Bryte

Leisure Travel
Policy

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You might not have insurance under every section. Please check your *travel insurance certificate* to see what you are insured for.

A. Important information to help you understand the policy wording and how it applies to your cover

Your travel insurance cover is designed for unforeseeable and unexpected incidents that may affect your travel, for example, a medical emergency; an *accident*; trip cancellation; travel delays and lost luggage.

There are **two** documents that you need to read and understand:

Your travel insurance certificate — here, you will find who is insured under the policy, the duration of cover and the plan you are insured under along with the *benefits*, first amounts payable, waiting periods and single event or item limits. Each *benefit* is numbered, and you will find information about the *benefit*, in the policy wording, under the same number.

Your policy wording — this is the insurance contract between you and us. It details the insurance cover we provide (based on the plan you have purchased), the conditions of the insurance and when we will not pay a claim.

Based on our experience, many travellers claim for **medical and related expenses; trip cancellation or cutting the journey short; travel and baggage delays; and lost or stolen baggage**. Therefore, in addition to these specific sections in your policy wording, we would like to bring your attention to the following:

- Your travel insurance policy does not replace your medical aid or personal insurance policy.
- If you have a **medical emergency**, contact our 24/7 emergency assistance company, Robin Assist on +27 21 141 5367 (Call or WhatsApp text message) as soon as possible. In an emergency, you want to avoid wasting time looking for your travel insurance details. Therefore, before you leave on your trip, we recommend that you take a photo of the emergency card provided with your policy documentation and save the details where it is easily accessible. We also recommend researching the international dialling code for the country you are intending to visit.
- If you need to **cancel your trip** for a reason we cover, please note that we pay for the non-refundable and unused portion of your trip. You must always contact your *travel agent*, airline or hotel first. If you are provided with a voucher for an airline ticket or hotel, for example, that can be used later, you cannot claim under your travel insurance policy. We also do not pay for any claims following government intervention, such as the closure of borders etc.
- If you carry **jewellery, electronics, or high-valued personal luxury items such as handbags, shoes or even your luggage**, we advise you to insure this under your personal insurance policy. The travel insurance policy has a single item limit which means we will not pay more than a certain amount for any single item and less the first amount or excess you need to pay.

To help you better understand your policy:

- **C: Important contact information and telephone numbers** — in an emergency, you must contact us as soon as possible.
- **D: Guidelines to interpretation and definitions** — key terms that have a specific meaning and appear throughout this policy wording are printed in italics and defined here.
- **E: General terms and conditions** — apply to the entire policy wording and gives you information on when your insurance starts, how to extend your policy, what to do if you want to cancel your policy, and more.
- **F: Events and items we do not insure** — also referred to as exclusions and apply to the entire policy wording.
- **G: How to claim** — provides the terms and conditions for claiming and what documentation you need to submit to support your claim.
- **Specific sections 1 – 18** — as outlined in your schedule of *benefits*, contain further key terms and definitions, the conditions that apply to the *benefit* and any additional events and items we do not insure ("exclusions") for the section.

Please read these sections carefully and ensure you understand each *benefit's* general and specific conditions and exclusions.

If you have any questions, or if you are in doubt that the travel plan you selected may not meet your travel requirements, don't hesitate to get in touch with our customer services call centre 0860 737 775 or email at travelcare@brytesa.com.

B. About the policy

Thank you for buying a travel insurance policy from us. We aim to help you be prepared for any incidents that may affect your travel, for example, medical emergencies, *accidents*, cancellation, travel delay, and lost luggage.

1. The policy is a contract between you and us

1.1 This policy is your travel insurance contract with us. We pay all valid claims if you comply with the terms and conditions of this policy. In this policy:

1.1.1 The words 'you' and 'your' refer to the policyholder and the people named as *insured travellers* on the *travel insurance certificate*;

1.1.2 The words 'we', 'us' and 'our' refer to Bryte Insurance Company Limited, registration number 1965/006764/06, a licensed insurer and authorised financial service provider;

1.1.3 'Robin Assist' registration number 5003999 refers to the emergency medical company authorised to help with emergency medical and related claims.

1.2 You may not transfer your rights in this policy to anyone else. (This is known in law as cession.)

1.3 You may not transfer your obligations under this policy to anyone else. (This is known in law as assignment.)

2. The policy is made up of four documents

2.1 **Your travel insurance certificate:** This contains information that is particular to you. It includes the travel plan you chose when you applied for insurance, the type of insurance you bought, the *benefits* and limits you are insured for, the premiums you must pay, and the *excesses* that apply. There are age limits that apply to the various travel plans. Please check your *travel insurance certificate* to make sure you are insured for the travel plan that best suits your needs.

2.2 **Policy terms and conditions:** These are set out in this document and include your and our rights and duties, the conditions of insurance, how to claim, and the events and items that we do and do not insure.

2.3 **Changes to your policy:** These are also called endorsements. Any changes must be made in writing and agreed to by us before they form part of your policy.

2.4 **Your right to know:** Information about your short-term insurance. This document is attached to the end of your policy. It gives details about us and the people you can contact for claims and disputes.

3. The structure of this policy

This policy is divided into two parts:

1. The first part contains general sections, labelled A to G;

2. The second part contains specific sections, numbered from 1 to 18. You might not have insurance under every section. Specific exclusions, limits and sub-limits may apply to your insurance. Please check your *travel insurance certificate* to see what you are insured for.

4. Important policy condition – contact us before incurring medical costs

For any medical claims over R10,000 you must get our approval before you incur the costs. If you do not get this approval, your *benefit* will be limited to R10,000.

Contact information for approval is: +27 21 141 5367 (Call or WhatsApp text message).

5. Travel plan names, age limits and important information

Your *travel insurance certificate* shows the travel plan you chose when you bought this travel insurance policy. Our travel plans, age limits and important information that applies is as follows:

Name of travel plan	Age limits and important information that applies
Premier	Individuals and families 3 months up to 69 years inclusive *International journeys* only
Jet Set	Individuals and families 3 months up to 69 years inclusive *International journeys* only
Lite	Individuals and families 3 months up to 69 years inclusive *International journeys* only
Island Hopper	Individuals and families 3 months up to 69 years inclusive *International journeys* to Mauritius, Maldives, Madagascar, Commores, Seychelles, Reunion, Rodriquez, Zanzibar only
Group	Individuals - at least 10 people travelling together 3 months up to 69 years inclusive *International journeys* only
Local	Individuals and families 3 months up to 80 years inclusive Travel within the borders of South Africa only
Inbound	Individuals 3 months up to 75 years inclusive Travel within the borders of South Africa only. Cover may be extended to SADC countries upon request
Business	Individuals 16 years up to 75 years inclusive *International journeys* only **Manual Labour* extension available
Work Away	Individuals 16 years up to 69 years inclusive *International journeys* only
Youth	Individuals 16 years up to 30 years inclusive *International journeys* only **Manual Labour* extension available
Vintage	Individuals 70 years up to 79 years inclusive *International journeys* only
Golden Years	Individuals 80 years up to 84 years inclusive *International journeys* only

Exclusive Senior	Individuals 85 years up to 89 years inclusive *International journeys* only 1. The maximum *period of insurance* is 31 days; 2. Before purchasing the Exclusive Senior plan, you are required to provide a medical clearance form completed by your local *medical practitioner*. All fields are mandatory, and the form needs to be signed by both the treating physician and the traveller; 3. Cover is subject to pre-approval by us; 4. If we decline cover based on the information provided on your medical clearance form, our decision is final, and no further correspondence will be entered into.
Emigration	Individuals 3 months up to 69 years inclusive International journeys only 1. The maximum period of insurance is 31 days; 2. Single trip only; 3. Emergency medical cover only applies to in-hospital expenses through our assistance company.

