SATIB Insurance Brokers
Established 1990

FGASA
Field Guides Association of Southern Africa

FGASA & SATIB PARTNERSHIP

Supporting Southern Africa's Professional Guides

Field Guides Association of Southern Africa | SATIB Insurance Brokers

A Trusted Partnership Supporting Southern Africa's Professional Guides

For many years, FGASA and SATIB have shared a common goal: supporting the professionalism, sustainability, and long-term success of Southern Africa's guiding industry.

FGASA has spent more than 36 years setting the benchmark for guiding excellence, ethical conduct, skills development, and professional standards across the region. Through its qualifications, mentorship, assessments, and industry initiatives, FGASA has helped train and develop generations of guides who represent Southern Africa's wildlife, conservation areas, and tourism sector on the world stage. FGASA is widely recognised as one of the most respected guiding bodies globally, promoting not only knowledge and safety, but also conservation, specialist skills, responsible tourism, and continuous professional development for guides from all backgrounds. Its training and development programmes have contributed significantly to the growth of skilled guides across Southern Africa. The organisation's focus on mentorship, ethical guiding, and continued professional development helps create meaningful career opportunities while supporting conservation and responsible tourism.

SATIB, meanwhile, has built a reputation as one of Africa's leading specialist tourism and hospitality insurance providers, with decades of experience understanding the unique risks faced by guides, lodges, tour operators, and safari businesses. The relationship between FGASA and SATIB has been founded on a shared understanding that FGASA professional guides are at the heart of exceptional tourism experiences and deserve specialist support that protects both a guides career and livelihood.

Why the Right Insurance Matters

Guiding comes with unique responsibilities and risks. Whether operating independently or working within a tourism business, guides can face serious situations involving liability, medical emergencies, accidents, or interruptions to their income.

Having the correct insurance in place, that is specifically designed for professional guides is therefore not simply a compliance exercise—it is an essential part of protecting your reputation, financial security, and future in the industry. Specialist guide insurance provides peace of mind, allowing guides to focus on what they do best: creating safe, memorable, and life-changing experiences for guests while showcasing the natural heritage of Southern Africa.

Through the ongoing collaboration between FGASA and SATIB, guides have access to insurance solutions developed with a deep understanding of the realities of the guiding profession and the tourism industry.

Exclusive Benefit for FGASA Members

As part of this long-standing partnership, guides who maintain an active FGASA membership qualify for a 7% premium discount and Professionally Designated members qualify for a 12% discount on SATIB Guides insurance cover. This exclusive benefit rewards FGASA members for their commitment to professionalism and ongoing development while making specialist insurance protection more accessible and affordable. It is another example of how FGASA and SATIB work together to support guides throughout their careers, both professionally and financially.

GUIDES COVER

Protect Your Passion with SATIB

Comprehensive Insurance Solutions for Professional Guides

Are you a Professional Guide seeking reliable insurance tailored to your specific needs? Look no further. SATIB Insurance Brokers proudly introduces Guides Cover - specialised insurance products designed exclusively for Professional Guides.

www.satibguides.co.za

Why Choose Professional Guides Cover

As a Professional Guide, you navigate diverse environments and face unique challenges daily. Having the right insurance not only protects you but also enhances your credibility and trustworthiness with Clients and Employers.

Whether you're a Culture, Nature, or Field Guide, self-employed or permanently employed, SATIB has you covered. Our comprehensive, affordable and bespoke Guides Cover is specifically designed for Professionals like you, with premiums starting from just R249 per month.

If standard coverage doesn't meet your needs, reach out to guides@satib.co.za and chat with one of our friendly SATIB Brokers. We'll help craft a tailored package with increased cover limits to suit your specific requirements.

Who Can Benefit

- ✓ **Field Guides —** From nature to culture guiding, ensure every expedition is covered.
- ✓ **City Guides —** Protect your daily operations while leading tours through bustling urban landscapes.
- ✓ **Eco-Tourism Guides —** Safeguard your eco-friendly tours with specialised insurance solutions.

Premiums

Age Bracket	Monthly Premium
Less than 30 years	R249.00
30 to 40 years	R260.00
40 to 50 years	R280.00
50 to 70 years	R322.00

FGASA Membership Discount: 7% or 12% off premium

**Active FGASA Members qualify for 7% off / FGASA Professionally Designated Members qualify for 12% off*

Self Employed & Employed Cover Highlights

✓ **Liability Insurance:** Cover to protect you/your Business should you/your Business be found to be legally liable following a negligent action that results in a third-party person suffering bodily injury/death or third-party property damage. (Any incident in relation to a motor vehicle is excluded.)

