

## Worldwide Holiday Travel Insurance

### Your ultimate travel companion

Planning your next adventure? Make sure you're covered for every twist, turn, and thrill along the way! With our comprehensive **Bryte Leisure Travel Insurance**, you can travel knowing that we've got you covered from start to finish.

### Why choose our travel insurance?

Because your adventure deserves the best protection. With comprehensive cover, global peace of mind, 24/7 emergency support, and a fast, fuss-free claims process, Bryte is a reliable partner throughout your journey.

### What's covered?

- **Pre-existing medical conditions:** Travel worry-free, knowing your health needs, even the ones you know about, are taken care of.
- **Sports and adventure cover:** Do you love pushing boundaries? From scuba diving to skiing, we cover a wide range of activities that make your trip unforgettable.
- **Global protection:** Our worldwide cover keeps you safe no matter where you travel.
- **24/7 emergency assistance:** Round-the-clock support when you need it most.

**Don't leave your trip to chance! Travel smart. Travel safe. Travel insured.**

### Rates\*

Trip duration	Premier		Jet Set		Lite	
	Individual	Family	Individual	Family	Individual	Family
1 – 5 days	R495	R965	R435	R820	R425	R750
6 – 9 days	R625	R1,220	R495	R945	R470	R840
10 – 15 days	R1,295	R2,435	R1,040	R2,055	R970	R1,740
16 – 21 days	R1,795	R3,460	R1,625	R3,270	R1,345	R2,240
22 – 31 days	R2,090	R4,090	R1,870	R4,045	R1,560	R2,795
32 – 47 days	R3,210	R6,150	R2,760	R4,915	R1,945	R3,510
48 – 62 days	R3,935	R7,555	R3,575	R6,385	R2,160	R3,875
63 – 92 days	R5,515	R9,835	R4,900	R8,280	R4,520	R6,090
93 – 185 days	R7,460	R14,445	R6,265	R11,175	R4,970	R8,945
Annual   Multi Trip	R12,565	R24,760	R10,810	R20,240	R8,585	R15,460

Children between the ages of 3 months and 18 years, or up to 25 years if they're fully dependent on their parents and studying full-time, may share cover with their parents or an accompanying adult.

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](https://travelinsurance.brytesa.com/media/hnxxlh1a0/leisure_and_business_policy_wording_2025.pdf)

\*Rates are subject to change.

## Schedule of Benefits

Individual and Family (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
<b>1. EMERGENCY MEDICAL AND RELATED EXPENSES</b>				
1.1	Emergency medical expenses including terrorism	R150,000,000	R75,000,000	R2,000,000
	Excess – insured journey less than 6 months	Not applicable	R350	R350
	Excess – insured journey 6 to 12 months	Not applicable	R1,500	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R150,000,000	R1,500,000	Not applicable
	Emergency medical expenses when taking part in any competitive school sport, hazardous activities or adventure sports	R300 000	R300 000	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	Not applicable	Not applicable
	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	Not applicable	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – illness and injury	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)
1.5	Dental expenses – illness and injury	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	R15,000	R10,000	R3,000
1.7	Holiday disruption	R3,000	Not applicable	Not applicable
1.8	Refund of emergency telephone charges	R3,000	R2,400	R1,000
<b>2. PERSONAL ACCIDENT</b>				
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R500,000	R300,000	R50,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R650,000	R500,000	R50,000
<b>3. BRYTE TRAVEL ASSIST SERVICES</b>				
3.1	Assistance services			
	Cash transfer advice	Assistance only	Assistance only	Assistance only

Individual and Family (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
	Consular and embassy referral	Assistance only	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only	Assistance only
3.2	Visit by a family member	R30,000	R20,000	R7,500
3.3	Return of stranded children	R30,000	R20,000	R7,500
3.4	Return of stranded travel companion	R30,000	R20,000	R7,500
3.5	Substitute business colleague expenses	Not applicable	Not applicable	Not applicable
3.6	Legal assistance when you are abroad	R20,000	R15,000	R5,000
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	R30,000	R25,000	R7,500
3.8	Assistance for an accompanying spouse or travel companion whilst on a cruise	R15,000	R10,000	R5,000
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)	Actual expense (part of emergency medical and related expenses)
	Coffin expenses	R20,000	R10,000	R5,000
3.10	Test for infectious or contagious disease (when you test positive)	R2,000	R2,000	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	R30,000	R25,000	Not applicable
<b>4. THE INSURED JOURNEY IS CANCELLED, POSTPONED, CHANGED OR CUT SHORT</b>				
4.1	Cancelling an insured journey for a named reason	R80,000	R30,000	R7,500
	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	Not applicable	Not applicable
4.2	Postponing an insured journey	R50,000	R30,000	Not applicable
4.3	Cutting an insured journey short for a named reason	R80,000	R30,000	R7,500
	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	Not applicable	Not applicable

