

DISCOVERY CORPORATE TRAVEL INSURANCE

Comprehensive cover for the discerning business traveler, with market first benefits such as global data connectivity and baggage recovery.



Introducing Corporate Travel Insurance

When designing our Corporate Travel Insurance product, our intention was to provide better access to services and benefits that could be enjoyed without the need to claim.



We have created a bespoke product for business travelers to help them with the risks faced during a trip. Our cover is underpinned by technology, fast claims services and key innovations to ensure the insured person remains protected. Our Corporate Travel Insurance product covers the business traveler for both international and domestic travel with two plan options to choose from: a Classic option and a Premium option.

01

CORE BENEFITS

Comprehensive cover provided at a competitive rate, tailorable to the employer's unique requirements.

02

THE TEAM

Access an expert team of travel insurance professionals, where the leadership team has over 30 years of combined experience.

03

INNOVATION

As a business known for its Shared-value Insurance model and innovative products, you can rest assured that we will provide cutting-edge benefits to your clients.

04

24HR EMERGENCY ASSIST

Medical Service Organisation International (a Discovery Company) provides access to a 24/7 emergency hotline that provides support in your clients' time of need.

Corporate Travel Insurance **overview**

Our product offering is based on **4 unique pillars** comprising of market leading benefits to safeguard and enhance your employees' travel experience while providing you with peace of mind.



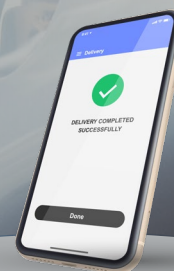
MEDICAL

Offers benefits of in-hospital private ward cover (Premium plan only) and emergency medical quarantine related to COVID-19.



INCONVENIENCE

Entails baggage tracking and recovery and adjustable sums insured i.e. tailored to your specific needs.



REWARDS

Up to 1.5 GB of global data available globally via our partnership with Truly eSIM, providing users with instant connectivity via the best network in every country with a single eSIM.



SAFETY

Horizon (powered by Crisis24) provides a risk management platform, with access to extensive threat intelligence and security advice, keeping you informed and safe – no matter where you are.

Core benefits

Our product is embedded with **unique core benefits**, such as visa denial cover, in-hospital private ward extension cover and much more. We cover a wide range of risks to ensure your employee is protected.

EMERGENCY MEDICAL AND RELATED EXPENSES

Up to R100 million cover if an insured person sustains:

- Bodily injury during a trip
- Suffers an illness during a trip
- Cover for inpatient and outpatient treatment

Unique features

- In-hospital private ward extension*
- Emergency medical quarantine 14 days or R15,000*

SUPPLEMENTARY EXPENSES

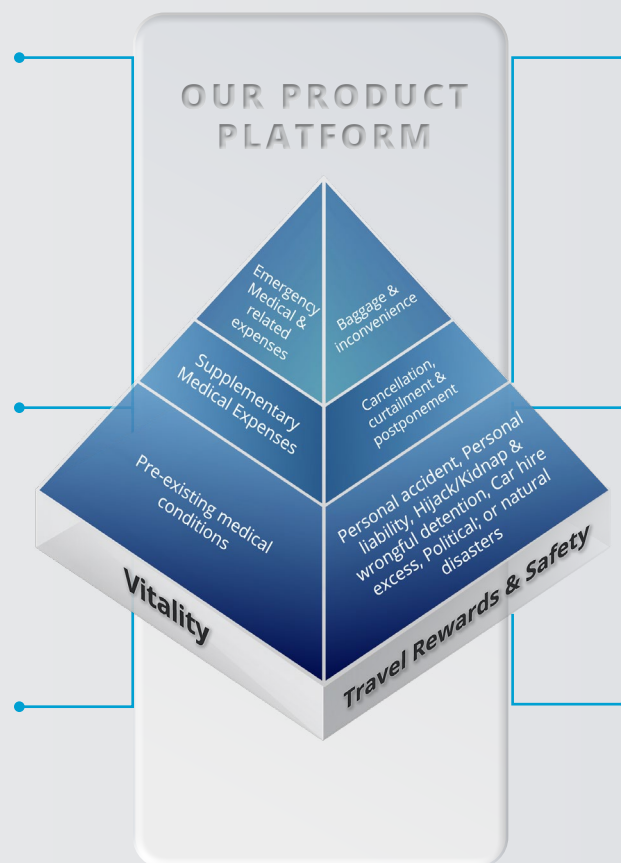
Up to **R100 million** cover in the event of:

