

CERTIFICATE OF INSURANCE

(Issued by Chartis South Africa Limited)

| | | | |
|-------------------------|------------------------------------|-----------------------|------------------|
| Policy Number | IE860413 | Policy Issue Date | 16-May-2013 |
| Policy Holder's Name | Venessa C T Padayachee | Policy Inception Date | 25-May-2013 |
| Product Name | Business | Policy Expiry Date | 05-Jun-2013 |
| Plan Name | Business | Destination | Mexico |
| Additional Cover | | Payment Method | Agent Collection |
| Policy Holder's Address | PO Box 10005, Caledon Square, 7905 | | |

| List of Insured | | |
|------------------------|---------------|-------------|
| Venessa C T Padayachee | 7209120126081 | 12-Sep-1972 |

| | | | | | |
|---------|--------|-----|------|----------------------|--------|
| Premium | 576.00 | TAX | 0.00 | Total Premium (ZAR) | 576.00 |
|---------|--------|-----|------|----------------------|--------|

For domestic policies these premiums include VAT. This Insurance Certificate will become a VAT Invoice when the total premium has been paid.
Travel Agents commission is included in the premium.

| CONTACT US | | |
|---|--|--|
| Assistance | | Address for Claims submission |
| 24 Hour Emergency Medical Assistance | +44 1273 739 274 UK +1 866 731 2904 US | Chartis South Africa Limited Travel Claims Department 10 Queens Road Parktown, 2193 Johannesburg, South Africa satrazelclaims@travelguard.com |
| EMAIL | UK.assistance@travelguard.com | |

| General Enquiries | | | |
|--------------------------------------|------------|--------------|--|
| SALES AND SERVICE CALL CENTRE | 0860100491 | HOURS | Monday to Thursday |
| | | | Friday |
| | | | Saturday |
| | | | excluding public holidays All calls are recorded |
| | | | 08h00 - 18h00 |
| | | | 08h00 - 17h00 |
| | | | 08h00 - 13h00 |

Chartis South Africa is an authorized Financial Services Provider
Chartis South Africa Limited VAT Number: 4390116939

SCHEDULE OF BENEFITS

| Benefit Description | Coverage |
|---|------------------------------|
| Section 1 - Emergency Medical and Related Expenses | |
| a. Medical Expenses - Bodily injury or illness | Unlimited |
| Excess - Journey less than 6 months | ZAR350 |
| Excess - Journey 6 months and longer | ZAR1,500 |
| Pre-Existing Medical Extension for first 31 days (Hospitalised Longer than 48hours) | ZAR500,000 |
| Pre-Existing Medical Extension from the 32nd day onwards (Hospitalised Longer than 48hours) | ZAR250,000 |
| b. Medical Evacuation & Repatriation or Transport to Medical Centre Expense | Real Expense |
| c. Optical Expenses - injury | Included In Medical Expenses |
| - illness | ZAR20,000 |
| d. Dental Expenses - injury | Included In Medical Expenses |
| - illness | ZAR20,000 |
| e. Hospital Cash Benefit (Confinement) (ZAR500 / day) | ZAR15,000 |
| e. Follow up Treatment in South Africa - Insured Event | ZAR15,000 |
| Section 2 - Personal Accident | |
| a. Accidental Death or Permanent Disability | ZAR500,000 |
| b. Public Conveyance - Air Only | ZAR1,000,000 |
| Terrorism | ZAR500,000 |
| c. Educational Fund Supplement | ZAR5,000 |
| Section 3 - Travel Guard | |
| a. - Cash Advances | Assistance Only |
| - Consular referral | Assistance Only |
| - Emergency Accommodation and Travel arrangements | Assistance Only |
| - Transmission of Urgent messages | Assistance Only |
| b. Visit by a Family Member | ZAR25,000 |
| e. Alternative Employee or Resumption of Assignment Expenses | ZAR25,000 |
| f. Legal Assistance Abroad | ZAR15,000 |
| g. Motoring Bail - advance only | ZAR15,000 |
| h. Return of Mortal Remains | Real Expense |
| i. Coffin Expenses | ZAR10,000 |
| Section 4 - Cancellation & Curtailment - Excess ZAR500 | ZAR30,000 |
| Section 5 - Baggage, Money, Credit Cards & Travellers Cheques and Baggage Delay | |
| a. Theft or Damage of Baggage (Single Item Limit: 25% of sum insured) - Excess ZAR500 | ZAR20,000 |
| Theft of Cash and Credit Cards & Travel Documents (Single Item Limit: 25% of sum insured) - Excess ZAR500 | ZAR5,000 |
| b. Baggage Delay - After 6 hours (limited to reasonable essential out of pocket expenses) | ZAR1,000 |
| Section 6 - Travel Delay and Travel Missed Connection - Excess ZAR250 | |
| a. Travel Delay - After 4 Hours (limited to reasonable essential out of pocket expenses) | ZAR2,000 |
| b. Travel Missed Connection - After 6 Hours (limited to reasonable essential out of pocket expenses) | ZAR20,000 |
| Section 7 - Personal Liability | |
| a. Bodily injury - excess ZAR1,000 | ZAR3,000,000 |

| Benefit Description | Coverage |
|---|--------------|
| b. Material damage - excess ZAR1,000 | ZAR3,000,000 |
| Section 8 - Hijack, Kidnap and Wrongful Detention | |
| a. Hijack - after 12 hours | ZAR20,000 |
| b. Kidnap & Wrongful Detention | ZAR500,000 |
| Section 10 - Identity Theft | |
| Legal Expenses, Loss of Income, Legal Obligations, Miscellaneous Expenses | ZAR4,000 |
| Section 11 - End Supplier Insolvency Cover | ZAR22,000 |
| Section 12 - Cattery & Kennels (ZAR125 p/d max. 30 days) | ZAR3,750 |
| Section 13 - Ticket Upgrade - 6 Hour Excess | ZAR4,000 |
| Section 15 - Motor Hijack | |
| a. Personal Accident | ZAR5,000 |
| b. Post Traumatic Stress | ZAR2,500 |



16-May-2013

TO: THE EMBASSY / CONSULATE OF Mexico

RE: Travel Insurance - Business Business

TO WHOM IT MAY CONCERN

This letter serves to confirm that the traveller/s named below is/are adequately covered for International travel insurance and Schengen countries, whilst travelling on journeys during the period detailed below:

Reference of the Policy:

Policy Number: IE860413
Date of Subscription: 16-May-2013
Duration of cover: 12 Days
Territory covered: Worldwide including Schengen states

Trip Start Date: 25-May-2013
Trip End Date: 05-Jun-2013

| First Name | Last Name | DOB | Nationality | Passport No. |
|-------------|------------|-------------|--------------|---------------|
| Venessa C T | Padayachee | 12-Sep-1972 | South Africa | 7209120126081 |

We confirm that the insurance coverage meets all the requirements of the Regulation (EC) No 810/2009 of the European Parliament and the council of 13th July 2009

To this end we record the pertinent benefits as follows:

- 1a. Emergency Medical Expenses Unlimited
1b. Medical Evacuation, Repatriation or Transportation Actual Expenses

Yours faithfully

Authorised Representative
Chartis South Africa Limited

24 HOUR EMERGENCY MEDICAL ASSISTANCE HELPLINE: UK (+44 1273 739 274) OR USA (+1 866 731 2904)