✓ **Serious Illness:** Cover in the event that you fall seriously ill. (Both named and unnamed illnesses covered.)

✓ **Accidental Death:** Cover for Death as a result of accidental bodily injury.

✓ **SATIB24 Incident Management Service:** Access to our 24/7 crisis management center to assist with medical emergencies & evacuation.

✓ **Membership Discount:** Enjoy a 7% or 12% discount on your premium if you have an active FGASA membership.

✓ **Guest Cover:** Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.

Company Group Schemes Key Benefits

✓ **Comprehensive protection:** Coverage tailored to the specific risks faced by Professional Guides.

✓ **Flexible Plans:** Enjoy the option of having increased cover limits if required.

✓ **Expert Support:** Our dedicated team understands the travel and hospitality sector, providing you with knowledgeable assistance.

✓ **Easy Claims Process:** Streamlined procedures ensure quick and hassle-free claims resolution.

✓ **Guest Cover:** Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.

✓ **SATIB24 Incident Management Service:** Access to our 24/7 crisis management center to assist with medical emergencies & evacuation. For companies with multiple Guides covered, no policy numbers required - simple activation of immediate emergency response.

Standard Cover & Rating Breakdown

General Public Liability (Self-Employed & Employed)

(Cover to protect you/your business should you/your business be found to be legally liable following a negligent action that results in a third-party person suffering bodily injury/death or third-party property damage.)

Limit: R5 000 000.00 *

Accidental Death Cover

Capital Payment: R 250 000.00 *

Death following organised anti-poaching activity: R 150 000.00

Death result of accidental bodily injury: Additional R 15 000.00

Repatriation of mortal remains: R 50 000.00

Bereavement benefit: R 18 000.00

Accidental Permanent Total Disability

Capital Payment: R 250 000.00 *

Medical evacuation costs: R 250 000.00 *

Hospitalisation: R 5 000.00 per day for 14 days – R 70 000.00

Life support equipment hire: R 100 000.00

Mobility: R 150 000.00

Quadriplegia: Additional R 75 000.00

Rehabilitation: R 100 000.00

Income protection: Max per week for max 1 year – R 5 000.00 *

Accidental Temporary or Total or Partial Disability

Medical evacuation costs: R 250 000.00 *

Hospitalisation: R 5 000.00 per day for 14 days: R 70 000.00

Life support equipment hire: R100 000.00

Income protection: Max per week for max 1 year: R5,000.00 *

Serious Illness

Medical evacuation costs: R 250 000.00 *

Hospitalisation: R 5 000.00 per day for 10 days - R 50 000.00

Income protection: Max per week for max 1 year – R 5 000.00 *

Named illnesses: heart attack, stroke, cancer, coronary artery surgery, blindness, motor neuron disease, Alzheimer's, kidney failure, major organ transplant, paraplegia, multiple sclerosis, heart valve surgery, coma, Parkinson's disease

Un-Named illnesses: Included

SATIB24 Guest Cover

Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.

SATIB24 Incident Management Service

Access to the SATIB24 crisis management centre to assist with medical emergencies & evacuation.

**** Includes a buy-up option detailed below.***

Buy-Up Cover Options

Increased Evacuation Cover Option

(In addition to the evacuation limits included in the standard cover)

Option 1:		
Staff Evacuation Limit:	R 250 000.00	
Medical Expenses Limit:	R 100 000.00	
Standard Evac premium:	R 3 500.00 per person / per annum	R 292.00 increase per person / per month

Option 2:		
Staff Evacuation Limit:	R 500 000.00	
Medical Expenses Limit:	R 250 000.00	
Standard Evac premium:	R 6 000.00 per person / per annum	R 500.00 increase per person / per month

Buy-Up Cover Options (continued)

Increased General Public Liability Option

(In addition to the R 5 million included in the standard cover)

