



Youth plan (16 – 30 years inclusive)

Your adventure awaits – and we've got you covered!

Where are you headed? Whether you're jetting off on a dream holiday, pursuing your studies abroad, or cashing career goals in a new city, Bryte Travel Insurance is your best travel companion!

Why do you need it?

Bryte's Youth Plan is perfect for young travellers! From backpackers and students to first-time job seekers, this plan is for you.

What's covered?

- **Emergency medical cover:** Stay protected wherever your travels take you.
- **Lost luggage protection:** Don't let missing bags ruin your memories.
- **Trip cancellation:** Life happens; but we'll help you bounce back.
- **24/7 emergency assistance:** Help is just a call away, anytime, anywhere.

Make sure you're covered before your next big adventure. Don't leave it until it's too late!

Rates**

Trip duration	Individual Excluding manual labour*	Individual Including manual labour*
1 – 62 days	R3,590	R8,150
63 – 92 days	R4,200	R9,230
93 – 185 days	R7,465	R10,725
Annual single-trip or multi-trip	R9,090	R13,135

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

*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

Youth (from 16 to 30 years)		Individual International
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R7,500,000
	Excess – insured journey less than 6 months	R1,500
	Excess – insured journey 6 to 12 months	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	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)	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)	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)	Not applicable
1.7	Holiday disruption	Not applicable
1.8	Refund of emergency telephone charges	Not applicable
2. PERSONAL ACCIDENT		
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R50,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R100,000
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
3.2	Visit by a family member	Included (part of emergency medical and related expenses)
3.3	Return of stranded children	Not applicable

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		International
3.4	Return of stranded travel companion	Included (part of emergency medical and related expenses)
3.5	Substitute business colleague expenses	
3.6	Legal assistance when you are abroad	R3,500
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	Not applicable
3.8	Assistance for an accompanying spouse or travel companion whilst on a cruise	Not applicable
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)	R2,000
	Additional accommodation (when you are not hospitalised as an inpatient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	R15,000
4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an insured journey for a named reason	R15,000
4.2	Postponing or changing an insured journey for a named reason	Not applicable
4.3	Cutting an insured journey short for a named reason	R15,000
4.4	Ticket change	R5,000
4.5	Event, tour, excursion and hospitality ticket	Not applicable
4.6	Conference ticket cover	Not applicable
	Excess	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	Not applicable
5.2	Delay of your visa application	Not applicable
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)	R15,000
	Baggage single item limit – theft or damage	R3,750
	Accidental loss of baggage	Not applicable
	Baggage single item limit – accidental loss	Not applicable
	Jewellery	R1,250
	Dentures and hearing aids	R1,250

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	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 and 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)	R500
	Computers and similar electronic equipment (over and above excess)	Not applicable
	Cell phones (over and above excess)	R750
	Excess	R500
6.2	Theft of money or bank cards (maximum benefit limit payable under 6.2 Single item limits apply)	Not applicable
	Money or bank cards– single item limit	Not applicable
	Theft of passport and travel documents	Not applicable
	Excess	Not applicable
6.3	Bank card fraud	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	R2,500
7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES		
7.1	Travel delay (delayed for more than 4 hours)	R2,500
7.2	Cost of alternative travel due to travel delay	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	R5,000
	Additional car parking costs due to missed connection	Not applicable
	Missed departure	Not applicable
7.4	Public transport carrier schedule change	Not applicable
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

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9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	Hijack of public transport carrier (more than 24 hours)	Not applicable
9.2	Kidnap and wrongful detention	Not applicable
10. NATURAL DISASTER		
10.1	Alternative accommodation	Not applicable
10.2	Natural disaster evacuation expenses	Not applicable
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	R10,000
	Excess	R500
13. CAR RENTAL		
13.1	Car rental	Not applicable
13.2	Car rental excess waiver	Not applicable
13.3	Return of a rented car	Not applicable
14. AIR SPACE CLOSURE		
14.1	Cancelling an insured journey due to air space closure	Not applicable
14.2	Additional expenses to reach your destination	Not applicable
14.3	Additional expenses if you are stranded on an international connection	Not applicable
14.4	Additional expenses if you are stranded on your return journey home	Not applicable
	Refund of telephone charges	Not applicable
14.5	Alternative travel arrangements	Not applicable
14.6	Additional car parking costs	Not applicable
	Excess	Not applicable
15. CRUISE COVER		
15.1	Cancelling prepaid shore excursions	Not applicable

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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
	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		R7,500,000