Plan types:

1. **Individuals**

   One person travelling. Individual travellers, between the ages of 3 months and 69 years inclusive, can share their *benefits* with up to 5 dependent children travelling with them on an identical itinerary.

2. **Family**

   Married couples or life partners travelling together on an identical itinerary. *Benefits* can be shared with up to 5 dependent children travelling with you on an identical itinerary.

3. **Group**

   At least 10 people travelling together on an identical itinerary. Break away days are allowed.

Condition:

Each *insured journey* must begin and end in South Africa.

Trip durations:

1. **Single trip:**

   A single journey for the set number of days purchased, which cannot exceed the period of insurance specific to the plan you have selected.

2. **Multi-trip**

   - **Unlimited trips in 12 months:** You can take as many trips as you like during the policy's coverage period.
   - **Journeys must begin and end in South Africa:** Each trip covered under the policy must begin and end in South Africa.
   - **Total claims limit:** There is a total limit to how much you can claim for all trips during the 12-month period. Each claim you make counts toward this overall limit

- **Annual renewal:** You can apply to renew your policy for another year. You must apply for the renewal at least 31 days before the end date of the policy. We can decline to renew your policy or change any terms and conditions, including premiums, *benefit limits* and exclusions of the policy at the time of renewal. We will provide you with our decision within 31 days.

Policy purpose:

1. **Leisure travel** – an *insured journey* where the reason for travel is recreational and does not include *business* related travel or activities.

   The following plans provide cover for leisure travel:

   - Premier
   - Jet Set
   - Lite
   - Island Hopper
   - Group
   - Local
   - Inbound
   - Youth
   - Vintage
   - Golden Years
   - Exclusive Senior

2. **Business travel** – an *insured journey* where the main reason for travel is for *business* purposes. Incidental leisure activities are covered by these plans.

   The following plans provide cover for *business* travel:

   - **Business** – for all types of general *business* travellers excluding individuals taking up foreign employment in the agricultural and industrial sectors. Optional additional *manual labour* cover must be purchased for all *business* travellers engaging in *manual labour* activities.
   - **Work Away** – for your foreign employment within the agricultural and industrial sectors, including but not limited to general workers or labourers performing everyday duties.
   - **Youth** – for all types of general *business* travellers between the ages of 16 and 30yrs inclusive, excluding individuals taking up foreign employment in the agricultural and industrial sectors. Optional additional *manual labour* cover must be purchased for all *business* travellers engaging in *manual labour* activities.
   - **Inbound** – for all types of international or foreign general *business* travellers travelling to South Africa (or SADC countries upon request).
   - **Local** – for all types of South African general *business* travellers travelling within the borders of South Africa.

C. Important contact information and telephone numbers

1. For emergency medical and related claims

Our emergency medical services are available 24 hours a day, 7 days a week. It is important that you contact us as soon as possible when you need assistance.

Robin Assist can be contacted at:

Call or WhatsApp text: +27 21 141 5367 (WhatsApp calling not available)

How to make an international call for emergency medical and related claims:

From a landline:

- Dial the international direct dialling code of the country you are in. This may differ depending on the country. We recommend researching the international dialling code for the country you are intending to visit before you depart.
- Followed by the country code for South Africa: 27
- And then the number: 21 141 5367

From a mobile phone:

- Dial the international access symbol "+". Most mobile devices allow you to enter this symbol by holding down the "0" key until the "+" sign appears.
- Followed by the country code for South Africa: 27
- And then the number: 21 141 5367

Please note that you will be charged for the call when you contact Robin Assist directly.

Email: brytesa@robinassist.com

2. Non-medical claims and medical claims for out of hospital treatment

For all non-medical claims (for example, claims for *baggage* or cutting *the insured journey* short) and for medical claims for out of *hospital* treatment, you can contact us up to 30 days after you have returned to South Africa or your *country of residence* at:

Telephone: 0860 222 446 – within South Africa
+27 10 498 7860 – international calls

Email: travelclaims@brytesa.com

For your convenience, you can register and submit your claim online by visiting our website https://travelinsurance.brytesa.com/claim.

Our claims department is open Monday to Friday between 08:00 and 16:30 (South African time). We are closed on weekends and public holidays.

3. For sales and travel plan enquiries

For sales and travel plan enquiries, please contact:

Telephone: 0860 737 775 – within South Africa
+27 10 498 7850 – international calls

Email: travelcare@brytesa.com

Our customer services call centre is open Monday to Thursday between 08:00 and 18:00, Friday between 08:00 and 17:00 and Saturday between 08:00 and 13:00 (South African time). We are closed on Sunday and public holidays.

4. If you have any complaints

We do everything we can to make sure that you get a high standard of service. If you have any cause for complaint, please refer to the document on page 78 of your policy called: **Your right to know: Information about your short-term insurance.** It gives you details of who to contact and how to lodge your complaint.

D. Guidelines to interpretation and definitions

1. Guidelines to interpretation

Singular and plural

Words in the singular include the plural. Words in the plural include the singular.

Headings

Headings are aids to reading and understanding and are not terms in themselves.

Examples

Examples are aids to understanding the terms and conditions. They are not terms or conditions in themselves. The terms or conditions do not apply only to the situations and facts given in the examples or to similar situations and facts.

Including

The word 'including' must be interpreted as not limiting the number or type of items that follows the word.

Legal responsibility

A legal responsibility is a duty imposed on someone to do something, whether imposed by the law or created by agreement.

Reference to laws

When there is reference to a law or to a section of a law, we mean that law or section of that law as amended, repealed or replaced.

2. Definitions

In your policy, the words in the left-hand column of the table below have the meanings given in the right-hand column. These definitions apply to the whole policy. There are also extra definitions for each specific section. Words that are defined in the policy are in italics, except for the words 'you' and 'we'.

Accident	An event that is sudden and unexpected, that is caused by external and visible means at a time and place that can be identified, and that results in *injury* or death.
Aggregate total limit of claims	The maximum amount we will pay for all claims arising from a single *accident* or a series of related *accidents* during an *insured journey*. The limit applies across all policies and plans issued by us (Bryte Insurance Company).
Baggage	Luggage, *personal belongings*, travel tickets, passports, visas and *travel documents*.
Bank card	A credit, debit or ATM card issued or administered by a registered financial institution.
Benefit	The amount we pay for an event or item we insure.
Benefit limit	The most we pay out for the events and items we insure. This amount is shown on the *schedule of benefits* on your *travel insurance certificate.*
Business	Your work, trade, profession, career or occupation.
Business associate	Your *business* partner, director or employee.

