silver
1 - 7 Days	BWP 726	BWP 547	BWP 335
8 - 15 Days	BWP 1,579	BWP 1,174	BWP 715
16 - 31 Days	BWP 2,591	BWP 1,984	BWP 1,225
32 - 47 Days	BWP 3,209	BWP 2,679	BWP 1,530
48 - 62 Days	BWP 3,689	BWP 3,101	BWP 1,745
63 - 92 Days	BWP 4,560	BWP 3,654	BWP 2,655
93 - 185 Days	BWP 6,507	BWP 5,216	BWP 3,720
Annual/Frequent Flyer	BWP 10,772	BWP 8,618	BWP 6,330

Age limits: 3months 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.