Age Bracket	Standard Guides Premium	GPL Limit	Premium Increase	Total Monthly Premium
Less than 30 years	R249.00	R10 000 000.00	R179.00	R428.00
30 to 40 years	R260.00	R10 000 000.00	R179.00	R439.00
40 to 50 years	R280.00	R10 000 000.00	R179.00	R459.00
50 to 70 years	R322.00	R10 000 000.00	R179.00	R501.00
Less than 30 years	R249.00	R20 000 000.00	R221.00	R470.00
30 to 40 years	R260.00	R20 000 000.00	R221.00	R481.00
40 to 50 years	R280.00	R20 000 000.00	R221.00	R501.00
50 to 70 years	R322.00	R20 000 000.00	R221.00	R543.00
Less than 30 years	R249.00	R30 000 000.00	R283.00	R532.00
30 to 40 years	R260.00	R30 000 000.00	R283.00	R543.00
40 to 50 years	R280.00	R30 000 000.00	R283.00	R563.00
50 to 70 years	R322.00	R30 000 000.00	R283.00	R605.00
Less than 30 years	R249.00	R50 000 000.00	R521.00	R770.00
30 to 40 years	R260.00	R50 000 000.00	R521.00	R781.00
40 to 50 years	R280.00	R50 000 000.00	R521.00	R801.00
50 to 70 years	R322.00	R50 000 000.00	R521.00	R843.00

Increased Cover Option Package

Accidental Death: Capital Payment: R500 000.00

Accidental Permanent Total Disability: Capital Payment: R500 000.00

Income Protection (in all coverage sections): Max per week up to max 1 year - R10,000.00

Age Bracket	Standard Guides Premium	Limit	Premium Increase	Total Monthly Premium
Less than 30 years	R249.00	R500 000.00	R263.94	R512.94
30 to 40 years	R260.00	R500 000.00	R275.60	R535.60
40 to 50 years	R280.00	R500 000.00	R296.80	R576.80
50 to 70 years	R322.00	R500 000.00	R341.32	R663.32

SATIB24

SATIB24 is your frontline crisis management solution, delivering 24/7 expert-led incident response for Guests and Staff. With a dedicated Operations Centre and a network of Specialists at your fingertips, you're never left alone during a crisis.

How SATIB24 Helps

- ✓ 24/7 Operations Centre helpline
- ✓ Legal liability management
- ✓ Clinically led decision making
- ✓ Medical Monitoring
- ✓ Remote management of rescue & Medical Staff
- ✓ 24/7 access to Doctors, Nurses & Security
- ✓ Post Traumatic Assessments & Counselling
- ✓ Medical and Security Evacuations*
- ✓ Repatriations (if required)
- ✓ Media Management
- ✓ Legal Representation
- ✓ Incident Action Plan creation
- ✓ Stakeholder communication

Member Benefits

One Emergency Number – 24/7

- Instant access to case Managers, Doctors, Nurses, Security and Legal Experts. Anytime, anywhere.

Expert Guidance During Any Crisis

- R100,000 cover per incident for incident management (Guests and Staff)
- Clinical decision-making and oversight of every case
- Real-time risk advice & stakeholder communication

Full Scale Incident Management

- Medical and security coordination
- Communication support with affected parties
- Remote rescue and evacuation guidance
- Multilingual support in 240+ languages

Legal & Reputational Protection

- Immediate access to Liability Attorneys
- Professional media handling to manage public narratives
- Action plans to help you respond lawfully and reduce risk

Post Incident Support

- Trauma counselling for Staff and Guests
- Legal debriefs, reports, and follow-ups
- Recovery planning to help operations stabilise

Frequently Asked Questions

✓ If I am a freelance or short-term contract Guide which cover applies to me?

All freelance and contract Guides would fall under the self-employed category of Professional Guides covers. This includes those who are the Directors/Owners of their own tour companies that operate at times as a Guide.

✓ Does this policy replace my existing medical aid or life insurance?

The SATIB Professional Guides product is not meant to replace any existing medical aid or life cover you might have but rather serves as a means to supplement your existing plans and add specific coverage that your existing policies cannot offer you as a Guide.

✓ If I am a Foreign National or Volunteer working and operating in South Africa can I still make use of the cover?

Foreign nationals living and working in South Africa in the conservation or tourism sectors (Guides, Volunteers, Researchers) are eligible to make use of the product provided the premiums are paid in South Africa from a South African bank account with the awareness that in this situation all stipulated covers are applicable within South Africa only.

✓ If I am a South African-based Guide operating at times out of South Africa can I still make use of the cover?

Provided you are South African and have a South African bank account, and the Guides Insurance Product is purchased and issued within South Africa, you are more than welcome to make use of the product. The only potential shortfall is that your medical evacuation limit may not be sufficient for evacuations from certain African Countries. Should you work outside of South Africa on a regular basis you could consider the evacuation buy-up insurance limit options that exist. Please contact SATIB for further details should you require.

✓ Who in the Conservation or Tourism Industry is eligible to make use of this cover?

