higher education & training

Department:
Higher Education and Training
REPUBLIC OF SOUTH AFRICA

N1570**(E)**(J6)H
JUNE EXAMINATION

NATIONAL CERTIFICATE

TRAVEL SERVICES N6

(22030086)

6 June 2016 (X-Paper)
09:00–12:00

CLOSED-BOOK EXAMINATION

Calculators may be used.

Candidates will require the February 2015 GSA.

Additional time is allocated to some theory questions due to the long nature of the case study.

This question paper consists of 16 pages and 12 addenda.

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DEPARTMENT OF HIGHER EDUCATION AND TRAINING
REPUBLIC OF SOUTH AFRICA

NATIONAL CERTIFICATE
TRAVEL SERVICES N6
TIME: 3 HOURS
MARKS: 200

NOTE: If you answer more than the required number of questions, only the required number of questions will be marked. All work you do not want to be marked, must be clearly crossed out.

INSTRUCTIONS AND INFORMATION

1. Section A is compulsory.
2. Section B consists of FIVE questions. Answer only FOUR questions in this section.
3. Read ALL the questions carefully.
4. Number the answers according to the numbering system used in this question paper.
5. Show ALL calculations.
6. The use of correction fluid or pencil on any documentation is forbidden.
7. Staple ALL completed addenda to the inside of the front cover of your ANSWER BOOK.
8. ALL calculations must be rounded to the nearest TWO decimal places.
9. NO rounding (other than in instruction 8) is required on any question except where specifically instructed in the question.
10. Commission must be calculated as 10%, except where indicated on the question paper or addenda.
11. Write neatly and legibly.

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ALL QUESTIONS IN SECTION A AND B ARE BASED ON THIS CASE STUDY.

CLIENT DETAILS:

Name:	Mr Tyson Molepo
ID Number	6809150028073
Passport	IR8797898, South African Nationality
Home	12 Smith Street, Bedfordview, 1234 Tel: 011 323 9086
Work	226 Dan Brown Street, Bedfordview, 1234 Tel: 011 332 6354
Doctor	Dr J Moletsane Tel: 011 325 7865
Payment	All arrangements will be paid by cash

ITINERARY:

01/01/16	Depart Johannesburg for Istanbul (Turkey)
02/01/16	Arrive Istanbul Transfer from airport to your hotel Istanbul City Tour Overnight in Istanbul
03/01/16	Day at leisure in Istanbul Overnight in Istanbul
04/01/16	Morning transfer from hotel to airport Flight to Ankara (Turkey) City Tour of Ankara Overnight in Ankara
05/01/16	Day at leisure in Ankara Overnight in Ankara
06/01/16	Transfer from hotel to airport Flight to Tel Aviv (Israel) Transfer from airport to hotel Overnight in Tel Aviv
07/01/16	Day at Leisure in Tel Aviv Overnight Tel Aviv
08/01/16	Day trip Tel Aviv to Jerusalem (Israel) Overnight in Jerusalem
09/01/16	City Tour of Jerusalem's new city Overnight in Jerusalem
10/01/16	Tour of Jerusalem's old city and Bethlehem Overnight in Jerusalem
11/01/16	Day at leisure in Jerusalem Overnight in Jerusalem

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12/01/16	Transfer from hotel to airport Flight to Luxor (Egypt) Transfer from airport to hotel Overnight in Luxor
13/01/16	Transfer to 5 star Nile Cruise
17/01/16	Transfer to Aswan airport Flight to Cairo (Egypt) Day at leisure Overnight in Cairo
18/01/16	Tour to Memphis, the Sphinx and Pyramids Overnight in Cairo
19/01/16	Cairo City Tour Overnight Cairo
20/01/16	Morning transfer from hotel to airport Flight to Lisbon (Portugal)
	Under own arrangements with accommodation and European rail pass in Lisbon until
28/01/16	Flight from Lisbon to Durban Under own arrangements in Cape Town until
01/02/16	Cruise Durban to Cape Town
04/02/16	On arrival in Cape Town, collect rental car for drive back to Johannesburg.

