

Business Individual (16 – 75 years inclusive)

Travel smarter with business travel insurance

Are you heading abroad for work? Whether it's closing deals, attending conferences, or managing projects, your focus should be on business—not the unexpected. Wherever your work takes you, **Bryte Business Travel Insurance** keeps you covered, so you can focus on success and not surprises.

Why choose our business travel insurance?

Because your business matters, and so does your safety. Invest in protection that keeps you moving forward without setbacks. Customise your plan to suit your business needs and budget.

What's covered?

- **Medical emergencies:** Comprehensive cover for unexpected medical expenses while travelling.
- **Manual labour extensions***: Add cover for emergency medical expenses when participating in manual labour duties.
- **Cancellation protection:** Reimbursement for prepaid bookings if your trip gets cancelled unexpectedly.
- **Business equipment cover:** Safeguard your professional devices and materials.
- **24/7 emergency assistance:** Round the clock support when you need it most.

Let Bryte handle the unexpected so you can handle the success!

Rates**

Trip duration	Individual Excluding manual labour*	Individual Including manual labour*
Minimum premium	R270	R325
1–31 days (daily rate)	R45 per person per day	R65 per person per day
32–42 days	R2,090	R2,720
43–62 days	R2,690	R3,500
63–92 days	R4,795	R6,185
93–185 days	R6,755	R9,250
Annual single-trip or multi-trip	R11,365	R14,630

Cover is subject to the terms, conditions and exclusions outlined in the policy wording. To view the full details, visit: https://travelinsurance.brytesa.com/media/hnxlh1a0/leisure_and_business_policy_wording_2025.pdf

**Manual labour refers to physical work that involves using, installing, assembling, maintaining, or repairing electrical, mechanical or non-mechanical power tools and industrial machinery, equipment or tools. We don't cover any kind of construction work, work done higher than two storeys or above 3 metres, jobs on building sites or in mines, and any roles that involve heavy lifting.*

***Rates are subject to change.*

Schedule of Benefits

Business (from 16 to 75 years)	Individual Excluding manual labour	Individual Including manual labour
	International	International
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R150,000,000
	Excess – insured journey less than 6 months	R350
	Excess – insured journey 6 to 12 months	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R2,500,000
	Emergency medical expenses when taking part in any competitive school sport, hazardous activities or adventure sports	Not applicable
	Emergency medical expenses when taking part in manual labour activities	Not applicable
1.2	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	R2,000,000
	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys from the 32nd day onwards (hospital admission must be longer than 48 hours)	R300,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – illness and injury	Included (part of emergency medical and related expenses)
1.5	Dental expenses – illness and injury	Included (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	R20,000
1.7	Holiday disruption	Not applicable
1.8	Refund of emergency telephone charges	R3,000
2. PERSONAL ACCIDENT		
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R650,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R1,000,000
2.3	Education fund supplement	R10,000

Business (from 16 to 75 years)	Individual Excluding manual labour International	Individual Including manual labour International
3. BRYTE TRAVEL ASSIST SERVICES		
3.1 Assistance services	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
3.2 Visit by a family member		R30,000
3.3 Return of stranded children	Not applicable	Not applicable
3.4 Return of stranded travel companion	Not applicable	Not applicable
3.5 Substitute business colleague expenses		R30,000
3.6 Legal assistance when you are abroad		R20,000
3.7 Bail money after a traffic accident (you will have to repay this amount to us)		R30,000
3.8 Assistance for an accompanying spouse or travel companion whilst on a cruise	Not applicable	Not applicable
3.9 Burial, cremation or return of your mortal remains	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)
	Coffin expenses	R20,000
3.10 Test for infectious or contagious disease (when you test positive)		R2,000
	Additional accommodation (when you are not hospitalised as an in-patient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	R30,000
4. THE INSURED JOURNEY IS CANCELLED, POSTPONED, CHANGED OR CUT SHORT		
4.1 Cancelling an insured journey for a named reason		R80,000
	Cancelling an insured journey for an unnamed reason (You must buy your travel insurance policy within 72 hours after you have made full or part payment to your travel agent, travel supplier or travel wholesaler for your travel booking, including accommodation)	R40,000
4.2 Postponing an insured journey		R50,000