The Professional Guides cover has been designed for the benefit of full-time, self-employed and employed Guides (of all disciplines), Guide Trainers, Trackers, and Game Scouts and also applies to Tour Bus Drivers, Coach Drivers and the likes. In essence, it applies to anyone involved within the tourism or conservation sectors whose roles involve some form of implied duty of care to those Guests, Clients and or Staff under their direct control.

✓ What is SATIB24 Crisis Call and incident management service?

Our SATIB24 Crisis Call is one of Africa's leading Critical Incident Management Services with an insurance component ONLY available to SATIB clients in South Africa.

Thank You

CONNECT WITH US

To explore this offer, please reach out to us. We'll guide you through the proposal process and ensure you're protected with the right cover.

guides@satib.co.za

087 095 2842

www.satibguides.co.za

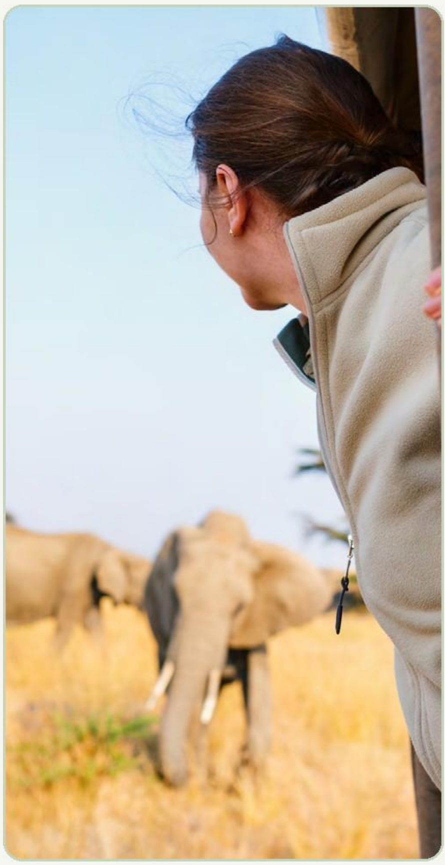
SATIB Insurance Brokers (Pty) Ltd is an authorised Financial Services Provider | FSP License No. 16388 | Compliance Officer: Crux Compliance (PTY) Ltd

DAILY COVER

Protect Your Passion with SATIB

Flexible, Short-Term Liability Insurance for Guides & Tour Operators

Tailored insurance solutions designed to provide quick and easy access to essential cover for day-based and short-term guiding activities.



www.dailycover.co.za

Why Choose Daily Cover

Daily Cover has been specifically designed for Professional Guides and Tour Operators who need flexible, compliant insurance solutions that work in real operating environments.

✓ **Purpose-Built for the Tourism & Guiding Industry —** Daily Cover understands the realities of Guiding and Tour Operations. Cover is structured to respond to short-term, day-based activities without the cost or commitment of annual policies.

✓ **Buy Only What You Need, When You Need It —** Cover is purchased per vehicle, per day, allowing you to insure specific tours or activities as required - ideal for seasonal work, freelance Guiding, or ad hoc bookings.

Multiple Covers, One Simple Platform

Access essential covers in one place:

- Passenger Liability
- Motor Passenger Accident (PAX-Sure)
- General Public Liability

All quoted and purchased online in minutes.

✓ **Trusted Underwriting —** All policies are underwritten by Lloyd's of London, providing internationally recognised security and peace of mind.

Flexible Limits

Choose limits that suit your operation and client requirements, with options of:

- General Public Liability Limits: R 5 million / R 10 million
- Passenger Liability Limits: R 5 million / R 10 million / R 20 million
- Motor Passenger Accident Limits: R 250k / R 500k / R 750k / R 1 million / R 1,5 million / R 2 million

✓ **Quick, Secure Online Access —** Generate quotes, purchase cover, and receive confirmation instantly via www.dailycover.co.za — no paperwork, no delays.

✓ **Designed with Compliance in Mind —** Daily Cover aligns with South African regulatory requirements, with clear guidance on vehicle registration, PDP licensing, and operator permits.

Cover Descriptions

Passenger Liability

Fare paying Tourists (excludes any Driver/s, Guide/s or Employee/s of the Company) (when the Tourists/Guests are sitting inside the vehicle)

- Legal liability for the accidental death of/or bodily injury to any person being carried in or upon, entering into or getting into or alighting from a vehicle, caused by or through or in connection with the vehicle.

