



Capricorn Private Wealth Travel Insurance

Worldwide Travel Insurance & Assistance

At Capricorn Private Wealth, we value the safety of our clients. Whether for business or leisure, we want you to enjoy your travels while we protect you against the hazards that may occur. Our Worldwide Travel Insurance covers you, assuring your health and peace of mind. Trust us to do the worrying, so you don't have to. It's what you expect, and it's what we deliver.

What types of Travel Insurance are available?

We understand what matters to you, and because we value our relationship with you, we also value your connections. That is why we offer you the choice of our Free Cover for you and your travel companions, with the option to enhance your protection with Additional Travel Insurance Cover. It's as easy as purchasing travel tickets with your Capricorn Private Wealth Visa Debit or Credit Card. Together we can ensure that you have a safe trip wherever you go.

Free Cover

Free Cover provides you with a well-selected variety of cover benefits for a period of 90 days. The cover includes, but is not limited to, cover for emergency medical expenses and 24-hour assistance should you experience illness or injury while travelling. You can rest assured as this also includes permanent disability and unexpected death.

Additional Travel Insurance Cover

We realise that sometimes situations need a little extra. Therefore, if you require additional financial protection and insurance, you can enhance your Free Cover with Capricorn Private Wealth's Additional Travel Insurance Cover. In the event anything should happen to you or your travel companions, your cover will take care of the unexpected costs. *Terms and Conditions apply.

How do I get access to Worldwide Travel Insurance?

All you have to do to apply for our Worldwide Travel Insurance is purchase your travel tickets using your Capricorn Private Wealth Visa Debit or Credit Card and provide proof of the online payment or Point of Sale (POS) receipt.

How do I apply for Worldwide Travel Insurance?

Apply online via <https://www.tic.co.za/capricorn/>
Alternatively contact the Capricorn Private Wealth Service Desk.

Within 24 hours your application will be processed and you will receive your Travel Insurance Policy via the e-mail address you have provided.

The Capricorn Private Wealth free Travel Insurance will include the following benefits:

*Detailed contract policy and exclusions will be sent upon registration

Cover for Capricorn Private Wealth Visa Black Card

No matter where in the world you travel, the Capricorn Private Wealth International Travel Insurance covers you when you purchase your full conveyance tickets with your Capricorn Private Wealth Visa Black Card.

Benefits & Cover

Benefit Description	Limit of Liability (*)	Excess (**)
Emergency medical and related expenses illness or injury		
Emergency medical and related expenses	N\$15,000,000	Out-Patient N\$2,500
Emergency medical and related expenses as a result of war and terrorism	Incl. in 01.1	
HIV Cover	N\$500,000 Incl. in 01.1	
Medical transportation, repatriation, and evacuation	Incl. in 01.1	
Compassionate emergency visit	Incl. in 01.1	
Repatriation of children	Incl. in 01.1	
Repatriation of travel companion	Incl. in 01.1	
Burial, cremation, or return of mortal remains	Incl. in 01.1	
Follow up treatment in your country of residence	N\$10,000 Incl. in 01.1	
Daily Hospital Cash Benefit	N\$200 per day (N\$10,000 max)	
Quarantine expenses	N\$2,500 per day N\$25,000 max	N\$500
Emergency medical and related expenses as a result of a pre-existing medical condition		
Pre-existing emergency in-hospital, medical, and related expenses	N\$600,000	48 Hours
Medical transportation and repatriation	Incl. in 02.1	48 Hours
Compassionate emergency visit	Incl. in 02.1	48 Hours
Repatriation of children	Incl. in 02.1	48 Hours
Repatriation of travel companion	Incl. in 02.1	48 Hours
Burial, cremation, or return of mortal remains	Incl. in 02.1	48 Hours
Accidental Death		
Accidental Death	N\$350,000	Nil
War and Terrorism	Incl. in 03.1	
Accidental Permanent Total Disablement	N\$1,000,000	Nil
War and Terrorism	Incl. in 03.1	
Legal Expenses	N\$5,000	Nil
Personal Liability	N\$2,000,000	Nil
Hijack & hostage or Wrongful Detention Inconvenience	N\$1000 per day (N\$10,000 max)	Nil

International Journey Cancellation	N\$20,000	Nil
International Journey Curtailment	N\$20,000	Nil
International Journey Extension	N\$20,000	Nil
Benefit Description	Limit of Liability (*)	Excess (**)
Missed Connection	N\$20,000	Nil
Replacement Airfare	N\$20,000	Nil
Travel Delay	N\$4,000	6 Hours
Luggage		
Luggage single item limit of N\$5,000	N\$20,000	N\$350
Mobile phone / Satellite phone and its fittings Single Item Limit of N\$1,000	Incl. in 08.2	N\$350
Spectacles, sunglasses, contact lenses, single item limit of N\$1,000	Incl. in 08.2	N\$350
Cash and Documents	N\$1,000	N\$350
Luggage Delay	N\$5,000	6 Hours
Car Rental Excess Waiver	N\$3,500	Nil

(*) per journey

(**) payable per claim incident, per insured person, and deducted from claim or limit of liability, whichever is the lesser

Contact Us

Capricorn Private Wealth will assist you every step of the way to ensure that you have an enjoyable trip. Should you have any enquiries regarding your Worldwide Travel Insurance, do not hesitate to contact our dedicated Capricorn Private Wealth Service Desk on Tel: + 264 61 299 1444
E-mail: Service.Privatewealth@capricorn.com.na
Website: www.capricornprivatewealth.com.na

Capricorn Private Wealth a combined offering of Bank Windhoek Limited (Reg. No. 79/081) and Capricorn Asset Management (Pty) Ltd (Reg. No. 2005/648), members of the Capricorn Group.