- Emergency medical evacuation, repatriation or transportation to a medical centre
- Repatriation of mortal remains and coffin expenses
- Repatriation of accompanying family member of travel companion
- Compassionate emergency visit by any one person

PRE-EXISTING MEDICAL CONDITIONS

Up to R10 million in cover if the insured person requires emergency medical treatment due to a sudden and unexpected acute onset of a pre-existing medical condition*

*Available on the Premium plan only.



BAGGAGE AND INCONVENIENCE COVER

- Theft, damage and accidental loss of personal possessions and business equipment
- Theft of passport, money, and travel documents
- Baggage delay

Unique features

- Baggage tracking and satisfaction guarantee up to USD 500

CANCELLATION, CURTAILMENT AND POSTPONEMENT

- Cancellation, trip curtailment and postponement (including COVID-19)
- Cancellation for unspecified reasons
- Trip delay and missed connection
- Visa denial*

OTHER BENEFITS

- Personal accident
- Personal liability
- Hijack, kidnap and wrongful detention
- Car hire excess
- Political or natural disasters

Schedule of **Benefits**

PART 1 OF 4

PLAN	Classic		Premium	
	International	Local	International	Local
	6 months - 85 years		6 months - 85 years	
Section 1: Emergency medical and related expenses				
1.1 Emergency medical expenses	up to R40 million	up to R40,000 <i>Bodily Injury Only</i>	Unlimited	up to R100,000 <i>Bodily Injury Only</i>
Sub-limit: Terrorism	up to R 500,000	-	up to R1 million	-
Sub-limit: COVID-19 (applicable to fully vaccinated insured person's only)	up to R5 million	-	up to R5 million	-
1.2 In-hospital private ward extension	-	-	up to R1 million	-
1.3 Emergency medical evacuation, repatriation, or transportation to a medical centre	Actual expenses if arranged by Discovery	-	Actual expenses if arranged by Discovery	-
1.4 Emergency dental treatment	Included in 1.1.	-	Included in 1.1.	-
Excess	R500	R500	R500	R500
1.5 Repatriation of mortal remains and burial/coffin expenses	Actual expenses if arranged by Discovery	Actual expenses if arranged by Discovery	Actual expenses if arranged by Discovery	Actual expenses if arranged by Discovery
1.6. Repatriation of family member or travel companion	Actual expenses if arranged by Discovery	-	Actual expenses if arranged by Discovery	-
Supplementary expenses				
1.7 Compassionate emergency visit by one person	Actual expenses if arranged by Discovery	-	Actual expenses if arranged by Discovery	-
1.8 Emergency medical quarantine	Up to R10,000 or 14 days	-	Up to R15,000 or 14 days	-
1.9 Assistance services	Assistance service	Assistance service	Assistance service	Assistance service