Istanbul City Tour Details

Visit the Topkapi Palace which was the official and primary residence in the city of the Ottoman Sultans for approximately 400 years (1465-1856). The Palace contains the Muslim holy relics of Muhammad's cloak and sword as well as a fabulous display of Ottoman treasure and jewelry, including the fourth largest diamond in the world featured in the famous 1965 film 'TopKapi'. From there continue to the unique Blue Mosque, so named for the blue tiles adorning the walls of its interior and known for its six minarets. Then on to the Roman Hippodrome Square and the Hagia Sophia, a former Orthodox Christian basilica, later a mosque, and now a museum. Famous for its massive dome, it is considered the epitome of Byzantine architecture and served as a model for many other Ottoman mosques. We end the tour with a visit to the world's famous Grand Bazaar with over 4,000 tiny shops.

Ankara City Tour Details

The city tour will start from the airport and will include both the ancient and the modern parts of the town. Among the highlights is the mausoleum of Mustafa Kemal Atatürk, founder of the Republic of Turkey. Completed in 1953, it is located on an imposing hill and constitutes an impressive fusion of ancient and modern architectural styles. To learn more about the history of Ankara we shall visit the Museum of Anatolian Civilizations. Situated at the entrance of Ankara Castle, it is an old 'bedesten' (covered bazaar) that has been beautifully restored and now houses a unique collection of

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ancient Hatti, Hittite, Phrygian, and Roman treasures. By the way Ankara was formerly known as Angora, famous for its 'Angora' cats and fine 'Angora' wool.

Day Trip Tel Aviv to Jerusalem Details

Leave Tel Aviv for Beersheba for a short visit to the Negev capital and the site of Abraham's Well. Then via Arad to Massada Mountain which was the last stronghold of the Jewish Zealots in their war against the Romans. Ascend by cable car to the fortress, visit the excavations, Herod's palaces, the synagogue, bathhouse, etc. Enjoy the breathtaking view of the Roman camps and the Dead Sea. Descend to the Dead Sea the lowest place on earth. Take a break near Ein Gedi for a short swim in the salty mineral water.

Jerusalem's New City Tour Details

Drive to Mt. Scopus for a panoramic view of Jerusalem, then to the Garden of Gethsemane and Church of the Agony. Visit the tomb of King David on Mt. Zion, the Room of the Last Supper, Dormition Abbey and the Israel Museum's Shrine of the Book with the famous Dead Sea scrolls. Also seen today will be 'Yad Vashem' (the memorial for the millions who were killed in the Holocaust), the model of the Herodian city of Jerusalem dating back to the time of the Second Temple. In the afternoon visit the Hadassah medical center in the synagogue with Marc Chagall stained glass windows and then drive thrugh the old village of Ein Karem (the birth place of John the Baptist) to return to the hotel.

Jerusalem's Old City and Bethlehem Tour Details

Walk through one of the Gates to the walled Old City, now the renewed Jewish Quarter. Visit the Temple area, the last standing Western Wall (known as the Wailing wall), the Via Dolorosa and the Church of the Holy Sepulcher. Walk out of the old city of Jerusalem via the colorful bazaars to meet the bus for a drive to Bethlehem to visit Rachel's Tomb and the Church of the Nativity.

Memphis, Sphinx and Pyramids Tour Details

Memphis lies 12 miles south of Cairo. The ancient city is now an open air museum testifying to the magnificence of its four thousand years history. Serving Memphis is the necropolis of Saqqara, a vast, ancient burial ground, featuring numerous pyramids, including the world famous Step pyramid of Djoser. We then proceed to the Great Pyramids and the Sphinx located on the Giza Plateau. The Great Pyramids of Cheops, Khafre and Menkaure have always loomed large as emblems of ancient Egypt and were listed as one of the Seven Wonders of the World. The Valley Temples surrounding the pyramids provide an insight to dominating religious motives of the era.

Cairo City Tour Details

Visiting the Egyptian Museum, the Mosque of Mohammad Ali's Citadel, the old city, the Ben Ezra – Geniza Synagogue (whose store room – Geniza – was found to contain over 2000 medieval, manuscripts, a collection known as the Cairo Geniza), the El Mullakah Church (one of the oldest and most famous Coptic Churches in Egypt), the

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City of the Dead (a four mile long grid of tombs and mausoleums where people live and work amongst their dead and ancestors) we end at Bazaar of Kahn Khalili.

NILE CRUISE DETAILS

Day 1 Lunch on boat. In the afternoon visit the temple complexes at Karnak and Luxor (a vast open air museum of ruined temples, chapels, pylons, and other buildings, notably the Great Temple of Amen). Dinner and overnight on boat.