Business (from 16 to 75 years)		Individual Excluding manual labour International	Individual Including manual labour International
4.3	Cutting an insured journey short for a named reason	R80,000	R80,000
	Cutting an insured journey short for an unnamed reason (You must buy your travel insurance policy within 72 hours after you have made full or part payment to your travel agent, travel supplier or travel wholesaler for your travel booking, including accommodation)	Optional	Optional
4.4	Ticket change	R15,000	R15,000
4.5	Event, tour, excursion and hospitality ticket	Not applicable	Not applicable
4.6	Conference ticket cover	R10,000	R10,000
	Excess	R500	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION			
5.1	Rejection of your visa application	R40,000	R40,000
5.2	Delay of your visa application	R20,000	R20,000
6. BAGGAGE, MONEY, BANK CARDS, TRAVEL DOCUMENTS AND BAGGAGE DELAY			
6.1	Theft or damage of baggage (Maximum benefit limit payable under 6.1. Sub-limits apply)	R45,000	R45,000
	Baggage single item limit – theft or damage	R11,250	R11,250
	Accidental loss of baggage	R11,250	R11,250
	Baggage single item limit – accidental loss	R2,815	R2,815
	Jewellery	R2,500	R2,500
	Dentures and hearing aids	R5,000	R5,000
	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	R2,500	R2,500
	Wearable timepieces and activity trackers (including, but not limited to, dress watches, smartwatches, analogue watches, sports watches and computers, and fitness or activity trackers) - limited to one item per person	R2,000	R2,000
	Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)	R2,500	R2,500
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R1,000	R1,000
	Computers and similar electronic equipment (over and above excess)	R5,000	R5,000
	Cell phones (over and above excess)	R1,500	R1,500

Business (from 16 to 75 years)		Individual Excluding manual labour International	Individual Including manual labour International
	Business property	R5,000	R5,000
	Business property – single item limit	R1,250	R1,250
	Excess	R500	R500
6.2	Theft of money or bank cards (Maximum benefit limit payable under 6.2. Single item limits apply)	R10,000	R10,000
	Money or bank cards – single item limit	R2,500	R2,500
	Theft of passport and travel documents	R10,000	R10,000
	Excess	R500	R500
6.3	Bank card fraud	R10,000	R10,000
6.4	Baggage delay (delayed for more than 6 hours)	R15,000	R15,000
7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES			
7.1	Travel delay (delayed for more than 4 hours)	R10,000	R10,000
7.2	Cost of alternative travel due to travel delay	R40,000	R40,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	R40,000	R40,000
	Additional car parking costs due to missed connection	R2,500	R2,500
	Missed departure	R7,500	R7,500
7.4	Public transport carrier schedule change	R10,000	R10,000
7.5	Lounge access due to travel delay or missed connection	R3,000	R3,000
7.6	Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey	R25,000	R25,000
7.7	Ticket change due to overbooking of a public transport carrier	R10,000	R10,000
8. LEGAL RESPONSIBILITY TO THIRD PARTIES			
8.1	Legal responsibility to third parties	R5,000,000	R5,000,000
	Excess	R1,000	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION			
9.1	Hijack of public transport carrier (more than 24 hours)	R40,000	R40,000
9.2	Kidnap and wrongful detention	R500,000	R500,000
10. NATURAL DISASTER			
10.1	Alternative accommodation	R20,000	R20,000

Business (from 16 to 75 years)		Individual Excluding manual labour International	Individual Including manual labour International
10.2	Natural disaster evacuation expenses	R20,000	R20,000
10.3	Ticket change fee	R20,000	R20,000
11. IDENTITY FRAUD			
11.1	Legal expenses	R10,000	R10,000
	Lost income	R10,000	R10,000
	Legal obligations	R10,000	R10,000
	Other expenses	R10,000	R10,000
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS			
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000	R25,000
	Excess	R500	R500
13. CAR RENTAL			
13.1	Car rental	Not applicable	Not applicable
13.2	Car rental excess waiver	R20,000	R20,000
13.3	Return of a rented car	R2,500	R2,500
14. AIR SPACE CLOSURE			
14.1	Cancelling an insured journey due to air space closure	R35,000	R35,000
14.2	Additional expenses to reach your destination	R10,000	R10,000
14.3	Additional expenses if you are stranded on an international connection	R15,000	R15,000
14.4	Additional expenses if you are stranded on your return journey home	R15,000	R15,000
	Refund of telephone charges	R3,000	R3,000
14.5	Alternative travel arrangements	R15,000	R15,000
14.6	Additional car parking costs	R5,000	R5,000
	Excess	R500	R500
15. CRUISE COVER			
15.1	Cancelling prepaid shore excursions	Not applicable	Not applicable
15.2	Missed port	Not applicable	Not applicable
15.3	Cabin confinement (confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable	Not applicable

Business (from 16 to 75 years)		Individual Excluding manual labour International	Individual Including manual labour International
16. WINTER SPORT			
16.1	Winter sport equipment – replacement or repair	R7,500	R7,500
	Theft or loss of ski pass (we pay R500 a day)	R5,000	R5,000
	Hire of winter sport equipment	R5,000	R5,000
16.2	Ski-trip package	R4,000	R4,000
16.3	Piste closure	R2,400	R2,400
16.4	Avalanche and landslide	R1,600	R1,600
17. GOLF INSURE			
17.1	Theft, loss or damage of golf equipment	R10,000	R10,000
	Hire of golf equipment (we pay R500 a day)	R5,000	R5,000
17.2	Golf tour package	R5,000	R5,000
17.3	Hole in one	R2,000	R2,000
18. POLITICAL EVACUATION			
18.1	Political evacuation	R10,000	R10,000
TOTAL LIMIT OF ALL CLAIMS		R150,000,000	R150,000,000