

## 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/hnxlh1a0/leisure\\_and\\_business\\_policy\\_wording\\_2025.pdf](https://travelinsurance.brytesa.com/media/hnxlh1a0/leisure_and_business_policy_wording_2025.pdf)*

*\*Rates are subject to change.*

**Schedule of Benefits**

| Individual and Family<br>(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<br>(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<br>(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<br>(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<br>(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> |