Schedule of Benefits

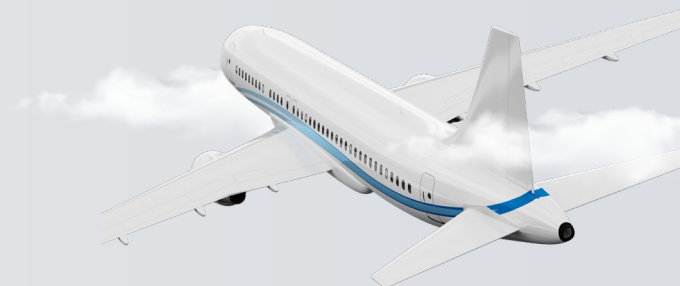
PART 2 OF 4



PLAN	Classic		Premium	
	International	Local	International	Local
	6 months - 85 years		6 months - 85 years	
Section 2: Pre-existing medical conditions				
2.1 Pre-existing medical conditions, under 70 years	–	–	up to R10 million	–
2.2 Vascular, cardiovascular, cerebrovascular conditions, under 70 years	–	–	up to R1 million	–
Excess	–	–	R500	R500
Section 3: Personal accident				
3.1 Death	R500,000	R500,000	R2 million	R2 million
3.2 Public conveyance (aircraft only) – additional death benefit	R250,000	R250,000	R1 million	R1 million
3.3 Urgent death expenses	R10,000	R10,000	R10,000	R10,000
3.4 Dependent child benefit	R10,000	R10,000	R10,000	R10,000
3.5 Spouse accidental death benefit	R25,000	R25,000	R25,000	R25,000
3.6 Terrorism extension	R250,000	R250,000	R1 million	R1 million
3.7 Permanent disabling injuries	R500,000	R500,000	R2 million	R2 million
Accumulation Limit	R40 million	R500k	R100 million	R2 million
Section 4: Cancellation, trip curtailment and postponement				
4.1 Cancellation trip curtailment and postponement (listed reasons including COVID-19 for fully vaccinated insured persons)	Up to R30,000	Up to R30,000	Up to R50,000	Up to R50,000
4.2 Replacement employee	Up to R30,000	Up to R30,000	Up to R50,000	Up to R50,000
4.3 Cancellation of unspecified reasons	–	–	50% of the loss up to R25,000	50% of the loss up to R25,000
4.4 Travel delay	R7,500	R7,500	R10,000	R10,000

Schedule of **Benefits**

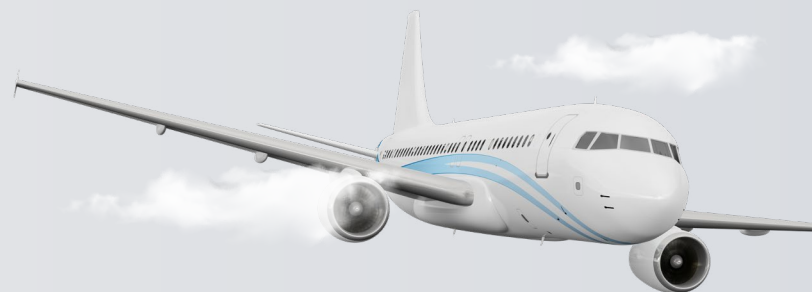
PART 3 OF 4



PLAN	Classic		Premium	
	International	Local	International	Local
Age Limit	6 months - 85 years		6 months - 85 years	
Section 4: Cancellation, trip curtailment and postponement (continued)				
Excess	4 hours	4 hours	4 hours	4 hours
4.5 Missed connection	R7,500	R7,500	R10,000	R10,000
Excess	4 hours	4 hours	4 hours	4 hours
4.6 Visa denial	-	-	up to R25,000	-
Section 5: Baggage and inconvenience cover				
5.1 Theft, damage, and accidental loss of baggage of personal possessions	Up to R50,000	Up to R50,000	Up to R70,000	Up to R70,000
Single item limit	25% of the sum insured	25% of the sum insured	25% of the sum insured	25% of the sum insured
Sub-limit: Chronic medication theft, damage and accidental loss	Up to R5,000	Up to R5,000	Up to R7,000	Up to R7,000
5.2 Theft, damage, and accidental loss of business equipment	Up to R50,000	Up to R50,000	Up to R70,000	Up to R70,000
Single item limit	25% of the sum insured	25% of the sum insured	25% of the sum insured	25% of the sum insured
Excess	R500	R500	R500	R500
5.3 Theft of money	Up to R10,000	Up to R10,000	Up to R15,000	Up to R15,000
5.4 Emergency replacement of passport or travel document	Up to R10,000	Up to R10,000	Up to R15,000	Up to R15,000
5.5 Credit, debit, or charge card misuse	Up to R10,000	Up to R10,000	Up to R15,000	Up to R15,000
Excess	R500	R500	R500	R500
5.6 Baggage delay	Up to R10,000	Up to R10,000	Up to R15,000	Up to R15,000
Excess	4 hours	4 hours	4 hours	4 hours

