



## ANNEXURE A Embedded Automatic Cover

Standard Bank Namibia Embedded Cover			
Schedule of Benefits: Embedded Cover	Blue and Achiever	Prestige	Private and Corporate Banking
<b>1. Medical-Related Expenses</b>	<b>N\$500 000</b>	<b>N\$1 000 000</b>	<b>N\$2 000 000</b>
<b>Medical age limit</b>	<b>71 Years</b>	<b>71 Years</b>	<b>71 Years</b>
1.1 Medical Evacuation/Repatriation/Transportation	Included in medical expense	Included in medical expense	Included in medical expense
1.2 Burial/Cremation/Return of mortal remains	Included in medical expense	Included in medical expense	Included in medical expense
Medical Excess In-patient	Nil	Nil	Nil
Medical Excess Out-patient	N\$500	N\$500	N\$500
1.3 Emergency dental treatment	N\$2 500	N\$2 500	N\$5 000
1.4 Hospital Daily Cash Benefit (10% daily limit)	N\$5 000	N\$5 000	N\$5 000
Excess Section 1 (unless specified)	N\$500	N\$500	N\$500
<b>2. Additional accommodation &amp; travel expense</b>			
2.1 Accompanying Travel Companion & Children	Included in medical expense	Included in medical expense	Included in medical expense
2.2 Visit by any one person	Included in medical expense	Included in medical expense	Included in medical expense
2.3 Child repatriation	Included in medical expense	Included in medical expense	Included in medical expense
<b>3. Pre-existing medical expenses extension (48 hrs)</b>	<b>N\$500 000</b>	<b>N\$500 000</b>	<b>N\$500 000</b>
<b>4. Winter sports extension</b>	<b>Nil</b>	<b>Included in medical expense</b>	<b>Included in medical expense</b>
<b>5. Adventure sports extension</b>	<b>Nil</b>	<b>Included in medical expense</b>	<b>Included in medical expense</b>
<b>6. Personal Assistance services</b>	<b>Assistance services</b>	<b>Assistance services</b>	<b>Assistance services</b>
6.1 Child Assist	Assistance	Assistance	Assistance
6.2 Consular Referral	Assistance	Assistance	Assistance
6.3 Emergency travel & accommodation arrangements	Assistance	Assistance	Assistance
6.4 24-Hour Nurse line	Assistance	Assistance	Assistance
6.5 Legal assistance abroad	Assistance	Assistance	Assistance
6.6 Replacement of travel documents	N\$2 500	N\$2 500	N\$2 500
6.7 Transfer of emergency funds	Assistance	Assistance	Assistance
6.8 Trauma Assist	Assistance	Assistance	Assistance
6.9 Urgent message relay	Assistance	Assistance	Assistance
<b>7. Personal Accident (65 years)</b>	<b>N\$500 000</b>	<b>N\$750 000</b>	<b>N\$1 500 000</b>
7.1 Permanent Disablement: Public Conveyance - Air	Included in Personal Accident Limit	Included in Personal Accident Limit	Included in Personal Accident Limit
7.2 Death: Public Conveyance - Air	Included in Personal Accident Limit	Included in Personal Accident Limit	Included in Personal Accident Limit
<b>8. Personal Liability</b>	<b>Nil</b>	<b>N\$1 000 000</b>	<b>N\$3 000 000</b>
<b>9. Hijack (N\$750 per day)</b>	<b>N\$7 500</b>	<b>N\$7 500</b>	<b>N\$7 500</b>
Excess	12 hrs	12 hrs	12 hrs
<b>Carrier Accumulation Limit</b>	<b>N\$50 000 000</b>	<b>N\$50 000 000</b>	<b>N\$50 000 000</b>
<b>Period of cover</b>	<b>First 90 days</b>	<b>First 90 days</b>	<b>First 90 days</b>



## ANNEXURE B Optional and Buy-Up Cover Benefits

Standard Bank Namibia Optional Cover	
Schedule of Benefits: Optional Cover	SB Top-Up Cover 2 / Stand-alone
<b>1.1 Overseas Medical</b>	<b>Refer Below</b>
1.1.1 Not pre-existing	N\$40 000 000
1.1.2 Pre-existing condition (in-hospital expenses)	N\$500 000
1.1.3 Amateur sports/winter sports	Included in 1.1
1.1.4 Terrorism	N\$2 000 000
1.1.5 Evacuation/Repatriation/Return of Mortal Remains	Included in 1.1
	Medical Excess In-patient Nil
	Medical Excess Out-patient N\$500
1.1.6 Emergency dental treatment (Excess N\$500)	N\$3 000
1.1.7 Hospital Cash Daily Benefit (10% daily)	N\$5 000
<b>1.2 Additional accommodation &amp; travel expense</b>	
1.2.1 Accompanying Travel Companion & Children	Included in medical expense
<b>2.1 Cancellation &amp; Curtailment</b>	<b>Refer Below</b>
2.1.1 Illness/Injury/Death	
2.1.2 Being made redundant	
2.1.3 Damage or Burglary affecting your home: N\$10 000 +	N\$30 000
2.1.4 Your compulsory quarantine	
2.1.5 Terrorism incident 14 days before your trip	
2.1.6 Supplier financial default	N\$25 000
2.1.7 Pre-existing medical conditions (Note: Policy must be purchased within 24 hrs of first trip deposit to activate benefit)	50% of loss up to N\$25 000
2.1.8 Complications of pregnancy (Note: Policy must be purchased within 24 hrs of first trip deposit to activate benefit)	Nil
2.1.9 Any reason not listed above (Note: Policy must be purchased within 24 hrs of first trip deposit to activate benefit)	Nil
<b>3.1 Travel Delay</b>	<b>Refer Below</b>
3.1.1 Flight/cruise departed late (6 hrs+)	N\$4 000
3.1.2 Late arrival of flight/cruise = missed connection (1 hr+ late)	N\$10 000
<b>4.1 Personal Assistance Services</b>	<b>Assistance Services</b>
<b>5.1 Personal Baggage</b>	<b>Refer Below</b>
5.1.1 Baggage, clothing and toiletries	N\$25 000
5.1.2 Any one article/SIL/pair or set	N\$3 000
5.1.3 Sunglasses/prescription glasses/phone/iPad/iPod	N\$1 000
5.1.4 Loss, damage or theft from beach/poolside	N\$1 000
5.1.5 Laptop, palmtop or computers	N\$3 000
5.1.6 Cash and/or passport	N\$3 000
5.1.7 Baggage delay outside home country (6 hrs+)	N\$3 500
<b>6.1 Personal Liability</b>	<b>N\$2 000 000</b>

# Travel Insurance / For Credit Card holders



## ANNEXURE B (continued) Optional and Buy-Up Cover Benefits

Standard Bank Namibia Optional Cover	
Schedule of Benefits: Optional Cover	SB Top-Up Cover 2 / Stand-alone
7.1 Personal Accident (65 years)	N\$100 000
7.1.1 Death/Permanent Disablement	
Carrier Accumulation Limit	
Period of cover	
PREMIUMS	
1 - 8 Days	N\$320
9 - 14 Days	N\$500
15 - 30 Days	N\$940
31 - 47 Days	N\$1 100
48 - 80 Days	N\$1 650
81 - 92 Days	N\$2 400
Excess (N\$500 for each and every claim unless specified differently in the Schedule of Benefits or Policy Wording)	
*All premiums exclude NAMFISA Levy and Stamp Duty.	