Child	Any biological, adopted, step or surrogate *child* or a *child* who you are the legal guardian of who meets all of the following criteria: • Is between the ages of 3 months and 18 years or between the ages of 3 months and 24 years inclusive if they are full-time students at an accredited educational institution; • Is financially dependent on you for maintenance and support; • Is not in full-time employment; • Is not married; • Is not pregnant or a parent at the time of an *insured event*. Accompanied children share the *benefits* and *benefit limits* with their parents or legal guardians travelling on the same insurance policy.
Country of residence	The country that you live in and regard as your permanent home. If you are a temporary resident, **and** either have citizenship; a work permit or have been living in the country for more than 12 consecutive months, it will be deemed your *country of residence* for the purpose of this policy.
Cyber loss	Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by or contributed by any unauthorised, malicious, criminal acts, or the threat or hoax thereof involving access to any data through mobile, cloud, computer device, or computer system.
Date of loss	The date that a claim or loss comes into existence. The *date of loss* depends on the nature of the *insured event*: • For *illness*, the date you became aware of your *illness* or the date your *illness* was first diagnosed, whichever happens first; • For *injury*, the date that the *accident* happened; • For all other claims, the date that the *insured event* happened.
Emergency medical assistance	*Emergency medical assistance* for *insured events* will be provided by our assistance company wherever reasonably and practically possible. In cases where assistance is needed while at sea, in the air or in remote land areas, support will be coordinated from the nearest accessible commercial port.
Excess	The amount you must pay towards your claim. If an *excess* applies it will be shown on the *travel insurance certificate*.
Failure of the electricity grid	Any interference, whether total or partial and for whatever reason, of any electricity supply to or from any electricity grid in South Africa or any country which forms part of your *insured journey*.
Family	Your *spouse*, parents, parents-in-law, grandparents, step-parents, biological, adopted or foster children, grandchildren, brothers, brothers-in-law, sisters, sisters-in-law, daughters-in-law, sons-in-law, fiancés, half-brothers, half-sisters, aunts, uncles, nieces and nephews.
Hazardous activity	An activity, excursion or hobby that introduces or increases the possibility of serious harm, death or *injury* when compared to ordinary recreational activities.
Illness	Any unexpected sickness that you contract during the *insured journey* and that requires a consultation with a *medical practitioner.*

Inbound journey	An *insured journey* to South Africa. Your journey starts in your *country of residence* outside the borders of South Africa. Your insurance starts and ends when you pass through passport control in South Africa.
Infectious or contagious disease	Any disease that can be transmitted from an infected person, animal, or species to another person or species by any means.
Injury	Bodily *injury* caused by an *accident* directly and independently of all other causes.
In-patient	An *insured traveller* who has been admitted to *hospital* for *medical treatment* for *illness* or *injury* that in a *medical practitioner's* opinion requires *hospital* admission.
Insured event	An event that we insure you for under this policy as set out in your *travel insurance certificate*.
Insured journey	An international or *local journey* that includes your return journey, or an *inbound journey*.
Insured traveller	Any person insured under this policy who is named on the *travel insurance certificate* and who you have paid a premium for.
International journey	Travel from your home or work (whichever you leave later) to your international destination and return to your home or work (whichever you arrive at earlier).
Local journey	Travel from your home or work (whichever you leave later) in a direct and uninterrupted manner to a destination within South Africa that is more than 100kms away from your home and return to your home or work (whichever you arrive at earlier).
Manual labour	Any physical work that involves using, setting up, maintaining, or fixing tools and machinery, whether electrical, mechanical, or manual. It includes work done with power tools or industrial equipment.
Medical expenses	All reasonable and expected costs incurred by the *insured traveller* for *illness* or *injury* on an *insured journey* resulting in *medical treatment* prescribed or performed by a *medical practitioner.*
Medical practitioner	A person registered with a current, legal license to practice medicine, optometry, dentistry or a veterinarian, but excludes you and any members of your immediate *family*.
Medical treatment	A *medical practitioner's* medical advice, treatment, surgery, diagnosis, consultations and prescribed medication.
Multi-trip policy	You are able to make multiple journeys within the 365 day period of insurance. Each *insured journey* must begin and end in South Africa. The total limit of all claims will apply to the full 365 day *period of insurance*. There is a total limit to how much you can claim for all trips during the 12-month period. Each claim you make counts toward this overall limit.
Natural disaster	An event caused by the force of nature, such as an avalanche, earthquake, flood, forest fire, hurricane, tornado, tsunami and volcanic eruption that has catastrophic consequences, for example, loss of life or damage to property.
Other insurance	Any *insured event* or claim covered, paid or payable for the whole or any part of your *insured journey* under any other policy you may have such as automatic credit card insurance, medical aid scheme, medical cover, *other insurance* or statutory insurance.

Period of insurance	The time from the start date of the policy shown on the *travel insurance certificate* to the end date shown on the *travel insurance certificate*, according to these terms and conditions. Both the start date and the end date are included in the *period of insurance.*
Permanent total disability	A permanent medical condition that is likely to continue for the remainder of your life, as certified by a *medical practitioner,* and that prevents you from engaging in any *business*.
Personal belongings	Items that are normally worn or carried on you, for example, money, glasses, dentures, purses, wallets and cosmetics, but excluding electronic equipment.
Poor weather	Weather conditions that significantly disrupt normal travel, including but not limited to stormy weather, heavy rain, hail, snow, strong winds, fog, low visibility, or thunderstorms. These conditions may result in travel delays or cancellations due to safety or operational concerns when travelling by air, rail, or sea.
Public transport carrier	Any scheduled or chartered land, water or air conveyance that you are travelling in as a fare-paying passenger and that meets both of the following criteria: • It is legally licensed to carry fare-paying passengers; • It operates commercially and complies with the laws and regulations that apply in the country it operates. *Public transport carrier* excludes minibuses, non-standard motor vehicles and non-pressurised single engine piston aircraft.
Schedule of benefits	A part of your *travel insurance certificate* that sets out the most we pay out for claims and the *excesses* that apply to those claims.
Spouse or life partner	A person who is any of the following: • Recognised by South African law as your husband or wife by marriage; • A civil partner by civil union; • Fiancé; • Any person you have lived together with as a couple for more than six consecutive months. This policy insures one *spouse* or *life partner* only.
Total limit of all claims	This is the maximum amount that we will pay.
Travel agent	An intermediary or person who assists travellers in arranging and booking travel products and services offered by the *travel supplier* or *travel wholesaler*. These products and services include transportation, accommodation, tours, trips and travel insurance.
Travel companion	A person who is also insured under a Bryte travel policy who is travelling with you or who has arranged to travel to the same destination on the same date and on the same *public transport carrier.*
Travel documents	Travel tickets, accommodation and other redeemable travel vouchers, driver's license, passport and visas.
Travel insurance certificate	A document that is part of this policy that sets out your details, details of the *insured journey,* the premiums, and the *schedule of benefits*.

Travel supplier	A company that provides travel-rated services or products directly to the general public or through *travel agents*. *Travel suppliers* are any of the following licensed operators in South Africa , but do not include *travel agents*, *tour operators* or *travel wholesalers*. • A scheduled airline, exiting South Africa including all connecting and onward flights forming part of the *insured journey* (This excludes chartered airlines); • A cruise line; • A rail or coach operator; • A car rental company; • Accommodation booked before you start your *insured journey*.
Travel wholesaler	A South African registered company that acts as an intermediary between a *travel supplier* and a retail *travel agent*. A *travel wholesaler* puts together the services of *public transport carriers*, ground service suppliers and other travel needs into tour packages which is sold through retail *travel agents* to the public. A *travel wholesaler* develops, prepares, markets and reserves inclusive tours and individual travel packages.
War	A conflict carried on by force as between nations or military forces or between parties within a nation whether declared or not.
Warrant	Guarantee facts or conditions that we can rely on as true.

E. General terms and conditions

These general terms and conditions apply to the whole policy. There are also extra terms and conditions for each specific section. You must comply with both the general and the specific terms and conditions of your policy.

1. Information you must give us

You must give relevant, true and complete information

1.1 You must give us relevant, complete and true information about yourself and *insured travellers* when you buy this policy and when you claim.

1.2 Relevant information is information that is regarded as material to the risk and includes any information that:

1.2.1 A reasonable person would consider is important to give to an insurance company;

1.2.2 Might impact on your policy or any claims.

Examples of relevant information are age, health conditions, taking part in *hazardous activities*. These are examples only and not a full list of what relevant information is. If you are in doubt, rather tell us.

