



Groups (3 months – 69 years inclusive)

Tailored protection for group adventures!

Are you planning a group trip with 10 or more travellers? Whether it's a family reunion, a retreat, or a fun getaway with friends, ensure your group is covered with **Bryte Travel Insurance**. We've got individual breakaway cover for those who might need a little solo exploration, too!

Why our group travel insurance stands out

Our group cover is designed to make things simple and stress-free. Administration is a breeze with one easy-to-manage policy – no juggling multiple documents or processes. And when it comes to activities, whether your group is into adventure activities, team-building sports or more, we've got you covered every step of the way.

What's covered?

- **Comprehensive group cover:** Protect your entire group under one easy-to-manage policy.
- **Individual breakaway cover:** Gives you the freedom to explore on your own if you feel like stepping away from the group itinerary.
- **Worldwide cover:** From Europe's iconic cities to Asia's hidden gems, we've got you covered across the globe.
- **24/7 emergency medical support:** No matter where you are, help is just a call away.

Don't Leave Your Group Adventure to Chance! Your journey is our priority!

With Bryte's tailored group cover, every member of your group is covered, whether travelling together or exploring on your own. Enjoy peace of mind.

Rates*

Trip duration	Individual (minimum 10 travellers)
Minimum premium per person	R240
Daily rate (maximum 180 days) per person	R35 per person per day

Cover is subject to the terms, conditions and exclusions outlined in the policy wording. To view the full details, simply visit: https://travelinsurance.brytesa.com/media/hnxxlh1a0/leisure_and_business_policy_wording_2025.pdf

*Rates are subject to change.

Schedule of Benefits

Group (from 3 months to 69 years)		Individual (Minimum of 10 travellers) International
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R25,000,000
	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	R1,000,000
	Emergency medical expenses when taking part in any competitive school sport, hazardous activities or adventure sports	R300,000
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)	R300,000
	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)	Not applicable
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)	R3,000
1.7	Holiday disruption	Not applicable
1.8	Refund of emergency telephone charges	R1,000
2. PERSONAL ACCIDENT		
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R150,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R150,000
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	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

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		International
3.2	Visit by a family member	R15,000
3.3	Return of stranded children	R15,000
3.4	Return of stranded travel companion	R15,000
3.5	Substitute business colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	R7,500
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	R15,000
3.8	Assistance for an accompanying spouse or travel companion whilst on a cruise	R10,000
3.9	Burial, cremation or return of your mortal remains	Actual expense (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.10	Test for infectious or contagious disease (when you test positive)	Not applicable
	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	Not applicable
4. THE INSURED JOURNEY IS CANCELLED, POSTPONED. CHANGED OR CUT SHORT		
4.1	Cancelling an insured journey for a named reason	R20,000
4.2	Postponing an insured journey	Not applicable
4.3	Cutting an insured journey short for a named reason	R20,000
4.4	Ticket change	R2,500
4.5	Event, tour, excursion and hospitality ticket	Not applicable
	Excess	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	R8,000
5.2	Delay of your visa application	R2,000
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)	R20,000
	Baggage single item limit – theft or damage	R5,000
	Accidental loss of baggage	R5,000
	Baggage single item limit – accidental loss	R1,250
	Jewellery	R1,250

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		International
	Dentures and hearing aids	R1,250
	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	R1,250
	Wearable timepieces and activity trackers (including, but not limited to, dress watches, smartwatches, analogue watches, sports watches, computers, and fitness or activity trackers) – limited to one item per person	R1,250
	Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)	R1,250
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R1,000
	Computers and similar electronic equipment (over and above excess)	R2,500
	Cell phones (over and above excess)	R1,000
	Excess	R500
6.2	Theft of money or bank cards (Maximum benefit limit payable under 6.2 Single item limits apply)	R1,000
	Money or bank cards – single item limit	R250
	Theft of passport and travel documents	R5,000
	Excess	R500
6.3	Bank card fraud	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	R2,000
7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES		
7.1	Travel delay (delayed for more than 4 hours)	R1,000
7.2	Cost of alternative travel due to travel delay	R20,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	R1,500
	Additional car parking costs due to missed connection	Not applicable
	Missed departure	Not applicable
7.4	Public transport carrier schedule change	R3,750
7.5	Lounge access due to travel delay or missed connection	Not applicable
7.6	Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey	Not applicable
7.7	Ticket change due to overbooking of a public transport carrier	Not applicable
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R2,000,000
	Excess	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	Hijack of public transport carrier (more than 24 hours)	R5,000

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9.2	Kidnap and wrongful detention	Not applicable
10. NATURAL DISASTER		
10.1	Alternative accommodation	R2,000
10.2	Natural disaster evacuation expenses	R2,000
10.3	Ticket change fee	Not applicable
11. IDENTITY FRAUD		
11.1	Legal expenses	Not applicable
	Lost income	Not applicable
	Legal obligations	Not applicable
	Other expenses	Not applicable
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	Insolvency of your travel suppliers or travel wholesalers	Not applicable
	Excess	Not applicable
13. CAR RENTAL		
13.1	Car rental	Not applicable
13.2	Car rental excess waiver	R5,000
13.3	Return of a rented car	R1,000
14. AIR SPACE CLOSURE		
14.1	Cancelling an insured journey due to air space closure	R10,000
14.2	Additional expenses to reach your destination	R2,500
14.3	Additional expenses if you are stranded on an international connection	R3,500
14.4	Additional expenses if you are stranded on your return journey home	R3,500
	Refund of telephone charges	Not applicable
14.5	Alternative travel arrangements	R5,000
14.6	Additional car parking costs	R750
	Excess	R500
15. CRUISE COVER		
15.1	Cancelling prepaid shore excursions	Not applicable
15.2	Missed port	Not applicable
15.3	Cabin confinement (confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable
16. WINTER SPORT		
16.1	Winter sport equipment – replacement or repair	Not applicable
	Theft or loss of ski pass (we pay R500 a day)	Not applicable

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	Hire of winter sport equipment	Not applicable
16.2	Ski-trip package	Not applicable
16.3	Piste closure	Not applicable
16.4	Avalanche and landslide	Not applicable
17. GOLF INSURE		
17.1	Theft, loss or damage of golf equipment	Not applicable
	Hire of golf equipment (we pay R500 a day)	Not applicable
17.2	Golf tour package	Not applicable
17.3	Hole in one	Not applicable
18. POLITICAL EVACUATION		
18.1	Political evacuation	Not applicable
TOTAL LIMIT OF ALL CLAIMS		R50,000,000