Individual and Family (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
4.4	Ticket change	R15,000	R7,500	Not applicable
4.5	Event, tour, excursion and hospitality ticket	R10,000	Not applicable	Not applicable
4.6	Conference ticket cover	Not applicable	Not applicable	Not applicable
	Excess	Not applicable	R500	R500
<b>5. REJECTION OR DELAY OF YOUR VISA APPLICATION</b>				
5.1	Rejection of your visa application	R40,000	R20,000	Not applicable
5.2	Delay of your visa application	R20,000	R7,500	Not applicable
<b>6. BAGGAGE, MONEY, BANK CARDS, TRAVEL DOCUMENTS AND BAGGAGE DELAY</b>				
6.1	Theft or damage of baggage (maximum benefit limit payable under 6.1 Sub-limits apply)	R45,000	R25,000	R3,000
	Baggage single item limit – theft or damage	R11,250	R6,250	R750
	Accidental loss of baggage	R11,250	R6,250	R750
	Baggage single item limit – accidental loss	R2,815	R1,565	R200
	Jewellery	R2,500	R1,500	R750
	Dentures and hearing aids	R5,000	R2,500	R1,250
	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	R2,500	R1,500	R750
	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	R1,500	R750
	Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)	R2,500	R1,500	R750
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R1,000	R750	R500
	Computers and similar electronic equipment (over and above excess)	R5,000	R2,500	R750
	Cell phones (over and above excess)	R1,500	R1,000	R750
	Excess	Not applicable	R500	R250
6.2	Theft of money or bank cards (maximum benefit limit payable under 6.2 Single item limits apply)	R10,000	R7,500	R2,500
	Money or bank cards– single item limit	R2,500	R1,875	R625
	Theft of passport and travel documents	R10,000	R7,500	Not applicable
	Excess	Not applicable	R500	R250
6.3	Bank card fraud	R10,000	R7,500	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	R15,000	R7,500	Not applicable

Individual (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
<b>7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES</b>				
7.1	Travel delay (delayed for more than 4 hours)	R10,000	R5,000	R1,500
7.2	Cost of alternative travel due to travel delay	R40,000	R20,000	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	R40,000	R10,000	R2,500
	Additional car parking costs due to missed connection	R2,500	R1,000	Not applicable
	Missed departure	R7,500	Not applicable	Not applicable
7.4	Public transport carrier schedule change	R10,000	R7,500	Not applicable
7.5	Lounge access due to travel delay or missed connection	R3,000	R3,000	Not applicable
7.6	Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey	R25,000	R7,500	Not applicable
7.7	Ticket change due to overbooking of a public transport carrier	R10,000	R5,000	Not applicable
<b>8. LEGAL RESPONSIBILITY TO THIRD PARTIES</b>				
8.1	Legal responsibility to third parties	R5,000,000	R2,000,000	R1,000,000
	Excess	Not applicable	R1,000	R1,000
<b>9. HIJACK, KIDNAP AND WRONGFUL DETENTION</b>				
9.1	Hijack of public transport carrier (more than 24 hours)	R40,000	R30,000	Not applicable
9.2	Kidnap and wrongful detention	R500,000	R500,000	Not applicable
<b>10. NATURAL DISASTER</b>				
10.1	Alternative accommodation	R20,000	R5,000	Not applicable
10.2	Natural disaster evacuation expenses	R20,000	R5,000	Not applicable
10.3	Ticket change fee	R20,000	R5,000	Not applicable
<b>11. IDENTITY FRAUD</b>				
11.1	Legal expenses	R10,000	Not applicable	Not applicable
	Lost income	R10,000	Not applicable	Not applicable
	Legal obligations	R10,000	Not applicable	Not applicable
	Other expenses	R10,000	Not applicable	Not applicable
<b>12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS</b>				
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000	R25,000	R20,000
	Excess	Not applicable	R500	R500
<b>13. CAR RENTAL</b>				
13.1	Car rental	Not applicable	Not applicable	Not applicable

Individual (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
13.2	Car rental excess waiver	R20,000	R7,500	Not applicable
13.3	Return of a rented car	R2,500	R1,500	Not applicable
<b>14. AIR SPACE CLOSURE</b>				
14.1	Cancelling an insured journey due to air space closure	R35,000	R20,000	Not applicable
14.2	Additional expenses to reach your destination	R10,000	R5,000	Not applicable
14.3	Additional expenses if you are stranded on an international connection	R15,000	R7,500	Not applicable
14.4	Additional expenses if you are stranded on your return journey home	R15,000	R7,500	Not applicable
	Refund of telephone charges	R3,000	R2,400	Not applicable
14.5	Alternative travel arrangements	R15,000	R7,500	Not applicable
14.6	Additional car parking costs	R5,000	R2,500	Not applicable
	Excess	Not applicable	R500	Not applicable
<b>15. CRUISE COVER</b>				
15.1	Cancelling prepaid shore excursions	R5,000	Not applicable	Not applicable
15.2	Missed port	R5,000	Not applicable	Not applicable
15.3	Cabin confinement (confinement must be for longer than 48 hours. We pay R500 a day)	R5,000	Not applicable	Not applicable
<b>16. WINTER SPORT</b>				
16.1	Winter sport equipment – replacement or repair	R7,500	Not applicable	Not applicable
	Theft or loss of ski pass (we pay R500 a day)	R5,000	Not applicable	Not applicable
	Hire of winter sport equipment	R5,000	Not applicable	Not applicable
16.2	Ski-trip package	R4,000	Not applicable	Not applicable
16.3	Piste closure	R2,400	Not applicable	Not applicable
16.4	Avalanche and landslide	R1,600	Not applicable	Not applicable
<b>17. GOLF INSURE</b>				
17.1	Theft, loss or damage of golf equipment	R10,000	Not applicable	Not applicable
	Hire of golf equipment (we pay R500 a day)	R5,000	Not applicable	Not applicable
17.2	Golf tour package	R5,000	Not applicable	Not applicable
17.3	Hole in one	R2,000	Not applicable	Not applicable
<b>18. POLITICAL EVACUATION</b>				
18.1	Political evacuation	Not applicable	Not applicable	Not applicable
<b>TOTAL LIMIT OF ALL CLAIMS</b>		<b>R150,000,000</b>	<b>R75,000,000</b>	<b>R2,000,000</b>