1.3 The information can be given to us by phone, email, letter, or in person. We have the right to treat all information contained in your *travel insurance certificate* as being true and complete. If you authorise anyone else to contact us, you must make sure that we get information that is relevant, complete and true.

Tell us about any changes to the information you give us

1.4 You must tell us immediately that there are changes to any information we have on record for you and *insured travellers*.

Our rights if you do not comply

1.5 If you do not give us relevant, complete and true information, or if you do not immediately let us know of any changes, we have the right to do any one or more of the following:

1.5.1 Change certain terms and conditions of your policy;

1.5.2 Cancel your policy or any section of your policy from any date we choose. We have the right to keep your premiums for the insurance you have had until the date of cancellation;

1.5.3 Treat your policy as if it had never started. In this case, we will refund your premiums;

1.5.4 Not pay your claim;

1.5.5 Recover any amounts we have paid for previous claims on this policy if those claims were based on incomplete or false information that you gave us.

2. Fitness to travel

2.1 You must be medically fit and in good health at the time of purchasing this policy and at the start of your *insured journey*. This condition applies to all sections of the policy.

2.2 You must not travel against medical advice or if a *medical practitioner* has advised you not to travel. If you are aware of any medical condition, symptoms, or circumstances that may reasonably result in a claim, you must disclose this to us before purchasing the policy. Failure to do so may result in the rejection of your claim or cancellation of your policy.

3. Protection of your personal information

We respect your constitutional right to privacy and are committed to and bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPIA") regarding the acquisition, usage, retention, transmission and destruction of your personal information. We will check and

validate the information you provide through legal means. We have high level security measures in place to protect your information. This information is collected for the primary purpose of providing you with travel cover and all other activities and processes incidental and relevant to this purpose. You hereby give consent and fully understand the reason to process, use, share and retain your personal information for its designated purpose and you confirm the accuracy of the information.

A full version of the privacy statement is available on this link (https://www.brytesa.com/legal?section=privacy).

4. When insurance starts and ends

You cannot buy a policy when your intended *period of insurance* is more than 365 days from the date of applying for your travel insurance.

For all sections except Section 4.1: Cancelling an insured journey

4.1 The *period of insurance* starts on the start date shown on your *travel insurance certificate*. It ends on the earliest of the following dates:

4.1.1 The end date stated on the *travel insurance certificate*;

4.1.2 The date you complete your *insured journey*;

4.1.3 The date your policy is cancelled by you or us.

For Section 4.1: Cancelling an insured journey

4.2 Cover under Section 4.1: Cancelling an insured journey, starts one day after you bought your travel insurance policy. You may claim for cancellation until such time that you board your *public transport carrier* for departure.

Extending your policy (for all sections)

4.3 If while on your *insured journey*, your current policy expires, you may not buy a new policy for the remainder of your journey. However, you can ask us to extend this policy by applying for an extension up to the maximum *period of insurance*. We may review claims before we extend the cover.

4.4 You must apply for an extension at least 5 business days before the end date of the policy. We can decline to extend your policy or change any terms and conditions, including premiums, *benefit limits* and exclusions of this policy at the time of the extension. The policy cannot be extended beyond 365 days.

4.5 The extension is not valid until we receive the required premium.

4.6 If you cannot return to South Africa on the end date stated on your *travel insurance certificate* because of an *insured event* under Section 1: Emergency medical and related expenses, and your policy ends, we will automatically extend it. We will extend the *period of insurance* until you are medically fit to return to South Africa or your *country of residence* for up to one year after the *insured event* occurred. A *medical practitioner* we appoint will decide when you are medically fit to return.

Cancelling your policy (for all sections)

4.7 You can cancel this policy only if both of the following conditions are met:

4.7.1 You cancel 14 days before the start date shown on the *travel insurance certificate*; and

4.7.2 You have not brought a claim under the policy.

You can contact Bryte Travel on 0860 737 775 or travelcare@brytesa.com to cancel your policy.

4.8 In view of the short policy period applicable to this policy we will provide you with 14 days' notice of cancellation. Where circumstances permit, a longer notice period will be provided.

4.9 We will not refund your premium if you have already travelled or used your policy to get a visa.

4.10 If you bought a single trip policy, a pro rata refund of the premium for the unused travel period may be refunded to you.

5. Paying premiums

5.1 The premium for the policy is shown on your *travel insurance certificate*.

5.2 You must pay the premium before the start date shown on the *travel insurance certificate*. You are not insured until we receive your premium.

5.3 You must give us satisfactory proof that you paid your premium when we ask for it.

6. Updating policy terms and conditions

6.1 We reserve the right to make changes to any terms and conditions, including premiums, *benefit limits* and exclusions of this policy at any time.

6.2 These changes will be provided to you in writing by way of endorsement on your policy documents as soon as reasonably possible.

7. Paying claims

7.1 We pay only for valid claims. We do not pay you more than the *benefit limits*.

7.2 We pay the *benefit* to you except where you claim for emergency medical and related expenses while on an *insured journey*. In this case, we pay the *benefit* to the provider of the *medical expenses*. After we have paid the *benefit* for a valid claim, we have no further legal responsibility to you or to anyone else.

7.3 We pay the *benefit* to you except when you claim for legal responsibility to a third party while on an *insured journey*. In this case we pay the *benefit* to the person who claims for legal responsibility to a third party. After we have paid the *benefit* for a valid claim, we have no further legal responsibility to you or anyone else.

7.4 We only pay the *total limit of all claims* for any one *accident* or series of *accidents* caused by one event for each policy .

7.5 If we issue two or more travel policies for the same *insured journey* that apply to the same claim, then the most we pay is the highest *benefit limit* shown in one of the policies. We only pay under one policy.

7.6 If one *accident* or a series of *accidents* happen as a result of a single event, all the individual claims insured by us will be reduced proportionately until the total of all individual claims does not exceed the *aggregate total limit of claims*, as shown in the *schedule of benefits*.

7.7 You may insure up to 5 children on an individual or *family* plan if they are travelling on the same *insured journey* as you. We only pay the *total limit of all claims* for you and your children. This applies to each *insured traveller* named on the *travel insurance certificate*. Where the Short-Term Insurance Act (53 of 1998) places limits for insurance for a *child*, we only pay up to these limits.

7.8 For *permanent total disability* of a *child*, the most we pay is 20% of the *benefit limit*.

7.9 For death of a *child*, the most we pay is the lower amount of either:

7.9.1 20% of the *benefit limit*; or

7.9.2 The amount allowed by law at the *date of loss*.

7.10 If you have a *family* plan, your *spouse* has the same insurance as you.

7.11 You are responsible for any taxes on *benefit* payments.

7.12 We do not pay any interest on *benefit limits*.

8. If you have other insurance

This clause does not apply to Section 2: Personal accident.

8.1 The policy operates on a “first response basis” for emergency medical and related expenses. This means that in a medical emergency we will assist you, but any expenses incurred will be recovered from *other insurance* you might have in place. If any claim under this policy is covered by *other insurance*, this policy will be deemed to be in *excess* of your *other insurance* and you will have to claim against your *other insurance* first. For example, if an airline is

responsible for all or some of your claim, you must claim against the airline first. We pay our proportion of the claim where we share legal responsibility with the airline. The amount we pay is the *benefit limit* less the amount the airline is responsible for.

8.2 When you claim on this policy, you must tell us about any *other insurance* you may have that insures you for the *insured event*. You must transfer to us all your rights to claim from those insurers. This transfer is known in law as subrogation. The subrogation must allow us to do all things necessary to claim against the other insurers, including bringing legal action against them if they do not pay their proportion of the claim.