Schedule of Benefits

PART 4 OF 4



PLAN	Classic		Premium	
	International	Local	International	Local
	6 months - 85 years		6 months - 85 years	
Age Limit				
Section 5: Baggage and inconvenience cover (continued)				
5.7 Baggage tracking and recovery (up to 96 hours) ~ Satisfaction Guarantee Payment	USD 250	–	USD 500	–
Section 6: Personal liability				
6.1 Bodily injury and material damage	up to R5 million	up to R5 million	up to R5 million	up to R5 million
Excess	R1,000	R1,000	R1,000	R1,000
Section 7: Hijack or kidnap and wrongful detention				
7.1 Legal expenses	Aggregate limit: Up to R20,000	Aggregate limit: Up to R20,000	Aggregate limit: Up to R40,000	Aggregate limit: Up to R40,000
7.2 Hijack kidnap or wrongful detention daily benefit (up to 10 days)	R20,000	R20,000	R40,000	R40,000
Excess	24 hours	24 hours	24 hours	24 hours
7.3 Kidnap or wrongful detention expenses	R250,000	R250,000	R500,000	R500,000
Section 8: Car hire excess				
8.1 Car rental excess waiver	Up to R10,000	Up to R10,000	Up to R20,000	Up to R20,000
Section 9: Political or natural disasters				
9.1 Evacuation	up to R500,000	–	up to R1,000,000	–
9.2 Alternative accommodation	up to R50,000	–	up to R100,000	–
Aggregate limit	R40 million	R500k	R100 million	R1 million

Crisis24 Horizon

Crisis24 Horizon is a risk management platform from security experts, Crisis24. It gives you access to extensive threat intelligence and security advice to help keep you informed and safe – no matter where you are. Crisis24 monitors the world around the clock from their follow-the-sun Global Operations Centers, staffed 24/7 by security experts and regional intelligence analysts. The platform is available on both desktop and mobile app for easy access on the move.



A GARDAWORLD COMPANY

DISCOVER THE BENEFITS OF CRISIS24 HORIZON

- Alerts of threats and disruptions. Set up notifications and stay informed of threats in your vicinity!
- Risk ratings and location intelligence of safety, medical and security issues in countries and cities worldwide.
- Advice sheets to mitigate a range of safety, medical and security issues.

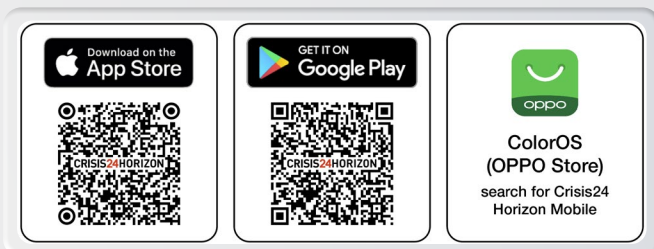
HOW TO ACCESS CRISIS24 HORIZON

Desktop

Go to <https://crisis24horizon.com/discovery>

Mobile App

Download from your app store or search for Crisis24 Horizon Mobile.



LOGGING IN

01. Open the mobile or web app, enter your organization email address, and tap *create account*.
02. Enter the additional personal details as well as the organization Member ID and tap *next*. Your Member ID is your Policy Number.
03. Open the welcome email and click to activate your account.
04. Create your password and then sign-in to access Horizon.

