

tic Travel Insurance Quote Tool



The information provided below will be used to generate a comprehensive travel insurance quotation from tic Travel Insurance. HealthGroup is an authorised agent of tic Travel Insurance.

Why tic Travel Insurance?

Deciding to purchase **travel insurance** could be a life-saving decision or alternatively save you from amassing crippling medical expenses. A comprehensive travel insurance policy will provide:

- Medical and related expenses cover
- Pre-existing medical cover*
- Death and disability cover
- Journey cancellation cover
- Personal liability cover
- Luggage cover

Cover includes various other inconvenience benefits, for instance costs incurred if flights are cancelled due to adverse weather and other natural phenomena.

tic is a trusted name in travel insurance and HealthGroup can provide you with travel insurance product information that will assist you in choosing the best cover for your upcoming travel arrangements. Please make sure that you read the policy wording and take note of the conditions and exclusions.

* Please refer to policy schedule for confirmation of pre-existing medical cover

Travel Insurance Quote | Leisure Travel

Date of Departure:	
Date of Return:	
Country of Residence:	
Residence Status:	
Area of travel:	
Destination country:	
Cover Required:	

Please note that travel insurance can only be purchased PRIOR to departure. It cannot be activated once the trip has commenced.

Specific Cover

Do you require cover for professional sports?

Click for more info 

Optional trip cover for an unspecified event or cause?

Click for more info 

Travellers Information

Title:	
First Name:	
Surname:	
ID Number:	
Passport Number:	
Contact Number:	
Email address:	
Beneficiary (death benefit):	

Declaration

I, , confirm the above information is true and correct.
I undertake to read the policy wording and will take note of the conditions and potential exclusions prior to activating the policy.

Click the block to sign digitally

Signed:

Date:

Whether you are travelling internationally or locally, frequently or infrequently, for business or leisure, TIC has the policy for you.

All TIC policies are supported by 24-hour worldwide emergency assistance, whereby our assistance company will arrange direct payment of your medical bills in case of hospitalization, as well as your transportation to the nearest most suitable medical facility.

International travel

Trip disruptions

This includes cover if you are forced to cancel, extend or change your trip. The policy will list or specify the event or cause you are insured for. Any event or cause not listed or specified is not included in cover.

On certain products you can boost your cover by purchasing the Unspecified Event cover.

Important note for Unspecified Event cover: You are covered for travel and accommodation payments made in the 72 hours prior to purchasing the policy and any travel and accommodation payments made after the policy purchase date.

Pre-existing illness cover

Emergency medical cover for pre-existing illnesses is available on selected products only for travellers up to the age of 69. This covers hospitalization costs only.

Travellers aged 70 and over

Medical claims as a result of pre-existing illnesses, vascular, cardiovascular and cerebrovascular conditions are excluded from cover for travellers aged 70 and over.

Emigration

If you are under 70 and you are travelling with the intention of emigrating, you can purchase an Emigration policy for 32 days. Traveling with the intention of emigrating is excluded entirely on all other products.

Manual labour included on all TIC business products

Without specialised insurance, you are excluded from cover if you sustain an injury as a result of manual or physical labour. A TIC Business policy will cover medical costs incurred due to an injury as a result of manual or physical labour. Certain occupational activities are excluded from cover, please refer to TIC for exclusions that may apply.

Sport cover

Most **leisure** and sporting activities, including snow skiing and scuba diving, are automatically included in your cover. Cover for **professional** sports is available on the Comprehensive + plan. Certain high risk sports and activities are excluded from cover, please refer to TIC for these exclusions

Luggage cover

In the event of a luggage, cash or documents loss, the loss must be reported within 48 hours to the most appropriate authority where the loss occurred (airline, police station, hotel, etc.). Note that single item limits will apply depending on the benefit limit in your policy.

Also important

You must purchase your policy prior to departure. If you need to extend your policy while travelling you will need to contact TIC prior to your policy expiring. Policy extensions are at TIC's discretion. Children up to the age of 21 can share cover with their parents at no additional premium.

Local travel

Travel always involves risk and this applies to local trips too. Imagine if you have to cancel a holiday due to an unexpected illness. What if you had an accident in your hired car and were held liable for the high excess? Local travel insurance will cover these events and provide you with a host of other important benefits.

You qualify for local travel cover when your end destination is at least 200 km from your residence. In the event of a claim, you must provide proof that you were on a Local Journey by providing a copy of your travel itinerary from your travel agent or copies of your conveyance tickets, hotel booking or toll gate/fuel slips.

This policy does not include medical cover. You have a daily cash benefit should you be hospitalized as an inpatient during your journey.

Vascular, cardiovascular and cerebrovascular diseases are excluded from cover for all travellers aged 70 and over.

The Cancellation, Curtailment and Extension benefits offer cover for the perils listed in your policy wording, ie. due to unforeseen, unexpected and sudden death, illness or injury, preventing your departure. Cover excludes claims as a result of a pre-existing illness.