8.3 If we have already paid the claim in full to you, your rights to claim from other insurers are automatically transferred to us. This means we can claim against those insurers in your name.

8.4 You must co-operate fully with us when we exercise our rights to claim against other insurers. This includes:

8.4.1 Not doing anything that negatively affects or limits our rights;

8.4.2 Giving us whatever information and documents we ask you for;

8.4.3 Signing any document that we may give you for us to exercise our rights;

8.4.4 Giving us permission to contact any of the other insurers about the claim and to contact any third parties that you may have a claim against;

8.4.5 We reserve the right to confirm your other short-term insurance.

9. Inbound Plan

Cover may be extended on an *insured journey* when you travel to one or more of the SADC countries provided South Africa is your main destination. For cover to be extended you need to advise us when you purchase your travel insurance policy and additional premium will be charged. All terms and conditions of the policy will apply when you travel to one or more of the countries within the SADC region

The SADC countries are:

Angola, Botswana, Comoros, Democratic Republic of Congo (DRC), Eswatini, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, United Republic of Tanzania, Zambia and Zimbabwe.

Cover under the Inbound plan only applies to foreign nationals travelling to South Africa. This plan does not apply to South African residents or South African citizens who are residing (permanently or temporarily) outside the borders of South Africa.

10. Conducting legal and settlement proceedings in your name

We have the right to start or take over and conduct any legal proceedings and settlements in your name (This is known in law as subrogation). We have the right to do so before or after we have paid a claim. You must do everything that we reasonably ask for to give effect to this right.

11. Public transport carrier tickets

We have the right to use your *public transport carrier* ticket to limit our expenses.

12. Payments made in South African Rand

12.1 All *benefits* except for emergency medical and related expenses are paid in South Africa and in Rand (ZAR), even if the event happened outside South Africa. The exchange rate that we use is calculated on the date that you incur expenses in a foreign currency.

12.2 You must pay premiums and the *excesses* in South African Rand (ZAR).

13. The contract is agreed in South Africa

13.1 For an *international journey*, the *insured journey* must begin and end in South Africa. You must buy your travel insurance policy before you depart from South Africa on an *international journey*.

13.2 For a *local journey*, the *insured journey* must be within the borders of South Africa. You must buy your travel insurance policy before the start date of a *local journey*.

13.3 For an *inbound journey*, the *insured journey* will only start once you pass through passport control in South Africa and end when you exit through passport control out of South Africa. You must buy your travel insurance policy before you depart your *country of residence* on an *inbound journey*.

13.4 South Africa must be your *country of residence* when you buy the policy, except when you buy an inbound policy.

13.5 The laws of South Africa govern this policy.

13.6 South African courts have the exclusive authority to hear matters arising from this policy. (This authority is known in law as jurisdiction).

F. Events and items we do not insure

These are general events and items we do not insure you for. They apply to the whole policy. Please also check the specific sections (1 – 18) for specific exclusions under those sections.

1. Fraud and dishonesty

1.1 We do not pay for any claim under this policy that may be in any way fraudulent or if any fraudulent means or devises are used by you, the *insured traveller*, or anyone acting on your or the *insured traveller's* behalf to claim against any *benefit* under this policy. This includes any *accident*, loss, destruction, damage or liability caused by the willful act of, or with the collusion of the *insured traveller*. All *benefits* under the policy will be forfeited, and the policy will be cancelled. (Colluding means to act together with another person or people to achieve a dishonest or fraudulent outcome).

1.2 We do not pay for any claims or losses under this policy that arise, directly or indirectly, from fraud, fraudulent activity or misrepresentation by any *travel agent*, *tour operator, travel supplier, travel wholesaler,* tour organiser, booking agent or consolidator.

2. Breaking the law

We do not pay for claims arising from you deliberately breaking the law in the country you are travelling in.

3. Cyber Loss

We do not pay for claims or losses arising from *cyber losses*.

4. Consequential loss

We do not pay for consequential loss. Consequential loss is loss or damage that is not directly caused by an *insured event*.

5. Normal travel expenses

We do not pay for any expenses that you would normally spend on a journey.

6. Vouchers and coupons

We do not pay where you are offered vouchers, credits or coupons by the *public transport carrier*, accommodation provider, cruise company, *travel agent*, *tour operator, travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the voucher, credit or coupon.

7. Travelling other than as a fare-paying passenger

We do not pay you for claims if you are:

7.1 Travelling by air as part of an aircraft crew;

7.2 Travelling in a non-scheduled aircraft or non-pressurised single engine piston aircraft;

7.3 Travelling as a crew member on a ship;

7.4 Travelling illegally.

8. Emigration

We do not accept claims if the intention of the *insured journey* is to emigrate. However, cover is provided under the Emigration Plan from the date of purchase up to the first 31 days after your departure from South Africa.

9. Medical and related expenses for treatment in South Africa or country of residence

We do not pay for the medical and related expenses you incur in South Africa or your *country of residence*.

We do not pay for follow-up treatment in South Africa or your *country of residence*.

10. Medical conditions you had before your insured journey starts

This section does not apply to plans that include cover under this section – please refer to the detailed *schedule of benefits*.

We do not insure any medical conditions you had before the start of your *insured journey*. (These are called pre-existing medical conditions). A pre-existing medical condition includes any doctor's consultation or medical advice, treatment, including prescription medication you received from a *medical practitioner* for any chronic or recurring *illness* or *injury* during the year before the start date of your *insured journey*. The *illness*, *injury* or medical condition does not need to be formally diagnosed to be considered a pre-existing medical condition.

Any conditions or symptoms that arise from a pre-existing medical condition, regardless of whether or not you have sought treatment or medical advice to diagnose these conditions or symptoms, are excluded from cover.

11. Travelling for the purpose of receiving medical treatment

We do not insure claims arising from or relating to any condition where you are travelling for the purpose of or getting *medical treatment*, even when this is not the only reason for the *insured journey.*

12. Specific medical conditions

We do not pay for claims caused by or resulting from any of the following:

12.1 Travelling when you have been advised by a *medical practitioner* not to do so;

12.2 Travelling when you are unfit to do so;

12.3 Pregnancy and giving birth. However, we do insure unexpected medical complications and emergencies that take place in the first 26 weeks of the pregnancy;

12.4 Sexually transmitted diseases;

12.5 Mental or nervous disorders or *illness* such as psychiatric disorders, depression, anxiety, stress, personality disorders, mental retardation, autism, substance use disorders, psychosexual disorders, adjustment disorders, phobias or other mental disorders or *illness* determined by a qualified member of the South African Society of Psychiatry;

12.6 If you have received medical advice or treatment (including medication) for hypertension in the 12 months before the start of the *insured journey*.

This exclusion will not apply if:

1. You are an *insured traveller* between the ages of 3 months and 69 years inclusive, and have bought a plan that includes insurance under Section 1.2: Emergency medical and related expenses for a medical condition that existed before your *insured journey*; or
2. You have bought the Vintage Plan, in which case the age of cover is extended to 79 years inclusive.

Specific conditions:

2.1 This cover applies only if it is shown on your *travel insurance certificate;*

2.2 Hospital admission must be longer than 48 hours;

2.3 The maximum period of cover is 31 days.

12.7 If you are 70 years or older, any cardiac or cardiovascular or vascular or cerebro-vascular illness, consequences, or complications that can reasonably be related to these conditions.

For the Vintage Plan, this exclusion applies only when you are 80 years or older.