Motor Passenger Accident (PAX-Sure)

Includes the driver/s, guide/s or employee/s of the Company i.e. all sitting in the vehicle

- This cover is essentially a Motor Personal Accident policy for unnamed motor passengers including the driver (Passenger Liability cover does not include the driver). Being Personal Accident cover, it is a no blame product, which will allow you to compensate your guests for death or injury should there be a motor accident. Underwriters recommend that you have Passenger liability insurance cover in place and top this up with the Pax-Sure insurance cover.

General Public Liability

Excludes bookings in any capacity (The tourist/guests having exited the vehicle and wondering around for example in a game park)

- General Public Liability is designed to protect you in the event that you are found legally liable for loss / damage / bodily injury to any of your guests / third-party whilst in your Care Custody and Control for which you are responsible. BUT excludes any liability that arises from / in connection with a motor vehicle.

Purchasing Steps

www.dailycover.co.za

When you are on the website, create a username and login password (You will only need to do this once, and can continue to make use of the same login details each time you make use of the website), once logged in, you can select the required cover under the 'Get a quote' section. You would then fill in the respective details of your current tour (area, chosen limit, dates etc) and the website will provide you with a quotation.

Should you be happy with the quotation, you would then follow the prompts and pay on the website itself.

(If you wish to get Passenger Liability or Paxsure cover on more than one vehicle at a time, you would need to get a quote and make the payment and once payment has been made the website will allow you to get the next quote.)

> **Important Note**
>
> Should you require short term Passenger Liability / Paxsure cover, such can be purchased via the Daily Cover website below however please note in South Africa, a vehicle needs an operators permit (a second disc) as this is needed on all vehicles that carry fare paying passengers. There are not a lot of rental companies that have vehicles with operators permits and therefore it is advised that clients rent from companies that do.
>
> Further to the above we ask that you please bear in mind that in order for a Paxsure / Passenger Liability policy to respond the requirements are PDP, a registered vehicle and an operators permit.

> Insurers are however aware of the delays in obtaining the permits and have indicated that clients will need to demonstrate that the permits have at least been applied for.

> In the event of a claim, a copy of the submitted permit application will suffice as proof.

Thank You

CONNECT WITH US

For any web-based issues of queries whilst making use of the website, please contact David Basson:

david@noctain.co.za / 083 397 2437

For insurance related queries, please contact the Personal Lines team:

personalinsurance@satib.co.za / 087 095 2842

SATIB Insurance Brokers (Pty) Ltd is an authorised Financial Services Provider | FSP License No. 16388 | Compliance Officer: Crux Compliance (PTY) Ltd

"SATIBGo is a travel insurance product that can be offered to your Travellers as a travel benefit designed to manage any travel-related risk and/or crisis for inbound Travellers to Africa, with unparalleled Incident Management capabilities.

It can be offered to ANY Traveller from ANY destination travelling into South Africa and into African Countries.

Key Features

✓ **Travel Arrangement Protection:** SATIBGo covers expenses incurred due to trip cancellation, postponement, interruption, and extension, with a maximum limit of USD 10,000 on base cover. Buy-up options are available to include up to 100% cover of trip cost and/or cancellation.

✓ **Travel Delay:** In the event of a flight delay of at least 6 hours, SATIBGo covers expenses for accommodation, travel, food, and communication, with a maximum limit of USD 200 per day (USD 2,800 in total).

✓ **Missed Transport Connection or Overbooked Flight:** SATIBGo compensates travelers for inconveniences caused by missed transport connections or overbooked flights, with a maximum limit of USD 2,000.

✓ **Emergency Medical, Transportation, Evacuation, and Repatriation:** SATIBGo covers medical assistance from the point of incident, including first response services and evacuation to the most appropriate facility. It also covers expenses incurred as part of treatment for illness, condition, and/or accident while traveling, with a maximum limit of USD 5,000,000.

✓ **Security Protection and Political Evacuation:** SATIBGo provides incident management advice when security is compromised and reimburses actual evacuation costs incurred when travelers are at risk, with a maximum limit of USD 200,000.

✓ **Luggage Protection:** SATIBGo covers luggage delay and/or loss from the time the traveler leaves home en route to the host country until they return home, with a maximum limit of USD 5,000.

✓ **Repatriation of Mortal Remains:** SATIBGo covers the costs of repatriating the beneficiary's mortal remains to their city of residence in the unfortunate event of death, with a maximum limit of USD 500,000.

