

Insured Event		Seniors (70-79 Inclusive)
		Policy Benefits
Details of Insured event		International
1	Medical & Related Expenses	
1A	Medical Expenses	BWP 5,000,000
	Excess - Insured Journeys less than 6 months	BWP 1,000
	Excess - Insured Journeys six months and longer	Nil
	Medical Expenses Terrorism Extension	Nil
	Pre-Existing Medical Extension (Hospital Admission Longer then 48 hours)	Nil
1B	Medical Evacuation, Repatriation or Transport to Medical Centre Expenses	BWP 500,000
1C	Optical Expenses - Bodily Injury	Included
	- Illness	BWP 5,000
1D	Dental Expenses - Bodily Injury	Included
	- Illness	BWP 5,000
1E	Hospital Confinement benefit (BWP 500 per day)	Nil
1F	Follow up Treatment in Botswana – Insured Event	BWP 3,000
	- Malaria	Nil
2	Personal Accident	
2A	24 Hour	Nil
2B	Public Conveyance Cover- Air Only	Nil
	Personal Accident Terrorism Extension	Nil
2C	Education Fund Supplement	Nil
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 10,000
3C	Return of Children	BWP 10,000
3D	Return of Travel Companion	BWP 10,000
3E	Alternative Employee or Resumption of Assignment Expenses	Nil
3F	Legal Assistance Abroad	BWP 7,500
3G	Motoring bail bond (advance only)	BWP 2,000
3H	Return of Mortal Remains or Burial Expenses	Actual Expense
3I	Coffin expenses	BWP 10,000
4	Cancellation or Curtailment	
4A	Cancellation	BWP 10,000
4B	Curtailment	BWP 10,000
	Excess	BWP 500
5	Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay	

5A	Theft or Damage of Baggage	BWP 10,000
	Baggage Single Item Limit - Theft or Damage	BWP 2,500
	Accidental Loss of Baggage	BWP 2,500
	Baggage Single Item Limit - Accidental Loss	BWP 625
	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 1,000
	Single item limit - Theft of Money and Credit Cards & Travellers Cheques	BWP 250
	Excess	BWP 500
5B	Baggage Delay (delayed for more than 6 hours)	BWP 750
6	Travel Delay & Missed Connection	
6A	Travel Delay (delayed for more than 4 hours)	BWP 750
6B	Missed connection (more than 6 hours)	BWP 1,000
7	Personal Liability	BWP 2,000,000
	Excess	BWP 1,000
8	Hijack, Kidnap & Wrongful Detention	
8A	Hijack - After 12 hours	BWP 5,000
8B	Kidnap and Wrongful Detention	Nil
9	Natural Disaster	Nil
	Excess	Nil
10	Identity Theft	Nil
	Legal Expenses	Nil
	Lost Income	Nil
	Legal Obligations	Nil
	Miscellaneous Expenses	Nil
11	Elite Benefits	Nil
12	Cattery & Kennels (BWP 125 per day up to 30 days)	Nil
13	Ticket Upgrade	Nil
	Excess	Nil
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 5,000,000

	Seniors Premium
1 - 7 Days	BWP 836
8 - 15 Days	BWP 1,843
16 - 31 Days	BWP 3,050
32 - 62 Days	BWP 4,550
63 - 92 Days	BWP 5,460

Age limits: 70 up to and including 79 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.