13. Causing harm to yourself

We do not pay for claims arising from any of the following:

13.1 You committing or attempting to commit suicide;

13.2 You intentionally inflicting *injury* or harm on yourself;

13.3 You exposing yourself deliberately to danger (except in an attempt to save human life).

14. Under the influence of alcohol or drugs

We do not pay for claims arising from any of the following:

14.1 If you are under the influence of alcohol with more than the legal limit of alcohol in your blood or breath at the time of the *insured event*. The legal limit that applies is the legal limit of the country in which the *insured event* took place;

14.2 If you are under the influence of drugs or narcotics unless these were administered or prescribed by a *medical practitioner* and taken according to the directions of the *medical practitioner;*

14.3 Abuse of anything that may influence your judgement or control including alcohol abuse, substance abuse, solvent abuse, or drug abuse.

15. Motor vehicles

We do not pay for claims arising from:

15.1 You as a driver or passenger of a two-wheeled motor vehicle if at the time of the *insured event* any one or more of these conditions existed:

15.1.1 The person in control of the two-wheeled motor vehicle did not have a valid motorcycle license for the vehicle;

15.1.2 You were not wearing a crash helmet;

15.1.3 You were taking part in a race or hazardous driving;

15.1.4 You were participating in off-road or dirt-road motorcycling.

15.2 Any kind of motor racing including but not limited to motor vehicles, speedboats or quadbikes.

16. Specific occupational activities

16.1 Employment

The Business, Work Away, Inbound, Local or Youth plans provide cover for your employment on a permanent, contract or voluntary basis. If the *manual labour* extension is required, you need to advise us when you purchase your *travel insurance policy* and additional premium may be charged.

The following occupations are not covered by any of our plans and policies:

Any occupation that involves:

- ammunition, guns and/or gunpowder, rifles, or any other weapons;
- medical and/or emergency personnel travelling for work;
- field journalists;
- public transport drivers or any person transporting people including e-hailing, a taxi driver, motor carrier, shuttle service or similar mode of transport
- construction work, work above 2 storeys or 3 meters, building sites, mines, any occupations involving heavy lifting, firefighters or working on an oil rig;
- seafaring, participation in scientific expeditions, or any work conducted in Antarctica

If you have any queries or would like to confirm your cover while travelling in the course of your employment, please contact 0860 737 775 or email travelcare@brytesa.com before travelling.

16.2 Professional sports

We do not pay for claims resulting directly or indirectly from you taking part in any sport as a professional sports player.

A professional sports player is any person who receives a fee, endorsement, financial reward or gain as a result of you taking part in the sport.

16.3 Agricultural and industrial activities

Unless you buy a Work Away plan, we do not pay for claims resulting from you taking up foreign employment in agricultural, industrial or related activities.

If you have any queries or would like to confirm your cover while travelling in the course of your employment, please contact 0860 737 775 or email travelcare@brytesa.com before travelling.

17. Insolvency of travel supplier, travel wholesaler or airline

Unless you have insurance under Section 12: Insolvency of your travel suppliers or travel wholesalers, we do not pay for claims arising from the *insolvency* of the *travel supplier*, *travel wholesaler* or any other organisation involved in the *insured journey*.

18. Military, war and similar events

We do not pay for claims caused by or resulting from you being in active service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation.

We do not pay for claims caused by or resulting from *war*, invasion, act of foreign enemy, hostilities, rebellion, revolution, insurrection or military or usurped power. However, you are insured for seven days from the start of the hostilities, while on the *insured journey*, if you did not expect or could not reasonably have known of these events abroad and do not actively take part in them.

19. Nuclear material

We do not pay for claims resulting directly or indirectly from ionising, radiation, radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel where your exposure could have reasonably been avoided. Combustion includes any self-sustaining process of nuclear fission.

20. Poisonous, biological, or chemical materials

We do not pay for claims resulting directly or indirectly from the release, dispersal or application of pathogenic or poisonous biological or chemical materials where your exposure could have reasonably been avoided.

21. Search and rescue costs

We do not pay for claims for search and rescue costs.

22. Failure of the electricity grid

We do not pay for claims caused directly or indirectly from the failure of any electricity grid in South Africa or any country which forms part of your *insured journey*.

23. Concurrent clause

This policy does not cover any claim, loss, damage, cost, expense or liability which results or arises from or is contributed by any other cause or event that contributes concurrently or in sequence to the claim, loss, damage, cost or expense or liability where that other cause or event is not expressly insured, or is expressly excluded, under this policy.

24. Bryte Sanctions clause

We will not provide any cover, make any payments or provide any service or *benefit* to any *insured traveller* or other party that will violate any applicable trade or economic sanctions law or regulation.

25. Taking part in sports, hazardous activities or adventure sports

Sport, *hazardous activities* or adventure sports not listed in the table below, are automatically included in your insurance if you purchase one of the following plans:

- Premier
- Jet Set
- Island Hopper
- Group

- Business
- Inbound

You have insurance under:

Section 1: Emergency medical and related expenses up to the *benefit limit* shown on your *schedule of benefits*

Section 2: Personal accident cover up to the *benefit limit* shown on your *schedule of benefits*.

These activities are only covered for leisure and recreational purposes.

25.1 Sports, hazardous activities or adventure sports we do not insure

We do not pay any claims arising from you taking part in any of the sport, *hazardous activities* or adventure sports listed in the table below:

Sports, hazardous activities or adventure sport activities we do not insure	
Any sports or *hazardous activities* as part of employment	Lifesaving competition
Biathlons	Longboard skating
BMX riding and racing	Microlite flying
Boxing	Mixed martial arts or freestyle fighting
Canoeing or white river rafting down rapids class 4 - 6	Mountain biking: competitive
Cave diving	Mountain biking: downhill
Cliff jumping or diving	Mountaineering in India above 4,500 metres
Competitive gymnastics	Muay Thai
Creeking	Ocean racing
Crocodile bungee	Parachute jumping
Cycling in remote areas without GPS and access to communication	Paragliding
Dune riding	Parasailing
Fish River Canyon hike and trail	Powerboat racing
Free diving	Rock climbing: solo or freestyle or without ropes
Freestyle skiing	Running with bulls, bull riding and Jallikattu
Grande Randonnée 20 (GR20) mountain trail	Sailing outside territorial waters
Gyrocopter flying	Sailplaning
Hang gliding	Scuba diving as a licensed diver more than 50 metres deep
Highlining	Scuba diving as an unlicensed diver, unsupervised and more than 18 metres deep
Horse racing	Ski cycle
Horse reining	Skydiving
Hunting	Skysurfing

Ice climbing	Spelunking
Ice diving	Solo trekking, hikes and mountaineering that requires the use of ropes, crampons or ice axes
Ice skating on an unrecognised ice rink	Street luge
Iditarod	Stunt riding
Jet skiing	Swimming outside territorial limits
Jousting	Tow-in surfing
Kickboxing	Tubing
Kiteboarding	Wingsuit flying

Specific conditions for taking part in sports, hazardous activities, or adventure sports:

1. We do not pay claims for sprains, strains or physiotherapy that result from you taking part in any sports, *hazardous activities* or adventure sports.
2. We only pay claims if you are 69 years or younger.
3. Approval must be obtained for all mountaineering activities.
4. We limit claims under Section 8 : Legal responsibility to third parties as a result of your participation in any sports, *hazardous activities* or adventure sports to R1,000,000.
5. We do not pay claims for participation in any dangerous sports or activities not usually viewed as tourist activities. These are sports or activities that are not easily accessible to the general public.
6. We do not pay claims where you did not follow the safety guidelines; rules of the activity or service provider, or you do not wear the appropriate safety equipment or gear.
7. Competitive sports for schools and individuals organised by recognised amateur organisations that are not listed under excluded activities in the table above will be limited to R300,000. All other terms and conditions apply.

