

International Travel Medical Assistance Extension : 2012 Benefits

The benefits of the International Medical Assistance Extension (underwritten by ACE Insurance Ltd) have been reviewed for 2012. We are pleased to inform you that there have been minimal changes to the product and as a Profmed member you are entitled to the **Free** benefits detailed in the table below when travelling internationally.

When must I activate international travel cover?

If you intend travelling outside the borders of the country in which you live, whether you live in South Africa or a country in the SADC Region, and irrespective of whether you are travelling within the SADC Region or beyond, you **must** activate the international travel medical assistance cover provided by ACE Insurance in order to access assistance and benefits.

The countries that form the SADC Region are Angola, Botswana, Democratic Republic of Congo, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Swaziland, Tanzania, Zambia and Zimbabwe.

| Insured Event | Excess | ProSecure, ProSecure Plus, ProActive & ProActive Plus | ProPinnacle |
|---------------------------------------------------------------------------|---------|-------------------------------------------------------|-----------------|
| Emergency Medical Expenses | R 500 | R 5,000,000 | R 10,000,000 |
| Emergency Medical Repatriation Expenses | R 0 | Actual Expenses | Actual Expenses |
| Emergency Medical Evacuation | R 0 | Actual Expenses | Actual Expenses |
| a.) Accompanying Family Member | R 0 | R 40,000 | R 40,000 |
| b.) Burial Expenses | R 0 | R 40,000 | R 40,000 |
| c.) Return of Mortal Remains | R 0 | Actual Expenses | Actual Expenses |
| c.) Return of Children | R 0 | R 40,000 | R 40,000 |
| Pre-Existing Medical Condition Extension up to age 65 (duration <31-days) | R 2,500 | R 1,000,000 | R 1,000,000 |

The changes to the Automatic Free International Medical Extension are as follows:

- The age restriction to qualify for the R1,000,000 pre-existing condition cover for journeys less than 31 days has been reduced to age 65;
- The age restriction to qualify for cardio-vascular cover has been reduced to age 65.

Members who are over the age of 65 years have the option to purchase, at their own expense, Optional Additional Cover for Pre-existing medical conditions cover (65 to 75 years of age) and for cardio-vascular conditions cover (65 to 79 years of age).

The Optional Additional Cover will provide members, at a nominal cost, with the following benefits:

- Emergency Medical and Related Expenses up to R100,000,000 in cover
- Pre-Existing Medical Condition Extension (up to age 75 years of age) up to R 1,000,000 in cover
- Cancellation Cover up to R40,000
- Curtailment and Alteration cover up to R40,000
- Baggage cover up to R30,000.

For additional information on the cover provided, please contact **International SOS** on **+27 (0)11 541 1225**, or consult the policy wording.

(In all instances the Terms and Conditions of the wording shall apply. This is a summary of the product benefits that has been compiled for the convenience of Profmed members.)

To **activate your cover** please contact **International SOS** on **+27 (0)11 541 1225** before your departure date, alternatively you can e-mail us at profmed@internationalsos.co.za.

Happy travelling!