☞ ***https://satibgo.satib.co.za/?reference=11788***

24h Dedicated Crisis Call • Access to Africa's Specialists • Comprehensive Travel Protection

How to Generate a Quote

Step One: Follow the link: https://satibgo.satib.co.za/?reference=11788

- Select “Other Africa Countries” and or “Inside South Africa”
- Complete basic information of the Traveller, per Traveller and number of Traveller's (Name, Surname, Email address & Contact number) Age limit for a Traveller is 80 years and older, there is no cover. The basic information can be for the Agent generating a quote on behalf of their Client (Traveller) and the billing information on Step Two can be for the Client's (Traveller) billing information, where the quote will be sent to.
- Select date of departure and date of return.
- Select Total Trip Value, either per Traveller and or for the whole group.
- Select the package you would like to be quote on and press “Proceed”

Step Two: Input Contact Information for the Traveller who will receive the quote. Input billing information of the Traveller. Then select, Place order.

- The quote will be sent on email to the contact information provided in Step Two, however if you are happy to proceed and are the Traveller and or the Agent who is making the payment on behalf of the Client (Traveller), you may input the credit card information and press “Next”. Your payment will be processed via the secure payment portal.

Step Three: You will follow the link once payment processed to provide the information of the individuals information, either one person and or 10 people's personal information, Passport number etc.

Step Four: Traveller/s will receive their policy schedule, and policy wording.

☞ ***https://satibgo.satib.co.za/?reference=11788***

FAQ

✓ IS SATIBGO FOR ALL NATIONALITIES?

Yes, it is available to all nationalities and countries of residence (subject to applicable immigration rules and sanctions).

✓ DOES SATIBGO COVER FOR TRAVEL OUTSIDE OF AFRICA?

Yes, provided the bulk of the itenerary is within Africa or the Indian Ocean Islands.

✓ IS SATIBGO A TRAVEL INSURANCE POLICY?

Yes, one that you hold and pass on the travel benefits to your clients.

✓ CAN ONE USE THEIR OWN TRAVEL OR HEALTH INSURANCE?

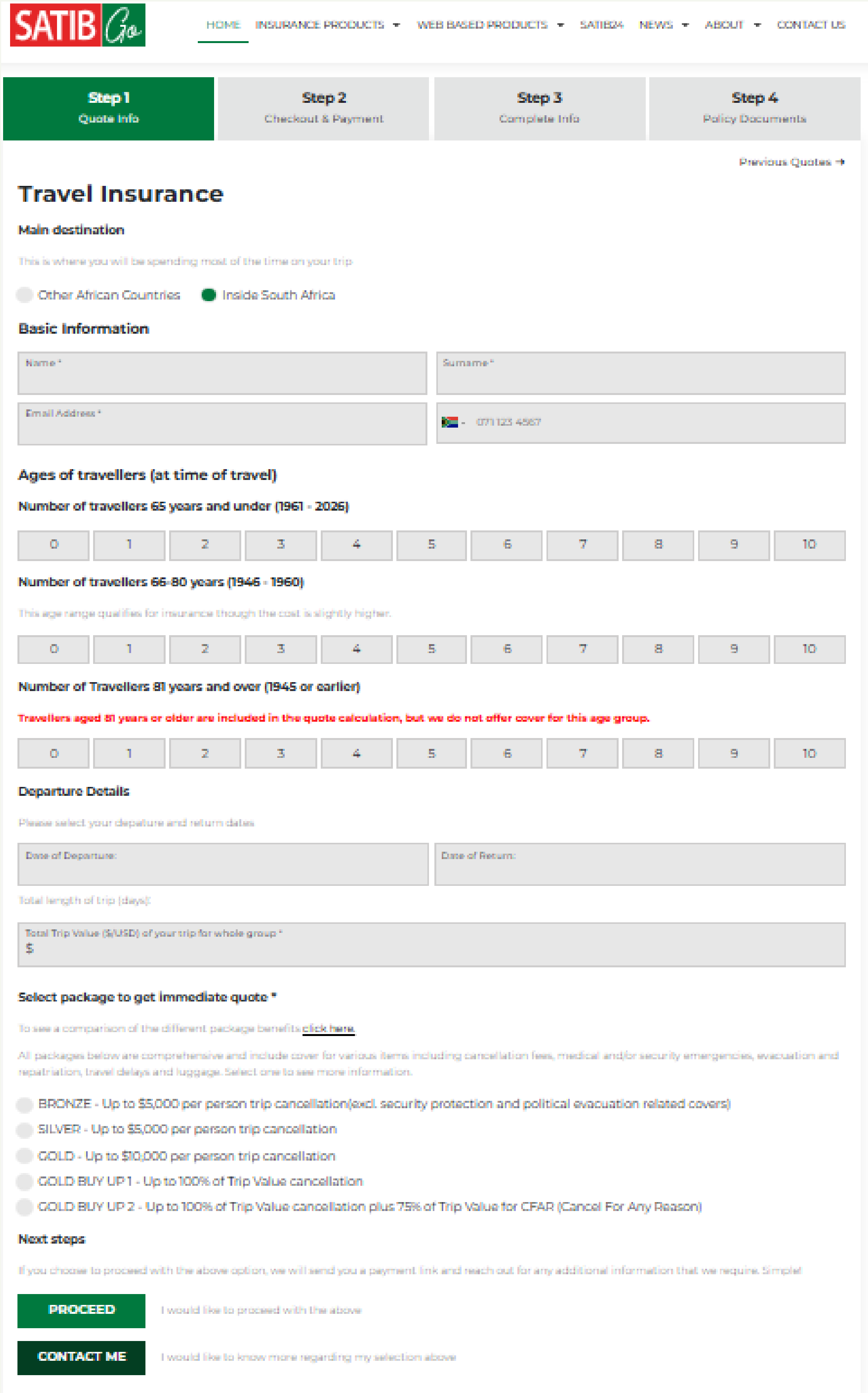
SATIBgo can act as a secondary to any other policy you have however, few plans offer the comprehensive cover and 24/7 assistance helpline.

