

2024



INTERNATIONAL TRAVEL BENEFIT

The International Travel Benefit offers Bonitas members cover for medical emergencies when they travel outside the borders of South Africa. This policy is managed by Europ Assistance and administered by Linkham Services SA (Pty) Ltd (FSP:45396) and is underwritten by GENRIC Insurance Company Limited (FSP: 43638), an Authorised Financial Services Provider and licensed non-life insurer.



WHO DOES THIS BENEFIT COVER?

Bonitas members (excluding members on BonCap) who live in South Africa and have not spent more than six months abroad in the same year are entitled to this overseas benefit.

We pay claims for emergency medical and related expenses, to the medical services provider, while you and/or your dependant(s) are on an insured international journey.

THE FOLLOWING IS COVERED:



Emergency medical and related expenses



HIV



Hospitalisation: out-patient and in-patient



Medical repatriation, evacuation and transportation



Emergency optical and dental expenses

LIMITS, EXCESSES, TERMS, AND CONDITIONS APPLY

These are outlined in the policy wording and documents. Please contact your broker for more information.

IMPORTANT INFORMATION:

1. You must **activate your cover before you depart** from South Africa and have the insurance policy terms and conditions.
2. Your **trip must start and end in South Africa** and you must travel on a return international ticket.
3. The travel insurance does not cover travel with the intention to emigrate.
4. You must contact Europ Assistance for any Emergency Medical Expenses for **pre-authorisation** and case management of your hospital admission. If you do not obtain pre-authorisation, we will limit our liability to R5 000.

2024



INTERNATIONAL TRAVEL BENEFIT

HOW DO I GET EMERGENCY ASSISTANCE WHILE I'M TRAVELLING?

Europ Assistance SA has been appointed to provide emergency assistance. Emergency medical services are available 24 hours a day, 7 days a week. Call +27 (11) 991 8174 as soon as possible if you need assistance. Reverse call charges are accepted.



HOW DO I GET ACCESS TO THIS BENEFIT?

1

Call +27 (10) 211 4958 or email bonitas-assist@linkham.com to activate your international travel cover when you are planning to travel out of the country.

2

You will receive your policy documents in 24 hours.

3

Read the policy document carefully to ensure that you understand all the terms and conditions.

COVER IS:

- **Leisure Travel:** *Emergency Medical & Related Expenses*
 - 90 days excluding USA - R5 million where there is only one member. R10 million for a family (including main members and dependants).
 - USA Coverage – R500 000 for a family (including main members and dependants).
- **Business Travel:** *Emergency Medical & Related Expenses*
 - 45 days excluding USA - R5 million where there is only one member. R10 million for a family (including main members and dependants).
 - 45 days including USA - R500 000 for a family (including main members and dependants).

DETAILS FOR INTERNATIONAL TRAVEL



Call: +27 (10) 211 4958

Email: bonitas-assist@linkham.com



The Bonitas International Travel benefit is managed by Europ Assistance and administered by Linkham Services SA (Pty) Ltd (FSP 45396). Underwritten by GENRIC Insurance Company Limited (FSP: 43638), an Authorised Financial Services Provider and licenced non-life insurer.