   Competitive sports are organised physical activities where individuals or teams compete to win, following specific rules and using particular skills.

If you have any questions or if you want to take part in a sport or activity not shown in the tables above, please contact us on 0860 737 775 or email travelcare@brytesa.com before taking part.

G. How to claim

Before you claim, check these terms and conditions, the specific exclusions under each section, your *travel insurance certificate*, including the *schedule of benefits*, and any written changes to your policy to find out if you are insured. If you have a valid claim and you follow the proper process for claiming below, we will pay your claim. **The most we pay for any *insured event* is the *benefit limit* shown on the *schedule of benefits*.**

1. Tell us about your claim

1.1 You must give us notice in writing:

1.1.1 Within 90 days of an *accident* that might give rise to a claim under Section 2: Personal accident of this policy.

1.1.2 Within 30 days of any other *insured event*.

1.2 We only pay a *benefit* for death if we receive a death certificate within 90 days of the *insured event*. We have the right to have a coroner or relevant *medical practitioner* examine the body. (This is known as a post-mortem examination or an autopsy.)

2. Complete a claim form and give us proof

For your convenience, you can register and submit your claim online by visiting our website https://travelinsurance.brytesa.com/claim

Alternatively, ask your *travel agent* for a claim form or download one from www.brytesa.com. You can also call our customer services call centre on 0860 737 775 to get one posted or emailed to you.

You must, at your own cost, give us all proof that we ask for about the *insured event*. Please see the table below for the documents we need. This list is not exhaustive, and we may request further supporting documentation.

3. Undergo medical examinations

If we ask you to, you must go for medical examinations relating to your *illness* or *injury*. We pay for the medical examinations we ask you to attend. We own any medical report that results from the examination. It will be treated as our confidential information, but you may ask for a copy at any time.

After an *accident*, you must visit a *medical practitioner* and undergo any treatment the *medical practitioner* considers necessary. You must undergo the *medical treatment* within a reasonable time. If you do not undergo the suggested treatment within a reasonable time, we have the right to refuse to pay for any treatments.

4. Report crimes to the police

You must report all criminal events to the police in the country where the *insured event* occurred. You must give us a copy of the police report when we ask for it.

5. Table showing proof we need for claims

A. Benefit section	B. Proof we need
For all claims	1. A completed and signed claim form; 2. Travel insurance policy number; 3. Copy of your *public transport carrier* ticket (air ticket, train ticket, bus ticket, cruise ticket, etc.); 4. A letter from your bank, no older than 3 months, confirming your bank details; 5. Copy of all receipts and itemised invoices you received from your *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler*; 6. Proof of your *other insurance*.

A. Benefit section	B. Proof we need
Section 1: Emergency medical and related expenses	1. Comprehensive medical report from treating *medical practitioner* (diagnosis); 2. Report from your local *medical practitioner* stating what treatment was received 12 months before the start date of the policy; 3. Proof of costs incurred for *medical expenses*; 4. Detailed description of the event that led you to seek *medical treatment;* 5. Proof of cost of telephone calls; 6. Details of your medical aid (if any); 7. Copy of a valid driver's license and blood alcohol results if the *insured traveller* was the driver in a motor vehicle *accident*.
Section 2: Personal accident	1. Medical reports; 2. Death certificate showing the cause of death (if the claim relates to accidental death); 3. Inquest and post-mortem reports when they become available (if the claim relates to accidental death); 4. Police report if death is due to an *accident*. The report must include the name of the police station and reference number if death is being criminally investigated; 5. Copy of valid driver's license and blood alcohol results if the *insured traveller* was the driver in a motor vehicle *accident*.
Section 3: Bryte Travel Assist services	1. Copy of receipts for expenses incurred; 2. In the case of death, a copy of the death certificate indicating the cause of death and all medical reports; 3. Proof of your positive *infectious or contagious disease* test result; 4. Report from *medical practitioner* confirming that it was necessary for you to be quarantined; 5. Copy of receipts for additional accommodation; 6. Proof of *flight penalties*.
Section 4: The *insured journey* is cancelled, postponed, changed or cut short	1. Proof of deposits and payments made towards your *travel costs*; 2. Proof of the *non-refundable*, unused portion of your *travel costs* that you cannot recover; 3. Proof of refunds and vouchers, credits or coupons you received; 4. Copy of your visa and proof of payment; 5. Medical certificate or death certificate in the case of death; 6. Letter from veterinarian confirming diagnosis, *in-patient* admission and number of days admitted; 7. Proof of accidental damage to your immovable property; 8. Copy of police report confirming theft of *travel documents*; 9. Proof from the accredited educational institution confirming the date change and reason for the change; 10. Proof from your employer that you were *retrenched*. The proof must show the date the *retrenchment* process started and the effective termination date; 11. Proof of *flight penalties* and additional *travel costs* due to postponement of the *insured journey*; 12. Proof of ticket change costs; 13. Proof of payments made towards your *event, tour, excursion or hospitality tickets*; 14. Proof of the *non-refundable*, unused portion of your *event, tour, excursion or hospitality tickets* that you cannot recover;

A. Benefit section	B. Proof we need
	15. Proof of payments made towards your *conference* tickets, *travel costs* and accommodation; 16. Proof of the *non-refundable*, unused portion of your *conference* tickets, *travel costs* and accommodation.
Section 5: Rejection or delay of visa application	1. Written confirmation from the consulate or embassy that your visa application was rejected; 2. Proof of deposits and payments made towards your *travel costs*; 3. Proof of the *non-refundable*, unused portion of your *travel costs* that you cannot recover; 4. Written confirmation from the consulate or embassy that the processing of your visa was delayed; 5. Proof of flight and *accommodation penalties*; 6. Proof of refunds received.
Section 6: *Baggage*, money, *bank cards*, *travel documents* and *baggage* delay	1. Copy of the airline report or property irregularity report (this is the written acknowledgement of legal responsibility by airlines); 2. Copy of the police or relevant authority report if the loss or theft or damage is not related to the *public transport carrier*; 3. Any written settlement offer from the *public transport carrier*; 4. A detailed description of missing *personal belongings*; 5. For jewellery claims, original or certified copies of valuation certificates issued before the start date (or some other form of proof we agree to); 6. Receipts for essential expenses you incur; 7. Receipts for new items and quotes for replacement items; 8. A copy of the stamped pages of the passport showing your departure and arrival dates; 9. Proof of losses you suffered (for *bank card* fraud); 10. Report from your financial institution (for *bank card* fraud) 11. Proof of ownership of electronic items including laptops, tablets, notebooks, iPads, cameras, cell phones or similar equipment; 12. Proof from your cell phone service provider that your phone has been blacklisted.
Section 7: *Public transport carrier* disruptions and related expenses	1. Letter from *public transport carrier* giving reason for and the length of the travel delay; 2. Copy of receipts for additional *travel costs*; 3. Copy of receipts for essential expenses; 4. Copy of police report confirming theft of *travel documents*; 5. Repairers report if travel delay is due to mechanical breakdown of the motor vehicle in which you were travelling to the point from where your *public transport carrier* would depart; 6. Letter from *public transport carrier* giving the reason for and the length of the missed connection at transfer point; 7. Copy of receipt for additional parking costs; 8. Proof of accommodation expenses due to *public transport carrier* schedule change; 9. Copy of receipts for lounge access; 10. Proof of the *non-refundable*, unused portion of your *travel costs* that you cannot recover due to the cancellation or diversion of your *public transport carrier* caused by *poor weather* conditions; 11. Any written settlement offer or compensation from the *public transport carrier*.