The Luggage Theft Benefit is included only if you purchased conveyancing tickets for air, train or bus for your trip.

In the event of a Luggage Theft claim or a Car Rental Excess Waiver claim, you must report the theft or accident to local police authorities where the incident occurred and obtain a police report to submit with your claim.

Under the Luggage Theft benefit, the following items are excluded from cover:

- a. Theft of luggage from a taxi or Uber
- b. Electronic equipment

Proof of ownership of stolen items must be provided. Cover is in excess of Personal All Risk Insurance.

In the event of theft, accidental damage or breakdown of your own vehicle during the journey (in case of a breakdown, only for vehicles not older than 5 years), we will reimburse you for car hire costs up to the limit stated on your policy document.

BUSINESS TRAVEL INSURANCE

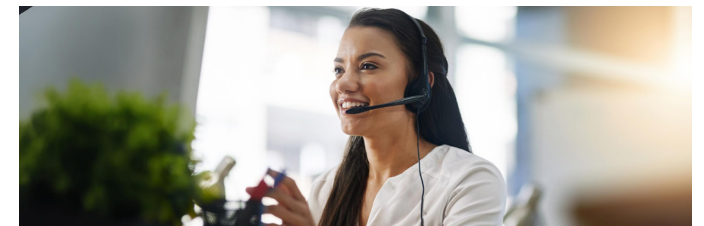
BUSINESS COMPREHENSIVE + Up to age 69

BUSINESS COMPREHENSIVE Up to age 69

YOUR HEALTH			
MEDICAL AND RELATED EXPENSES		R 120,000,000	R 100,000,000
Manual labour		✓	✓
Medical transportation, repatriation and evacuation		✓	✓
Compassionate Emergency Visit		✓	✓
Repatriation of Children or Travel Companion		✓	✓
Burial, Cremation and Return of Mortal Remains		✓	✓
Emergency Dental		R 15,000	R 10,000
Quarantine Expenses		R 40,000	R 30,000
Replacement Personnel (following emergency medical)		R 20,000	R 15,000
PRE-EXISTING EMERGENCY MEDICAL AND RELATED EXPENSES		R 1,500,000	R 1,000,000
Medical Transportation, Repatriation and Evacuation		✓	✓
Compassionate Emergency Visit		✓	✓
Repatriation of Children or Travel Companion		✓	✓
Burial, Cremation and Return of Mortal Remains		✓	✓
ACCIDENTAL DEATH		R 500,000	R 350,000
ACCIDENTAL TOTAL PERMANENT DISABLEMENT		R 1,250,000	R 1,000,000
YOUR TRIP			
TRIP CANCELLATION			
Trip Cancellation due to a Specified Event or Cause		R 70,000	R 50,000
Trip Cancellation due to an Unspecified Event or Cause		R 40,000 (optional extra)	R 30,000 (optional extra)
TRIP DISRUPTION			
Trip Disruption due to a Specified Event or Cause		R 40,000	R 30,000
Trip Disruption due to an Unspecified Event or Cause		R 20,000 (optional extra)	R 15,000 (optional extra)
Visa Delay or Denied - South African passport holders only		R 20,000	R 15,000
Weather Conditions		R 20,000	R 15,000
Missed Connection		R 20,000	R 15,000
Public Conveyance Delay (excess 4 hours)		R 7,000	R 5,000
YOUR BELONGINGS			
PERSONAL BELONGINGS (single item limits apply)		R 40,000	R 30,000
Travel Documents		R 5,000	R 3,000
Trade Samples		R 5,000	R 3,000
Luggage Delay (excess 4 hours)		R 5,000	R 3,000
OTHER BENEFITS			
Personal Liability		R 2,000,000	R 2,000,000
Hijack & Hostage or Wrongful Detention daily inconvenience benefit		R 60,000 (R 1,200/day)	R 50,000 (R 1,000/day)
Legal Expenses		R 30,000	R 20,000
Car Rental Excess Waiver		R 15,000	R 10,000
This brochure excludes rates for		Period of cover	Premium
■ Journeys from 33 days to 365 days		1 - 32 days	R 65 per day
■ Travel to the USA		Minimum premium	R 325
Please obtain these rates online at tic.co.za			R 250

LOCAL TRAVEL INSURANCE

Cover and Benefits		
Medical Related Expenses		Limits
Medical Transportation And Evacuation		R 50,000
Burial Expenses		R 10,000
Daily Hospital Cash Benefit (R2 500 Per Day, Excess 24 Hours)		R 75,000
Journey Cancellation (Excess R500)		R 15,000
Journey Curtailment (Excess R500)		R 15,000
Car Hire (R250 Per Day)		R 2,500
Accidental Death		R 50,000
Accidental Permanent Total Disablement		R 100,000
Car Rental Excess Waiver		R 10,000
Personal Liability		R 1,000,000
Luggage Theft (Excess R250)		R 5,000
Travel Delay		R 1,000
Premiums		
Period of Cover	Age 0-69	Age 70-79
1 - 8 Days	R 150	R 170
9 - 14 Days	R 185	R 215
15 - 21 Days	R 240	R 260
22 - 32 Days	R 305	R 345
33 - 45 Days	R 400	R 455



All premiums are inclusive of VAT. All sums insured/limits of indemnity/compensations specified are inclusive of VAT and apply to the period of insurance.

