

> THE INTERNATIONAL TRAVEL BENEFIT

The International Travel Benefit offers Bonitas members cover for medical emergencies when they travel outside the borders of South Africa. Cover is provided for up to 90 days per trip and is limited to R5 million per person. The benefit is managed by ER24 and is underwritten by Zurich Insurance Company, South Africa Limited an authorised financial services provider. Limits, terms and conditions apply. These are outlined in the policy wording and documents that can be found on www.zurich.co.za.

WHOM DOES THIS BENEFIT COVER?

Bonitas members (excluding members on BonCap), who live in South Africa and have not spent more than 6 months abroad in the same year, are entitled to this benefit.

Please note: Beneficiaries must be over 3 months of age.

WHAT DOES THIS BENEFIT COVER?

We pay claims for emergency medical and related expenses while on an insured journey to the provider of the medical expenses.

Cover is:

- Provided for up to 90 days per trip, irrespective of the number of trips made during the year
- Limited to R5 million per person up to a maximum of R10 million per family
- Subject to certain exclusions (such as pre-existing conditions which is limited to R100 000 and certain sports activities)

This benefit includes cover for the following:

- Emergency medical expenses
- Medical evacuation and transport
- Hospitalisation
- Out-patient and in-patient treatment
- Optical and dental expenses
- Mandatory vaccine expenses
- Travel assist services

Limits, terms and conditions apply. These are outlined in the policy wording and documents.

HOW DO I GET ACCESS TO THIS BENEFIT?

Call **0860 329 329** or **010 205 3100** or email er24@zurich.co.za to activate your international travel cover when you are planning to travel out of the country. Please note that the turnaround time for receipt of policy documents is 24 business hours. Read the policy documents carefully to ensure that you understand all the terms and conditions.

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

Zurich Travel Assist has been appointed to provide emergency assistance. Emergency medical services are available 24 hours a day, 7 days a week. Call **+1 416 642 2910** as soon as possible if you need assistance. Reverse call charges are also accepted.

CONTACT DETAILS FOR ER24

Call: 0860 329 329
Email: er24@zurich.co.za
Website: www.er24.co.za