Contact

For direct enquiries, contact SATIB at personalinsurance@satib.co.za

Tarwyn: +27 74 159 8668 | Ethan: +27 82 360 9635 | Blaise: +27 79 209 8939

SATIBGo — Live Portal View



SATIB Go

HOME | INSURANCE PRODUCTS | WEB BASED PRODUCTS | SATIB24 | NEWS | ABOUT | CONTACT US

Step 1 Quote Info | **Step 2** Checkout & Payment | **Step 3** Complete Info | **Step 4** Policy Documents

Previous Quotes →

Travel Insurance

Main destination

This is where you will be spending most of the time on your trip

Other African Countries | Inside South Africa

Basic Information

Name *

Surname *

Email Address *

071 123 4567

Ages of travellers (at time of travel)

Number of travellers 65 years and under (1961 - 2026)

0 1 2 3 4 5 6 7 8 9 10

Number of travellers 66-80 years (1946 - 1960)

This age range qualifies for insurance though the cost is slightly higher.

0 1 2 3 4 5 6 7 8 9 10

Number of Travellers 81 years and over (1945 or earlier)

Travellers aged 81 years or older are included in the quote calculation, but we do not offer cover for this age group.

0 1 2 3 4 5 6 7 8 9 10

Departure Details

Please select your depature and return dates

Date of Departure:

Date of Return:

Total length of trip (days):

Total Trip Value ($/USD) of your trip for whole group *

$

Select package to get immediate quote *

To see a comparison of the different package benefits click here.

All packages below are comprehensive and include cover for various items including cancellation fees, medical and/or security emergencies, evacuation and repatriation, travel delays and luggage. Select one to see more information.

- BRONZE - Up to $5,000 per person trip cancellation(excl. security protection and political evacuation related covers)
- SILVER - Up to $5,000 per person trip cancellation
- GOLD - Up to $10,000 per person trip cancellation
- GOLD BUY UP 1 - Up to 100% of Trip Value cancellation
- GOLD BUY UP 2 - Up to 100% of Trip Value cancellation plus 75% of Trip Value for CFAR (Cancel For Any Reason)

Next steps

If you choose to proceed with the above option, we will send you a payment link and reach out for any additional information that we require. Simple!

PROCEED — I would like to proceed with the above

CONTACT ME — I would like to know more regarding my selection above

Travel Insurance — Schedule of Benefits

The table below is reproduced directly from the current SATIBGo policy schedule to ensure the limits shown are accurate.

