



## Seniors (70 – 89 years)

### Explore the world with confidence!

Travel is about more than just seeing the world—it's about embracing new experiences, reconnecting with passions, and enjoying the freedom you've earned. With **Bryte's Senior Travel Insurance**, you can explore with confidence.

### Why choose our travel insurance?

With age comes a different set of travel risks, and that's why the right insurance matters. It's about having real support when plans change, health issues arise, or things go wrong.

### What's covered?

- Medical emergencies:** You're covered for emergency medical treatment to travel with peace of mind.
- Cancellation protection:** Reimbursement for prepaid bookings if your travel plans change unexpectedly.
- Lost or delayed luggage:** Whether your bags are missing or late, your personal belongings are protected, helping you get back on track quickly.
- 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.

### Travel far. Worry less

Your next adventure awaits – ensure you're covered for the unexpected, because every journey should be stress-free!

### Rates\*

Trip duration	Vintage	Golden Years	Exclusive Senior
	70–79 years	80–84 years	85–89 years
1 – 5 days	R1,485	R2,095	R3,635
6 – 9 days	R2,625	R4,395	R6,770
10 – 15 days	R3,085	R4,890	R7,210
16 – 21 days	R4,750	R7,030	R11,750
22 – 31 days	R5,325	R8,740	R12,940
32 – 47 days	R7,995	R12,625	-
48 – 62 days	R10,050	R14,555	-
63 – 92 days	R11,355	R15,000	-
93 – 123 days	R15,785	-	-

*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**

Senior Plans	Vintage (70 to 79 years)	Golden Years (80 to 84 years)	Exclusive Senior (85 to 89 years)
	International	International	International
<b>1. EMERGENCY MEDICAL AND RELATED EXPENSES</b>			
1.1	Emergency medical expenses including terrorism	R8,000,000	R1,000,000
	Excess – insured journey less than 6 months	R1,000	R1,500
	Excess – insured journey 6 to 12 months	Not applicable	Not applicable
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable	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)	R1,000,000	Not applicable
	Emergency medical and related expenses for hypertension and related illnesses that existed before your insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	R200,000	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	Not applicable
	Emergency medical and related expenses for hypertension and related illnesses that existed before your insured journey for insured journey from the 32nd day onwards (hospital admission must be longer than 48 hours)	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)
1.4	Optical expenses – illness and injury	R5,000	R5,000
1.5	Dental expenses – illness and injury	R5,000	R5,000
1.6	Hospital cash (we pay R500 a day)	R7,500	R3,500
1.7	Holiday disruption	Not applicable	Not applicable
1.8	Refund of emergency telephone charges	R1,600	R1,000
<b>2. PERSONAL ACCIDENT</b>			
2.1	Death and permanent total disability – excluding air travel (including terrorism)	Not applicable	Not applicable

Senior Plans		Vintage (70 to 79 years)	Golden Years (80 to 84 years)	Exclusive Senior (85 to 89 years)
		International	International	International
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	Not applicable	Not applicable	Not applicable
<b>3. BRYTE TRAVEL ASSIST SERVICES</b>				
3.1	Assistance services			
	Cash transfer advice	Assistance only	Assistance only	Assistance only
	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	R10,000	R5,000	R5,000
3.3	Return of stranded children	R10,000	R10,000	R10,000
3.4	Return of stranded travel companion	R10,000	R5,000	R5,000
3.5	Substitute business colleague expenses			
3.6	Legal assistance when you are abroad	R10,000	R5,000	R5,000
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	R7,000	R1,000	R1,000
3.8	Assistance for an accompanying spouse or travel companion whilst on a cruise	R5,000	R2,500	R2,500
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	R10,000	R10,000	R10,000
3.10	Test for infectious or contagious disease (when you test positive)	R2,000	R2,000	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	R25,000	R25,000	R15,000
<b>4. THE INSURED JOURNEY IS CANCELLED, POSTPONED, CHANGED OR CUT SHORT</b>				
4.1	Cancelling an insured journey for a named reason	R30,000	R25,000	R10,000
4.2	Postponing an insured journey	R30,000	R4,000	R4,000
4.3	Cutting an insured journey short for a named reason	R30,000	R25,000	R10,000
4.4	Ticket change	R4,000	R4,000	R4,000

Senior Plans		Vintage (70 to 79 years)	Golden Years (80 to 84 years)	Exclusive Senior (85 to 89 years)
		International	International	International
4.5	Event, tour, excursion and hospitality ticket	R4,000	R4,000	Not applicable
	Excess	R500	R500	R500
<b>5. REJECTION OR DELAY OF YOUR VISA APPLICATION</b>				
5.1	Rejection of your visa application	R10,000	R8,000	Not applicable
5.2	Delay of your visa application	R5,000	R2,000	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)	R30,000	R25,000	R15,000
	Baggage single item limit – theft or damage	R7,500	R6,250	R3,750
	Accidental loss of baggage	R15,000	R10,000	R7,500
	Baggage single item limit – accidental loss	R3,750	R2,500	R1,875
	Jewellery	R1,000	R750	R750
	Dentures and hearing aids	R1,000	R750	R750
	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	R1,000	R750	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	R1,000	R750	R750
	Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)	R1,500	R1,250	R1,250
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R750	R750	R750
	Computers and similar electronic equipment (over and above excess)	R1,000	R1,000	R1,000
	Cell phones (over and above excess)	R1,000	R1,000	R1,000
	Excess	R500	R500	R500
6.2	Theft of money or bank cards (Maximum benefit limit payable under 6.2 Single item limits apply)	R3,500	R250	R250
	Money or bank cards – single item limit	R875	R150	R150
	Theft of passport and travel documents	R2,000	R2,000	R1,000
	Excess	R500	R500	R500
6.3	Bank card fraud	R5,000	R5,000	R5,000
6.4	Baggage delay (delayed for more than 6 hours)	R10,000	R10,000	R10,000

