

SUMMARY OF CROSS COUNTRY INSURANCE CONSULTANTS VALUE ADDED PRODUCT & SERVICE BENEFITS TABLE:

VALUE ADDED PRODUCTS & SERVICES	ULTIMATE EXPLORER	MARINE	DIRTSURE	TOUR OPERATORS
1. Medical Assistance Helpline	South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe & Mozambique			South Africa
2. Medical Emergency Evacuation	South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe & Mozambique			South Africa
3. R5,000 Non-refundable Guaranteed Hospital Admission	South Africa	South Africa	South Africa	South Africa
4. Roadside Assistance	South Africa	South Africa	N/A	South Africa
5. Accident Manager	South Africa	South Africa	N/A	South Africa
6. Facilitation of Cross Border Vehicle Repatriations (Benefit insured by Cross Country)	Angola, Malawi, Zambia, Tanzania, Kenya, Uganda; , Namibia, Lesotho, Botswana, Swaziland, Zimbabwe & Mozambique Limit for vehicle : R50 000 Limit for Caravan / Trailer : R10 000	Lesotho, Swaziland, Namibia, Botswana, Zimbabwe & Mozambique Limit for Craft & Trailer: R35 000 (or R50 000 if this extension has been selected and is stated on the Schedule)	Angola, Malawi, Zambia, Tanzania, Kenya, Uganda, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe & Mozambique Limit for Bike & Trailer: R20 000	Angola, Malawi, Zambia, Tanzania, Kenya, Uganda; , Namibia, Lesotho, Botswana, Swaziland, Zimbabwe & Mozambique Limit for vehicle : R50 000 Limit for Caravan / Trailer : R10 000
7. Weather Line	N/A	South Africa	N/A	N/A
8. Directions Service	N/A	South Africa	N/A	N/A
9. Trauma Assistance Helpline	South Africa	N/A	South Africa	South Africa
10. Legal Assistance Helpline	South Africa	N/A	South Africa	South Africa
11. Traffic Assist	South Africa	N/A	N/A	N/A
12. International Personal Accident & Medical Expenses	Emergency Evacuation: Angola, Malawi, Zambia, Tanzania, Kenya, Uganda	N/A	N/A	N/A
	Emergency Medical Expenses, Personal Accident & Disability Angola, Malawi, Zambia, Tanzania, Kenya, Uganda; , Namibia, Lesotho, Botswana, Swaziland, Zimbabwe & Mozambique excluding South Africa			
13. 24Seven Card Protection	South Africa & Worldwide	N/A	N/A	N/A

NEW : INCEPTION AUGUST 2013

VALUE ADDED PRODUCTS & SERVICES	CLASSIC CARS	SYNCHRO BUSES	MOTOR CYCLES (I.E. ROAD BIKES)	SECONDARY VEHICLES	CARAVANS & TRAILERS				
1. Roadside Assistance	<p>South Africa To the most convenient approved dealer or competent repairer for the Policyholder</p> <ul style="list-style-type: none"> Limited to 2 incidents per annum Maximum limit of R5,000 per vehicle per annum Benefit is extended to include towing regardless of the vehicle's location including breakdown at home 								
2. Accident Manager	South Africa								
3. Facilitation of Cross Border Vehicle Repatriations (Benefit insured by Cross Country)	Neighbouring Countries only : Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique	Neighbouring Countries only : Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique	Neighbouring Countries only : Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique	Neighbouring Countries only : Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique	Neighbouring Countries only : Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique				
	Limit of R15 000 per incident	Limit of R15 000 per incident	Limit of R15 000 per incident	Limit of R25 000 per incident	Limit of R15 000 per incident				
4. Medical Emergency Evacuation	<table border="1"> <tr> <td>South Africa</td> <td>Financially Unlimited</td> </tr> <tr> <td>In Lesotho, Swaziland, Namibia, Botswana, Zimbabwe & Mozambique</td> <td> <ul style="list-style-type: none"> Evacuation Expenses in neighbouring countries : <ul style="list-style-type: none"> Limits per individual : R250 000 per Insured Person per Insured Event Limits per vehicle : R1 500 000 per insured event. Limits per motor cycle : R500,00 per insured event <p><i>Underwritten by Guardrisk Insurance Company and managed by Abelard Underwriting Agency</i></p> </td> </tr> </table>				South Africa	Financially Unlimited	In Lesotho, Swaziland, Namibia, Botswana, Zimbabwe & Mozambique	<ul style="list-style-type: none"> Evacuation Expenses in neighbouring countries : <ul style="list-style-type: none"> Limits per individual : R250 000 per Insured Person per Insured Event Limits per vehicle : R1 500 000 per insured event. Limits per motor cycle : R500,00 per insured event <p><i>Underwritten by Guardrisk Insurance Company and managed by Abelard Underwriting Agency</i></p>	N/A
South Africa	Financially Unlimited								
In Lesotho, Swaziland, Namibia, Botswana, Zimbabwe & Mozambique	<ul style="list-style-type: none"> Evacuation Expenses in neighbouring countries : <ul style="list-style-type: none"> Limits per individual : R250 000 per Insured Person per Insured Event Limits per vehicle : R1 500 000 per insured event. Limits per motor cycle : R500,00 per insured event <p><i>Underwritten by Guardrisk Insurance Company and managed by Abelard Underwriting Agency</i></p>								
5. Guaranteed Hospital Admission	South Africa				N/A				

NEW : INCEPTION AUGUST 2013

VALUE ADDED PRODUCTS & SERVICES	HOME ASSIST PROGRAMME
<p>1. Emergency Home Assistance Service</p>	<p style="text-align: center;">South Africa</p> <p>In the event of the Call Centre having identified and agreed that the assistance required is of an emergency nature and requires immediate attention, we will appoint a suitable service provider (Plumber/Electrician/Glazier/Locksmith/ Tree Feller) and cover the cost of the call out and 1st hour labour.</p> <p>Where the incident is not considered an emergency that requires immediate attention, we will provide referral for any specific service provider which you will have to pay.</p>
<p>2. Referral service</p>	<p style="text-align: center;">South Africa</p> <p>Where the incident is not considered an emergency that requires immediate attention, we will provide referral for any specific service provider which you will have to pay.</p>