Desktop

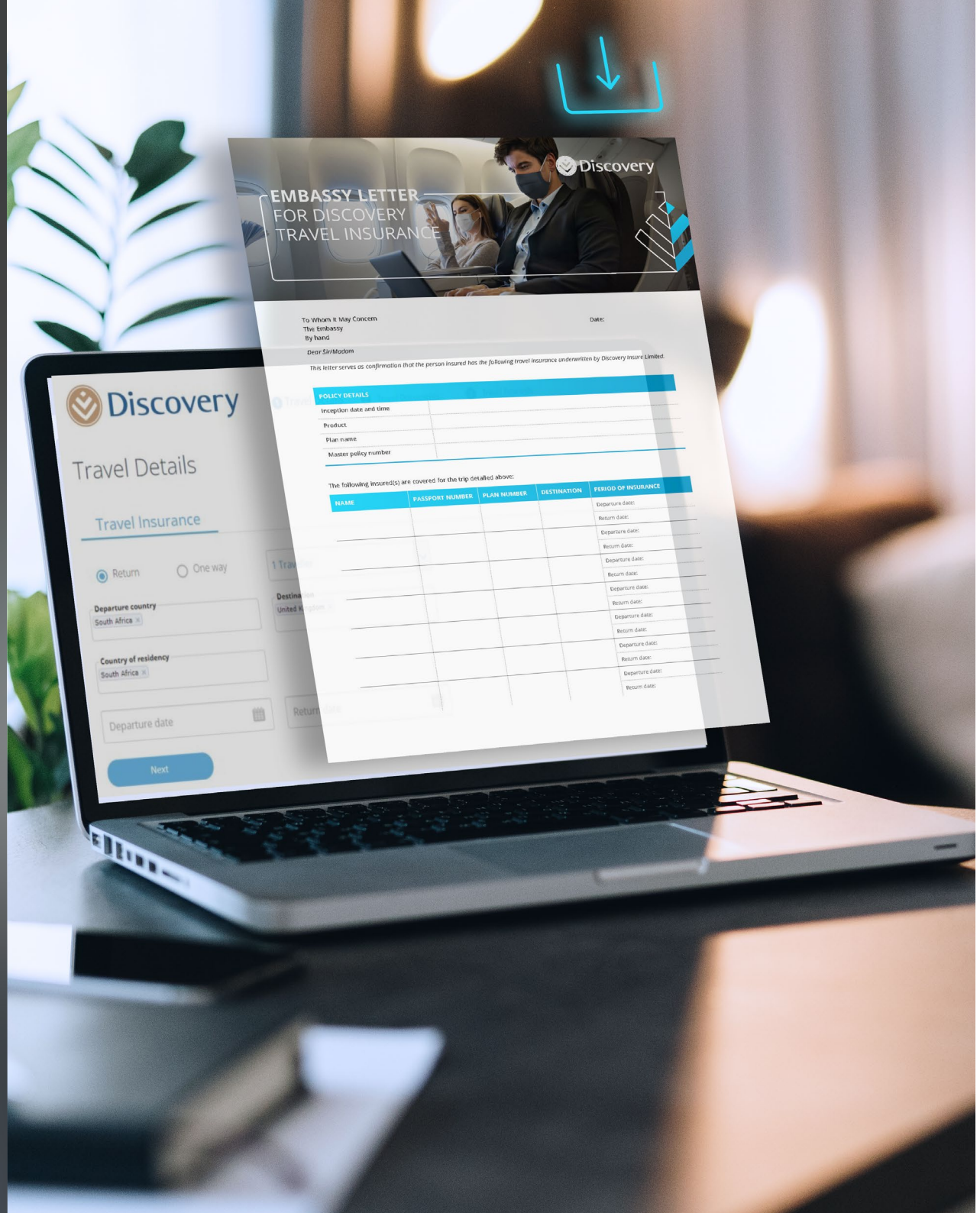
Go to *preferences*, located under your name on the top-right, and set up your preferred notifications.

Mobile

Follow the prompts to enable push notifications and location services to receive alert notifications based on your current location.

Product technology

Centralised access through our technology is made available to HR or the employer to declare employee travel and generate or download travel documents such as the Plan Schedule, embassy letters and the Policy Wording document.





Sales and servicing process

Our sales process in **6 easy steps** to equip clients with the Corporate Travel Insurance product.

01

BROKER ENGAGEMENT

Broker to engage their commercial or corporate clients (employer groups) to ascertain if they have travel exposure.

02

APPROACH

Broker to approach Business Development Manager (BDM) or Key Account Manager (KAM) regarding a Corporate Travel Insurance quote.

03

QUOTING

Broker to email the proposal form to the Travel Insurance team (travel_insurance@discovery.co.za) with the salient quote details (per the proposal form). Within 48 hours, the Travel Team will revert with a quote or request additional information to provide terms. Quotes are subject to underlying risk and underwriting appetite.

04

ACCOUNT ONBOARDING

Broker to walk the commercial or corporate client through the quote providing any necessary advice.

05

CLIENT RESPONSE

If the quote is accepted, broker should send the binding instruction back to the Travel Insurance team.