LEISURE TRAVEL INSURANCE

COMPREHENSIVE +

Up to age 69

COMPREHENSIVE

Up to age 69

STANDARD

Up to age 69

GROUP

Up to age 69

SENIOR

Age 70 – 79

YOUR HEALTH

MEDICAL AND RELATED EXPENSES	R 120,000,000	R 100,000,000	R 50,000,000	R 50,000,000	R 7,500,000
Medical transportation, repatriation and evacuation	✓	✓	✓	✓	✓
Compassionate Emergency Visit	✓	✓	✓	✓	✓
Repatriation of Children or Travel Companion	✓	✓	✓	✓	✓
Burial, Cremation and Return of Mortal Remains	✓	✓	✓	✓	✓
Emergency Dental	R 15,000	R 10,000	R 5,000	R 5,000	R 10,000
Quarantine Expenses	R 40,000	R 30,000	R 30,000	R 30,000	R 30,000
PRE-EXISTING EMERGENCY MEDICAL AND RELATED EXPENSES	R 1,500,000	R 1,000,000	–	R 750,000	–
Medical Transportation, Repatriation and Evacuation	✓	✓	–	✓	–
Compassionate Emergency Visit	✓	✓	–	✓	–
Repatriation of Children or Travel Companion	✓	✓	–	✓	–
Burial, Cremation and Return of Mortal Remains	✓	✓	–	✓	–
ACCIDENTAL DEATH	R 500,000	R 350,000	R 150,000	R 150,000	R 350,000
ACCIDENTAL TOTAL PERMANENT DISABLEMENT	R 1,250,000	R 1,000,000	R 500,000	R 500,000	R 1,000,000

YOUR TRIP

TRIP CANCELLATION					
Trip Cancellation due to a Specified Event or Cause	R 70,000	R 50,000	R 20,000	R 20,000	R 50,000
Trip Cancellation due to an Unspecified Event or Cause	R 40,000 (optional extra)	R 30,000 (optional extra)	–	–	R 30,000 (optional extra)
TRIP DISRUPTION					
Trip Disruption due to a Specified Event or Cause	R 40,000	R 30,000	R 20,000	R 20,000	R 30,000
Trip Disruption due to an Unspecified Event or Cause	R 20,000 (optional extra)	R 15,000 (optional extra)	–	–	R 15,000 (optional extra)
Visa Delay or Denied – South African passport holders only	R 20,000	R 15,000	R 10,000	R 5,000	R 15,000
Weather Conditions	R 20,000	R 15,000	R 10,000	–	R 15,000
Missed Connection	R 20,000	R 15,000	R 10,000	R 10,000	R 15,000
Public Conveyance Delay (excess 4 hours)	R 7,000	R 5,000	R 3,000	R 3,000	R 5,000

YOUR BELONGINGS

PERSONAL BELONGINGS (single item limits apply)	R 40,000	R 30,000	R 20,000	R 20,000	R 30,000
Travel Documents	R 5,000	R 3,000	R 2,000	R 2,000	R 3,000
Luggage Delay (excess 4 hours)	R 5,000	R 3,000	R 2,000	R 2,000	R 3,000

OTHER BENEFITS

Personal Liability	R 2,000,000	R 2,000,000	R 2,000,000	R 2,000,000	R 2,000,000
Hijack & Hostage or Wrongful Detention daily inconvenience	R 60,000 (R 1,200/day)	R 50,000 (R 1,000/day)	R 25,000 (R 500/day)	R 25,000 (R 500/day)	R 50,000 (R 1,000/day)
Legal Expenses	R 30,000	R 20,000	R 15,000	R 15,000	R 20,000
Car Rental Excess Waiver	R 15,000	R 10,000	R 5,000	–	R 10,000
This brochure excludes rates for	Period of cover	Premium	Premium	Premium	Premium
■ Journeys exceeding 32 days	1 – 8 days	R 680	R 575	R 475	R 35 per day
■ Travel to the USA	9 – 14 days	R 1,300	R 1,190	R 945	Minimum premium R 175
■ Travellers aged 80 – 85	15 – 21 days	R 1,795	R 1,640	R 1,390	Minimum 10 travellers
Please obtain these rates online at tic.co.za	22 – 32 days	R 2,090	R 1,905	R 1,570	R 5,670

All premiums are inclusive of VAT. All sums insured/limits of indemnity/compensations specified are inclusive of VAT and apply to the period of insurance.