Day 2 Visit the monuments, temples and tombs of the Theban Necropolis, which includes the Valley of the Kings and Valley of the Queens. Visit the archaeological remains of Thebes, the Mortuary Temple of Queen Hatshepsut, a famous female Pharaoh who during her 22 year long reign became known for her extensive expeditions and fostering of trade relations. From Luxor we sail to Esna. If time permits we will visit the temple of Esna and the market of Esna. Sail to Edfu.

Day 3 Visit the Temple of Horus, the second largest temple in Egypt after Karnak and one of the best preserved. The inscriptions on its walls provide important information on language, myth, and religion during the Greco-Roman period in ancient Egypt. Sail on to the town of Kom Ombo to visit the Temple of Kom Ombo, an unusual double temple built during the Ptolemaic dynasty. The building is unique because everything is perfectly symmetrical along the main axis and there were courts, halls, sanctuaries and rooms duplicated for two sets of gods. The southern half of the temple was dedicated to the crocodile god Sobek, god of fertility and creator of the world. The northern part of the temple was dedicated to the falcon god Horus the Elder, A few of the three-hundred crocodile mummies discovered in the vicinity are displayed inside the temple. Sail to Aswan for overnight.

Day 4 The busy market town Aswan stands on the east bank of the Nile at the first cataract. In antiquity called Swenet, it was Egypt's southern frontier town and is one of the driest inhabited places in the world. In the surrounding Nubian settlements, they generally do not bother to roof all the rooms in their houses. Visit the Aswan High Dam, then sail on a Felucca, the traditional wooden sailing boat that has plied the Nile for thousands of years, to enjoy a quiet and calm view of the regions Botanical Gardens. Overnight on boat.

Day 5 After breakfast, disembark.

AGENCY DETAILS:
CB TRAVEL AND TOURS
JOHANNESBURG
INSURANCE CODE - CA67908

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SECTION A: COMPULSORY

QUESTION 1

Choose an item from COLUMN B that matches a/an description/word/item in COLUMN A. Write only the letter (A–Z) next to the question number (1.1–1.10) in the ANSWER BOOK. Each letter in COLUMN B may only be used once.

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COLUMN A		COLUMN B	
1.1	Kom Ombo	A	Mustafa Kemal Atatürk
1.2	Hatshepsut	B	Sobek
1.3	Residence of Ottoman Sultans	C	Queen
1.4	Founder of Republic of Turkey	D	Yad Vashem
1.5	Giza Plateau	E	Jerusalem
1.6	Pyramid	F	Mount Zion
1.7	Jewish zealots	G	Sphinx
1.8	Church of the Nativity	H	Blue Mosque
1.9	Western Wall	I	Israel Museum
1.10	Six Minarets	J	Ein Gedi
1.11	Crocodile god	K	Bethlehem
1.12	Shrine of the Book	L	Negev
1.13	Tomb of King David	M	Mount Scopus
1.14	Via Dolorosa	N	Topkapi
1.15	View of Jerusalem	O	2000 manuscripts
1.16	Dead Sea	P	Edfu
1.17	Holocaust memorial	Q	Wailing Wall
1.18	Ben Ezra-Geniza Synagogue	R	Djoser
1.19	Angora wool	S	Jewish Quarter
1.20	Church, Mosque, Museum	T	Mount Masada
		U	Ankara
		V	Esna
		W	Hagia Sophia
		X	Swenet
		Y	Double Temple
		Z	El Mullakah

(20 × 2) **[40]**

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TOTAL SECTION A: 40

SECTION B

Answer only FOUR questions in this section.

QUESTION 2: TRAVEL INSURANCE

Mr Molepo has required travel insurance from his departure in South Africa until his arrival at Cape Town Harbour.

Refer to ADDENDUM A and ADDENDUM B (attached), to answer the following questions:

2.1 For how long will Mr Molepo require insurance? (1)

2.2 Which insurance option would you suggest to Mr Molepo?

Motivate your answer. (2)

2.3 What would the cost of the insurance be for Mr Molepo? (1)

2.4 What commission would your agency earn on the insurance? (3)

2.5 Mr Molepo would like to know how much cover he would receive as well as any excess payable by himself should he claim. Source these amounts and advise him accordingly.

2.5.1 Cancellation Cover

2.5.2 Cancellation Excess

2.5.3 Medical Expenses Cover

2.5.4 Medical Expenses Excess

2.5.5 Travel Delay Cover

2.5.6 Travel Delay Excess

2.5.7 Personal Liability Cover

2.5.8 Personal Liability Excess

(8 × 1) (8)

2.6 Complete the insurance application form for Mr Molepo on either ADDENDUM C or ADDENDUM D (attached), using the information provided. (15)

GENERAL STUDIES

2.7 Explain to Mr Molepo what the following terms mean and also explain to him why it is important that he have cover for each of these terms/ events.