06

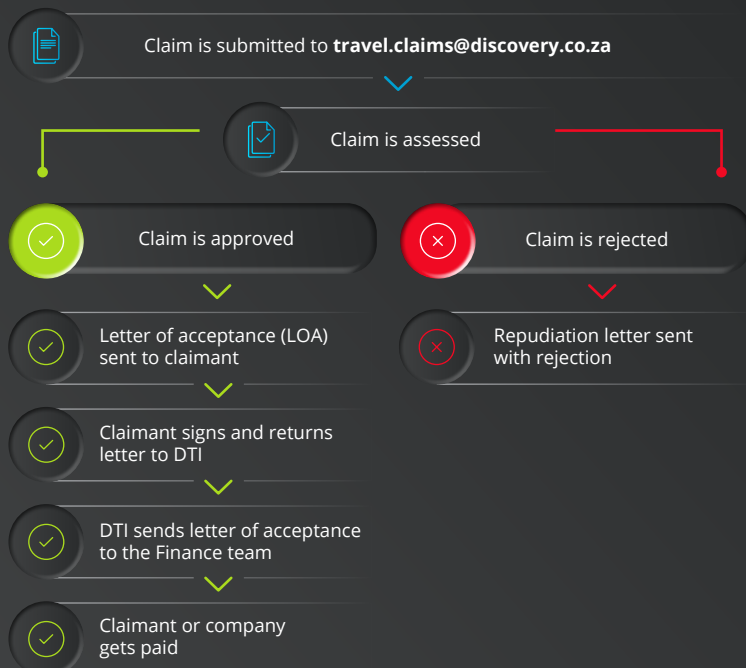
DOCUMENTATION & DETAILS

The Travel Insurance team will revert with policy documents and the user details to log/declare travel day (48-hour SLA).

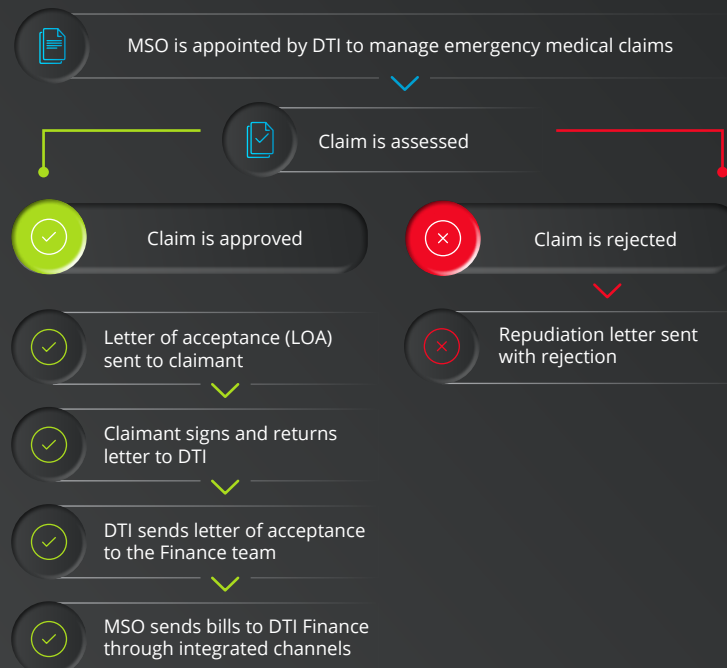
Claims process overview

Our **detailed claims process** is structured to provide you with efficient and effective service.

INCONVENIENCE AND REIMBURSEMENT MEDICAL CLAIM



MEDICAL EMERGENCIES



Medical Services Organisation (MSO) | Discovery Travel Insurance (DTI)

Claims channels

Our specialised claims channels are available to deal with unique types of claims. We have a dedicated medical emergency claims teams available 24/7 to support you for medical emergencies.

INCONVENIENCE AND REIMBURSEMENT MEDICAL CLAIM

Discovery Insure travel claims

- Assessed by Discovery Insure Travel
- Medical reimbursement claims are for medical bills that the claimant has settled
- Liability is limited to R10,000 if Medical Services Organisation (MSO) is not contacted for authorisation of treatment

MEDICAL EMERGENCIES

Medical Services Organisation

- Assessed by MSO
- Emergency Services Organisation has been appointed to manage emergency medical claims
- This service is available to policyholders 24/7. Not contacted for authorisation of treatment

More information and contact details

For more information on the Discovery Corporate Travel Insurance product, please speak to your broker. Alternatively, you can email us at travel_insurance@discovery.co.za

You can also contact the Corporate Travel Insurance team through their respective email addresses:



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Head: Travel Insurance

RossW@discovery.co.za



CHARNÉ KENT-BROWN

National Business Development
Manager - Travel Insurance

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