

Schedule of Benefits

| Schedule of Benefits | | |
|---|---------------------------------------|---------------------|
| Mercantile Bank | Limit of Liability | |
| Silver / Gold / Classic / Business Silver / Business Gold | Local | International |
| 1. Medical & Related Expenses | R 100,000 | R 3,000,000 |
| Medical Excess | R 2,000 | |
| Medical Evacuation, Transportation & Repatriation | Included in Medical Expenses | |
| Burial, Cremation & Return of Mortal Remains | Included in Medical Expenses | |
| Medical Age Limit | 65 Years | |
| 2. Personal Accident | R 250,000 | R 800,000 |
| Age Limit - PA | 65 years | |
| 3. Assistance | | |
| Cash advances | Assistance | |
| Emergency Travel & Accommodation arrangements | Assistance | |
| Transmission of urgent messages | Assistance | |
| Legal Assistance Abroad | R 5,000 | |
| 24 Hr Nurse Line | Assistance | |
| Consular referral | Assistance | |
| Lost Travel Documents | Assistance | |
| 10. Hi-jack & Detention | R 10,000 (R1,000 p.d.) | |
| Max. Period per Journey | First 90 days | |
| Mercantile Optional Cover: Option 1 | | |
| Limit of Liability | | |
| 1. Additional Medical & Related Expenses | Nil | R 7,000,000 |
| Emergency Medical expenses due to Terrorism | Nil | R 1,000,000 |
| Medical Excess | Nil if hospitalised / R500 Outpatient | |
| <i>Total Medical & Related Expenses (Free + Option 1)</i> | <i>R 100,000</i> | <i>R 10,000,000</i> |
| Return of Travel Companions | Included in Medical Expenses | |
| Visit by a Family Member | Included in Medical Expenses | |
| 2. Additional Personal Accident | Nil | R 600,000 |
| Age Limit - Additional P.A. | 65 years | |
| <i>Total Personal Accident (Free + Option 1)</i> | <i>R 250,000</i> | <i>R 1,400,000</i> |
| 4. Cancellation & Curtailment | R 10,000 | R 15,000 |
| Return in case of death of a close relative/business associate | R 7,500 | |
| Excess | 10% of claim | |
| 5. Loss of baggage, trade samples & personal effects | Nil | R 7,000 |
| Single Item limit | N/a | R 1,000 |
| Excess - Baggage | N/a | R 700 |
| 6. Loss of cash and/or travel documents (R500 excess) | Nil | R 2,000 |
| 7. Baggage Delay in excess of 24 hrs | R 2,000 | |
| 8. Travel Delay in excess of 24 hrs | R 2,000 | |
| 9. Personal Liability (R1,000 excess) | R 2,000,000 | |
| Mercantile Pre-Existing Optional Cover: Option 2 | | |
| Limit of Liability | | |
| 1. Pre-existing Medical cover - Hospitalisation & Repatriation | Nil | R 100,000 |
| Excess | Hospitalisation of more than 48 hrs | |
| Age Limit - Pre-existing Cover | N/a | 65 yrs |
| Accumulation limit | R 100,000 | R 10,000,000 |

* Option 1 **includes** benefits from Free Cover

** Option 2 **includes** benefits from Free Cover & Option 1