	Excess	Bronze	Silver	Gold
SECTION 1 - Assistance Services (SATIB24)	Nil	24/7	24/7	24/7
SECTION 2 - Return of Mortal Remains	Nil	US$ 35,000	US$ 35,000	US$ 50,000
Pre-existing Medical Conditions limited to	Nil	US$ 10,000	US$ 10,000	US$ 50,000
SECTION 3 - Travel Arrangement Protection				
Base Cover - Trip Cancellation, Postponemen, Interruption and Extension				
Cover for non-refundable, unused, pre-paid travel and accommodation expenses	Nil	US$ 5,000	US$ 5,000	US$ 10,000
Buy Up 1 - Enhanced Travel Arrangement Protection				
Limit increased under the Base Cover to 100%	Nil	up to 100%	up to 100%	up to 100%
Buy Up 2 - Super Enhanced Travel Arangement Protection				
Same as Buy Up 1 (up to 100%)	Nil	up to 100%	up to 100%	up to 100%
Plus Cancellation for Any Reason (up to 75%)	Nil	up to 75%	up to 75%	up to 75%
SECTION 4 - Natural Disaster Evacuation - reimbursement of actual costs incurred	Nil	US$ 15,000	US$ 35,000	US$ 50,000
SECTION 5 - Missed Transport Connection, Travel Delay or Overbooked Flight				
Missed Transport Connection	3 hours	US$ 1,000	US$ 2,000	US$ 2,000
Travel Delay	6 hours	US$ 500	US$ 1,000	US$ 1,500
Overbooked flight	6 hours	US$ 500	US$ 1,000	US$ 1,500
SECTION 6 - Rental Vehicle Excess	Nil	US$ 500	US$ 500	US$ 1,000
SECTION 7 - Personal Liability	Nil	US$ 1,000,000	US$ 1,000,000	US$ 1,500,000
SECTION 8 - Legal Expenses	Nil	US$ 500	US$ 1,000	US$ 1,500
SECTION 9 - Substitute Colleague / Resumption of Assignment	Nil	NA	NA	US$ 2,750
SECTION 10 - Emergency Medical, Transportation or Evacuation and Repatriation	US$ 50	US$ 2,000,000	US$ 2,000,000	US$ 5,000,000
Pre-existing conditions limited to	US$ 50	US$ 15,000	US$ 50,000	US$ 500,000
<u>Extensions</u>				
Compassionate Visit - Accommodation and Transport Expenses	Nil	US$ 1,000	US$ 1,500	US$ 2,000
Automatic Extension of Cover				
SECTION 11 - Luggage				
Provides cover from moment traveller leaves home or office (whichever comes last) en route to Host Country, until moment traveller returns to home or office (whichever comes first)				
Luggage Delay	12 hours	US$ 150	US$ 300	US$ 500
Personal Luggage	US$ 100	US$ 2,000	US$ 3,000	US$ 5,000
Single item limit	US$ 100	US$ 300	US$ 500	US$ 1,000
<u>Included in the above limit for Personal Luggage:</u>				
Business Property	US$ 100	NA	NA	US$ 750
Money and Travel Documents	US$ 100	US$ 300	US$ 400	US$ 500
Portable Electronic Equipment limit per item	US$ 100	US$ 200	US$ 500	US$ 750
SECTION 12 - Accidental Death and Disability				
Accidental Death	Nil	NA	NA	US$ 30,000
Permanent Total Disability	Nil	NA	NA	US$ 50,000
Permanent Disability	Nil	NA	NA	US$ 50,000
SECTION 13 - Security Protection and Political Evacuation				
a) Security Protection				
Insured Security Events				
1. Kidnap				
2. Extortion				
3. Disappearance	48 Hours			
4. Hostage Crisis	2 Hours			
5. Hijack	4 Hours			
6. Malicious Detention	4 Hours			
Benefits				
1. Response Consultant Fees (Insured Security Events 1-6)		NA	US$ 100,000	US$ 200,000
2. Inconvenience Benefit (Insured Security Event 5 only)		NA	US$ 1,000	US$ 2,000
Annual and any one event accumulation limit		NA	US$ 150,000	US$ 300,000
Excluding travel to:				
Angola, DRC, Mozambique (Cabo Delgado only), Nigeria, Somalia				
a) Political Evacuation				
Benefits				
1. Response Consultants Fees and Expenses		NA	US$ 100,000	US$ 200,000
2 and 3. Reasonable transportation and accommodation costs		NA	US$ 10,000	US$ 25,000
Annual and any one event accumulation limit		NA	US$ 150,000	US$ 300,000

Lombard Broker Partners is a specialist division of Lombard Insurance Company Limited.

Lombard Insurance Company Limited is an Authorised Financial Services Provider (FSP 1596) and Insurer conducting non-life insurance business.

Regulatory & Compliance Information

SATIB is the Insurance Broker, TRUM is the Lloyd's Cover Holder and the Insurer is Lloyd's.

SATIB FSP Number: 16388 | **TRUM FSP Number:** 50950