Senior Plans		Vintage (70 to 79 years)	Golden Years (80 to 84 years)	Exclusive Senior (85 to 89 years)
		International	International	International
<b>7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES</b>				
7.1	Travel delay (delayed for more than 4 hours)	R5,000	R5,000	R3,000
7.2	Cost of alternative travel due to travel delay	Not applicable	Not applicable	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	R30,000	R25,000	R1,000
	Additional car parking costs due to missed connection	Not applicable	Not applicable	Not applicable
	Missed departure	Not applicable	Not applicable	Not applicable
7.4	Public transport carrier schedule change	R4,000	R4,000	R4,000
7.5	Lounge access due to travel delay or missed connection	R1,500	R750	R750
7.6	Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey	R10,000	R7,500	R5,000
7.7	Ticket change due to overbooking of a public transport carrier	R5,000	R5,000	Not applicable
<b>8. LEGAL RESPONSIBILITY TO THIRD PARTIES</b>				
8.1	Legal responsibility to third parties	R2,000,000	R2,000,000	R2,000,000
	Excess	R1,000	R1,000	R1,000
<b>9. HIJACK, KIDNAP AND WRONGFUL DETENTION</b>				
9.1	Hijack of public transport carrier (more than 24 hours)	R7,500	R5,000	R5,000
9.2	Kidnap and wrongful detention	Not applicable	Not applicable	Not applicable
<b>10. NATURAL DISASTER</b>				
10.1	Alternative accommodation	R2,500	Not applicable	Not applicable
10.2	Natural disaster evacuation expenses	R2,500	Not applicable	Not applicable
10.3	Ticket change fee	R2,500	Not applicable	Not applicable
<b>11. IDENTITY FRAUD</b>				
11.1	Legal expenses	Not applicable	Not applicable	Not applicable
	Lost income	Not applicable	Not applicable	Not applicable
	Legal obligations	Not applicable	Not applicable	Not applicable
	Other expenses	Not applicable	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	R22,000	R22,000	R22,000
	Excess	R500	R500	R500

Senior Plans	Vintage (70 to 79 years)	Golden Years (80 to 84 years)	Exclusive Senior (85 to 89 years)	
	International	International	International	
<b>13. CAR RENTAL</b>				
13.1	Car rental	Not applicable	Not applicable	Not applicable
13.2	Car rental excess waiver	Not applicable	Not applicable	Not applicable
13.3	Return of a rented car	Not applicable	Not applicable	Not applicable
<b>14. AIR SPACE CLOSURE</b>				
14.1	Cancelling an insured journey due to air space closure	R10,000	R10,000	R10,000
14.2	Additional expenses to reach your destination	R2,500	R2,500	R2,500
14.3	Additional expenses if you are stranded on an international connection	R3,500	R3,500	R3,500
14.4	Additional expenses if you are stranded on your return journey home	R3,500	R3,500	R3,500
	Refund of telephone charges	R1,000	R1,000	R800
14.5	Alternative travel arrangements	R5,000	R5,000	R5,000
14.6	Additional car parking costs	Not applicable	Not applicable	Not applicable
	Excess	R500	R500	R500
<b>15. CRUISE COVER</b>				
15.1	Cancelling prepaid shore excursions	R2,500	R2,500	R2,500
15.2	Missed port	R2,500	R2,500	R2,500
15.3	Cabin confinement (confinement must be for longer than 48 hours. We pay R500 a day)	R2,500	R2,500	R2,500
<b>16. WINTER SPORT</b>				
16.1	Winter sport equipment – replacement or repair	Not applicable	Not applicable	Not applicable
	Theft or loss of ski pass (we pay R500 a day)	Not applicable	Not applicable	Not applicable
	Hire of winter sport equipment	Not applicable	Not applicable	Not applicable
16.2	Ski-trip package	Not applicable	Not applicable	Not applicable
16.3	Piste closure	Not applicable	Not applicable	Not applicable
16.4	Avalanche and landslide	Not applicable	Not applicable	Not applicable
<b>17. GOLF INSURE</b>				
17.1	Theft, loss or damage of golf equipment	R10,000	R8,000	Not applicable
	Hire of golf equipment (we pay R500 a day)	R5,000	R2,400	Not applicable
17.2	Golf tour package	R5,000	R2,400	Not applicable
17.3	Hole in one	R1,000	R2,000	Not applicable

Senior Plans	Vintage (70 to 79 years) International	Golden Years (80 to 84 years) International	Exclusive Senior (85 to 89 years) International
<b>18. POLITICAL EVACUATION</b>			
18.1 Political evacuation	Not applicable	Not applicable	Not applicable
<b>TOTAL LIMIT OF ALL CLAIMS</b>	<b>R8,000,000</b>	<b>R1,000,000</b>	<b>R1,000,000</b>