



Insurance Brokers

Pre-empt The Future

Hello Ethan,

Thank you for your interest in our **Business Travel** insurance offering. Below is your personalized product breakdown for in **GP**.

Product Overview

Description: Insurance for employees traveling for work, covering medical emergencies, trip interruptions, and more.

Who Is It For: Businesses with employees who travel locally or internationally for work.

Cover Details

- Medical emergency expenses abroad
- Trip cancellations or delays
- Lost or delayed baggage
- Emergency evacuation and repatriation

Policy Highlights

- Global emergency medical cover
- Includes travel inconvenience benefits
- Annual or per-trip coverage options

Exclusions

- Pre-existing medical conditions
- Travel against medical advice
- Trips for leisure or personal reasons (unless covered)

Claims Process

Submit travel documents, boarding passes, medical bills, and incident reports.

Excess Info

Often no excess on emergency medical; small fixed excess for baggage or delay claims.

Period of Cover

Annual multi-trip or single-trip basis.

If you have any questions or would like to speak with a consultant, our team is always here to assist!



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DR PALLO MARUMO

MD

Cell: 082 854 1008

Commercial & Personal Insurance Brokers:

Motor, Home, Contents, C.A.R.,
Guarantees & Professional Indemnity

Tsoga Afrika Insurance Brokers (PTY) Ltd is an authorised Financial Services Provider

Licence Number: **49909**

*...after all, Insurance is a **STOKVEL™***