2.7.1 Curtailment

2.7.2 Personal Accident

2.7.3 Assistance Services

2.7.4 Inconvenience Cover

2.7.5 Hijack

(5 × 2) (10)
[40]

QUESTION 3: TOUR PLANNING AND BUDGETING

You need to cost the tour shown in the case study for Mr Molepo. You have sourced the following prices:

- Airfare as per the itinerary of ZAR18 680 per person (1% commission payable)
- Departure taxes of ZAR8 254 per person
- Transfers – Airport/Hotel/Airport (per person one-way)
  - TRY100 in Turkey
  - ILS120 in Israel
  - EGP600 in Egypt

- Accommodation (per person sharing per night)
  - TRY750 in Turkey
  - ILS900 in Israel
  - EGP2 000 in Egypt

- Tours in Turkey (per person):

Istanbul City Tour	TRY600
Ankara City Tour	TRY550

- Tours in Israel (per person):

Day trip Tel Aviv to Jerusalem	ILS735
Jerusalem New City Tour	ILS295
Jerusalem Old City and Bethlehem tour	ILS540

- Tours in Egypt (per person):

Memphis, Sphinx and Pyramids Tour	EGP2 000
Cairo City Tour	EGP2 500

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- Nile Cruise (per person) USD1 080

Use only the information provided.

Remember to include a 15% Agent's mark-up.

All other expenses such as visas, meals, tips, et cetera were not included in the tour price.

3.1 What is the total cost of land arrangements in each currency?

3.1.1 TRY in Turkey (6)

3.1.2 ILS in Israel (5)

3.1.3 EGP in Egypt (6)

3.1.4 USD in Egypt (1)

3.2 What is the total ZAR value of all land arrangements?

Refer to ADDENDUM E (attached), for exchange rates of various currency units. (5)

3.3 What will the total cost of the tour be? You may use any of the three methods. (6)

3.4 What commission would your company earn from this booking? (3)

3.5 As a whole his journey, Mr Molepo will be visiting 4 separate countries.

Advise Mr Molepo on the following:

3.5.1 How will he obtain a visa to enter Turkey? (1)

3.5.2 What will the cost of the Turkish visa be? (1)

3.5.3 Does he require any vaccinations to enter Israel? (1)

3.5.4 What are the visa requirements for Egypt? (4)

3.5.5 What is the cost of a visa for Portugal? (1)
[40]

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QUESTION 4: INTERNATIONAL HOTEL AND RAIL RESERVATIONS

INTERNATIONAL HOTEL RESERVATION

Mr Molepo has selected an accommodation establishment in Lisbon through his own internet research. He has already booked his stay and would like your advice.

Refer to ADDENDUM F and ADDENDUM G (attached), to answer the following:

4.1 What is the name of the accommodation establishment Mr Molepo chose? (1)

4.2 What type of accommodation establishment is this? Explain the term you have used to Mr Molepo. (2)

4.3 What would the full cost of Mr Molepo be in:

4.3.1 EUR (2)

4.3.2 ZAR (3)

4.4 What meals would Mr Molepo receive in the rate he pays? (1)

4.5 Would your agency be able to collect commission on this booking? Motivate your answer. (2)

4.6 Mr Molepo is concerned that he may not be able to fully explain what he require from the owners of the property. Do you think he should be concerned? Motivate your answer. (2)

4.7 Based on the reviews by previous guests, rate this establishment on the criteria listed. Rate each criteria as either 'GOOD', 'AVERAGE' or 'POOR'.

Please ensure that you quote from at least TWO reviews/references from ADDENDUM F and ADDENDUM G (attached), to substantiate each rating you give.

4.7.1 Cleanliness

4.7.2 Comfort

4.7.3 Location

4.7.4 Service

(4 × 3) (12)

GENERAL STUDIES

INTERNATIONAL RAIL RESERVATION

Mr Molepo has also requested your assistance with rail travel that would allow him to explore the city of Lisbon. He expects to be able to dedicate three days to sightseeing.

He has sourced information on the internet about a Lisbon rail pass and a Portugal rail pass.

Refer to ADDENDUM H and ADDENDUM I (attached), to assist him.

4.8 Which pass would you suggest meets Mr Molepo's needs best? Motivate your answer. (2)

4.9 What would the rail pass cost in?

4.9.1 USD (2)

4.9.2 ZAR (3)

4.10 What is the validity of the pass that you have suggested? (2)

4.11 What could Mr Molepo expect to receive when purchasing this pass? (4)

4.12 Which World Heritage Site would this pass give Mr Molepo access to?

Advise Mr Molepo why this site is famous. (2)
[40]

QUESTION 5: FOREIGN EXCHANGE

Mr Molepo would like you to arrange for his foreign currency purchases.

He has already booked and paid for travel arrangements as follows this year:

Air tickets	ZAR65 879 (inc taxes)
Various tours and accommodation bookings	THB17 896
	NOK2 130
	JPY115 000
	GBP2 079

Refer to the exchange rates on ADDENDUM E (attached), to answer the following questions:

5.1 Calculate the total amount that Mr Molepo has paid you for his travel arrangements. (9)

5.2 What amount of foreign exchange allowance is still available to Mr Molepo? (3)

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5.3 In order for Mr Molepo to use his full travel allowance as is listed below on a cash passport.

Calculate the amount he would receive.

5.3.1 35% in USD (3)

5.3.2 20% in EUR (3)

5.3.3 5% in EGP (3)

5.3.4 The remainder on his credit card (1)

5.4 After his return, Mr Molepo expects to have the approximate amounts (shown below) for refund.

Calculate the amount he could expect to receive.

5.4.1 USD400 Cash

5.4.2 EUR250 Cash

(2 × 2) (4)

5.5 Mr Molepo would like an advice regarding foreign exchange purchases.

Choose the answer from the options given below each question/statement. Write only the letter (A–D) next to the question number (5.5.1–5.5.7) in the ANSWER BOOK.

5.5.1 The travel allowance Mr Molepo receives annually is available to all ... of South Africa.

A residents
B citizens
C adult residents
D adult citizens

5.5.2 For travel allowance purposes, an adult is defined as a person ...

A 12 and over.
B 16 and over.
C 18 and over.
D 21 and over.

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5.5.3 Mr Molepo will be allowed to take ZAR notes and coins out of South Africa as long as the amount does not exceed ...

A R5 000
B R15 000
C R25 000
D R50 000

5.5.4 Mr Molepo will be allowed to purchase his foreign currency ... days before he departs from South Africa.

A 20
B 30
C 40
D 60

5.5.5 Mr Molepo will be allowed to refund his foreign currency up to ... days after his return.

A 20
B 30
C 40
D 60

5.5.6 Mr Molepo does not have a bank account in any of the countries he will be visiting. How would his family in South Africa be able to send him additional funds, should he need them?

A Telegraphic transfer
B Bank draft
C Traveller cheque
D Cash

5.5.7 The organisation that controls the travel allowance in South Africa is the ...

A SARB.
B SABR.
C RBSA.
D BRSA.

(7 × 2) (14)
[40]

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QUESTION 6: DOMESTIC CAR RENTAL AND CRUISING

DOMESTIC CRUISING

Mr Molepo has selected a cruise that departs on 01 February 2016. He would like the cheapest category cabin possible but has a fear of confined spaces.

Refer to ADDENDUM J (attached), to answer the following questions based on the cruise Mr Molepo will be booked on.

6.1 What are the departure and arrival dates, times and ports? (3)

6.2 What documents would Mr Molepo need in order to be allowed to board this cruise? (2)

6.3 What category cabin would you suggest to Mr Molepo? Motivate your answer. (2)

6.4 What would the total cost be for Mr Molepo? (3)

6.5 What commission would your agency earn on this cruise? (3)

DOMESTIC CAR RENTAL

Mr Molepo has requested the following:

- Cheapest car with air-conditioning
- Car to be delivered at Cape Town Harbour on arrival of the cruise ship
- Collection of car from his home address on 07/02/16 at 18h00
- Rental to include best possible insurances and 2 000 km
- Payment on credit card VI 4901 8976 5643 0109 which expires on 12/18

Refer to the Car Rental extracts on ADDENDUM K (attached), to answer the following questions:

6.6 Which car group will you suggest to Mr Molepo? (1)

6.7 Calculate the cost of the rental for Mr Molepo. (12)

6.8 What commission will your agency earn for this reservation?

Show ALL calculations in your answer. (3)

6.9 Issue the voucher for Mr Molepo's rental on ADDENDUM L (attached). The booking was confirmed as AABC8416. (11)
[40]

TOTAL SECTION B: 160
GRAND TOTAL: 200

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ADDENDUM A

	BUSINESS	**LEISURE**	**SOUTH AFRICAN**
Maximum Age Limit	69 years	69 years	69 years
EMERGENCY MEDICAL AND RELATED EXPENSES	R100 000 000	R100 000 000	R5 000 00
A) Medical Expenses – Adventure sports	R1 000 000	R5 000 000	R100 000
Medical Excess – less than 6 months	R500 outpatient	R500 outpatient	R500 outpatient
Medical Excess – more than 6 months	N/A	R1 500 outpatient	N/A
B) Related Expenses			
Optical expenses	R2 000	R2 000	R2 000
Provisional pain-stilling dental treatment	R2 000	R2 000	R2 000
Accompanying family member	Real expense	Real expense	Real expense
Repatriation of mortal remains and coffin expenses	Real expense	Real expense	Real expense
Compassionate emergency visit by one person	R15 000	R15 000	Real expense
Hospital cash Benefit	Nil	R3 000 (R300 pd)	Nil
c) Medical Expenses – Cash Benefit	R100 000	R500 000	R100 000
D) Pre-existing Medical Conditions	R500 000	R500 000	Nil
Pre-existing Excess	Hospitalisation of 48hrs+	Hospitalisation of 48hrs+	N/A
E) Medical Evacuation/Repatriation/Transportation	Real expense	Real expense	Real expense
PERSONAL ACCIDENT			
In-flight and not in-flight (excl. Adventure sports)	R1 000 000	R1 000 000	Nil
ASSISTANCE SERVICES			
Cash Advances	Assistance	Assistance	Assistance
Emergency travel and accommodation arrangements	Assistance	Assistance	Assistance
Transmission of urgent messages	Assistance	Assistance	Assistance
Alternative employee or resumption of assignment	R10 000	Nil	Nil
Legal Assistance	R15 000	R20 000	R15 000
24 Nurse Line	Assistance	Assistance	Assistance
Consular referral	Assistance	Assistance	Assistance
Trauma Line	Assistance	Assistance	Assistance

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ADDENDUM B

CANCELLATION	**R40 000**	**R30 000**	**R10 000**
Curtailment	R30 000	R20 000	R7 500
Postponement of journey	R10 000	R10 000	Nil
Cancellation due to visa being denied	R40 000	R30 000	Nil
Missed connection (Min 4 hr connecting time)	R10 000	R10 000	R5 000
Natural Disaster Cover	R5 000	R3 000	R3 000
Travel Supplier Insolvency Cover	R25 000	R25 000	Nil
Excess	R500	R500	R500
INCONVENIENCE COVER			
Theft or Damage of Baggage	R30 000	R25 000	Nil
Accidental Loss of Baggage	R15 000	R10 000	Nil
Baggage Excess	R500	R500	N/A
Single item limit on baggage and personal items	R5 000	R5 000	N/A
Sunglasses (no excess applicable)	R1 000	R1 000	N/A
Electronic equipment	R5 000	R5 000	N/A
Single item limit for cellular phones	R5 000	R5 000	N/A
Cash/Travel docs (R250 Excess)	R2 000	R5 000	R1 500
Baggage Delay (6 hr min)	R5 000	R5 000	R1 000
TRAVEL DELAY (6 hr min)	**R5 000**	**R5 000**	**R1 000**
SECURITY TRAVEL DELAY (6 hr min)	**R5 000**	**R5 000**	**N/A**
PERSONAL LIABILITY (Excess R1,000)	**R3 000 000**	**R3 000 000**	**R500 000**
HIJACK OF PUBLIC TRANSPORTATION (24 hrs min)	**R100 000 (R5 000 pd)**	**R30 000 (R1 000 pd)**	**Nil**
KIDNAP AND WRONGFUL DETENTION			
Kidnap	R500 000	R500 000	Nil
Wrongful Detention	R50 000	R50 000	Nil
ACCUMULATION LIMITS	**R100 000 000**	**R100 000 000**	**R5 000 00**

	BUSINESS	**LEISURE**	**SOUTH AFRICAN**
1 – 7 days	R410	R405	R240
8 – 14 days	R605	R590	R360
15 – 30 days	R900	R880	R480
31 – 60 days	R1210	R1180	R960
61 – 90 days	R1450	R1400	R1220

Rates include
Commission of 20%.
VAT of 14%.

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