A. Benefit section	B. Proof we need
Section 8: Legal responsibility to third parties	1. Copy of any legal documents you receive, for example a lawyer's letter, a letter of demand, a summons; 2. A written description of the *insured event*; 3. Any written settlement offer you may get.
Section 9: *Hijack*, *kidnap* and *wrongful detention*	1. Copy of the police or relevant authority report; 2. Copy of receipts for necessary and expected expenses you incur (for *kidnap* and *wrongful detention*).
Section 10: *Natural disaster*	1. Written statement from an appropriate public authority confirming the reason and nature of the disaster; 2. Copy of receipts for essential expenses incurred; 3. Proof of *flight penalties.*
Section 11: *Identity fraud*	1. Proof of losses you suffered; 2. Police report; 3. Report from your financial institution.
Section 12: *Insolvency* of your *travel suppliers* or *travel wholesalers*	1. Unused *travel supplier* or *travel wholesaler* tickets and vouchers; 2. Proof of payments made to the *travel supplier* or *travel wholesaler* that you cannot recover; 3. If no airline is involved, evidence of the *travel supplier* or *travel wholesaler* that is *insolvent*.
Section 13: Car rental	1. Repairers report if car rental is required due to the mechanical breakdown of the motor vehicle in which you are travelling (Local plan only); 2. Copy of the police report indicating the date and time of damage to or theft of your car or the rented car; 3. Copy of receipt or the car rental contract; 4. Proof of *excess* payment; 5. Proof from a *medical practitioner* that you were unfit to drive your rental car (for return of rented car).
Section 14: *Air space closure*	1. Letter from the *public transport carrier* giving the reason for and the length of the *air space closure*; 2. Any written settlement offer or compensation from the *public transport carrier*; 3. Proof of your original itinerary; 4. Proof of deposits and payments that you cannot recover; 5. Proof of additional expenses for alternative *travel arrangements*; 6. Proof of additional car parking costs; 7. Proof of cost of telephone calls.
Section 15: Cruise cover	1. Comprehensive medical report from treating *medical practitioner* (diagnosis); 2. Written confirmation from the cruise liner that it did not dock at a port due to a *natural disaster* or bad weather conditions. 3. Proof of losses suffered.

A. Benefit section	B. Proof we need
Section 16: Winter sport	1. Proof of payment for repair costs to skis, snowboards, bindings, ski or snowboard and ski poles; 2. Proof of payment for winter sport equipment you hire or own that is lost, stolen, damaged or delayed after your arrival; 3. Proof of payment for the remaining number of days on your ski pass; 4. Medical certificate confirming *illness* or *injury* that resulted in unused ski hire, ski lessons and ski lift pass; 5. Proof of piste closure for more than 12 hours due to too much or not enough snow; 6. Written proof from the resort that an avalanche or landslide delayed your arrival or departure.
Section 17: Golf insure	1. Proof of replacement costs for lost, stolen or damaged golf equipment you own or hired; 2. Medical certificate confirming *illness* or *injury* that resulted in you not being able to use your golf tour package; 3. Written proof from the golf club president that the golf course had been closed due to bad or dangerous weather conditions; 4. Proof of the cost incurred for hole in one.
Section 18: Political evacuation	1. Proof that you were expelled from the country you visited; 2. Proof of accommodation costs.

7. If we do not accept your claim

7.1 If we reject your claim, we will inform you in writing. You have the right to object to our decision. Your objection must be in writing, and we must receive it within 90 days of the date of the rejection letter.

7.2 You may write to our Compliance Officer or the National Financial Ombud Scheme South Africa NPC if you are not satisfied with the outcome of your claim.

7.3 If the matter is not resolved and you choose to start legal proceedings against us, you must do so within 6 months from the end of the 90-day period for the objection.

7.4 All time limits will be on hold while a rejected claim is being considered by your legal representative or by the Ombudsman.

Specific benefits of the policy

Please note that the sections listed below only apply if they are listed in your *schedule of benefits* for the relevant travel plan you bought. You might not have insurance under every section. Please check your *travel insurance certificate* to see what you are insured for.

Section 1:
Emergency medical and related expenses

Definitions for this section

Emergency medical expenses	All reasonable expected costs that we alone decide are medically necessary for *illness* or *injury* on an *insured journey.*
Hospital	Any legally constituted establishment that operates according to the laws of the country in which it is situated. It must meet all of the following criteria to be recognised as a *hospital*: 1. It operates primarily for receiving, caring for and treating sick and injured people as *in-patients*; 2. It admits *in-patients* only under the supervision of a *medical practitioner*; 3. It maintains organised facilities for the medical diagnosis and treatment of sick and injured people and, where appropriate, provides on-site facilities for major surgery; 4. It provides full-time nursing services by or under the supervision of a staff of nurses; 5. It is not a day clinic, health hydro or nature clinic; 6. It is not a mental institution, an institution maintained primarily for the treatment of psychiatric diseases, or the psychiatric department of a *hospital*; 7. It is not a place for the treatment of chemical dependency or an establishment, or a special unit of a *hospital* used primarily as a place for treatment of drug addicts or alcoholics; 8. It is not a hospice, a frail care centre, a rest home or nursing, convalescent-assisted living, or extended care facility.
Reasonable and expected medical expenses	The standard costs that are medically required for treatment, including the costs of supplies and medical services. We do not pay for costs that are more than either of the following: 1. The usual level of costs for similar treatment, supplies and medical services in the locality where the costs are incurred; 2. The costs for treatment that would have been charged if you did not have insurance.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

1.1 Emergency medical expenses

We pay for *emergency medical expenses* you incur because of *illness* or *injury* while travelling on an *insured journey*.

We pay for reasonable additional accommodation costs in three-star accommodation if your trip is extended beyond your scheduled return date due to medical reasons.

1. If you need emergency *medical treatment* because of an *injury* while taking part in sports, *hazardous activities* or adventure sports, we will pay for the *reasonable and expected medical expenses* you incur up to the *benefit limit* shown on the *schedule of benefits* if you bought a plan that includes cover for these activities.
2. If you need emergency medical treatment because of an *injury* while taking part in *manual labour* activities, we will pay for the *reasonable and expected medical expenses* you incur up to the *benefit limit* shown on the *schedule of benefits* if you bought a plan that includes cover for these activities.

1.2 Emergency medical and related expenses for a medical condition that existed before your insured journey

If you need emergency *medical treatment* due to a sudden and unexpected acute onset of a medical condition that existed before your *insured journey*, we pay the *reasonable and expected medical expenses* you incurred while in *hospital*.

Conditions for emergency medical and related expenses for a medical condition that existed before your insured journey

1. This section only applies if shown on your *schedule of benefits*.
2. You must be in *hospital* as an *in-patient* for longer than 48 hours.
3. Your *hospital* admission must not merely be for any form of nursing, convalescence, rehabilitation, rest or extended care.

1.3 Medical evacuation, transport to medical centres, return to South Africa or your country of residence

We pay emergency transport that you need if you suffer an *illness* or *injury*. We will do one or more of the following:

1. Transfer you to another location to get necessary *medical treatment*;
2. Return you to South Africa or your *country of residence*;
3. Pay for the cost of the emergency transport service, including the necessary accompanying medical staff;
4. If you are travelling aboard a seafaring vessel, we will provide emergency services from the nearest port or harbour.

Conditions for medical evacuation, transport to medical centres, return to South Africa or your country of residence

1. We only pay if you have received our consent before you use the emergency transport.
2. We may decide where and how to move you depending on the medical advice you receive.
3. We may use your return ticket towards this emergency transport.

1.4 Optical expenses

We pay emergency optical treatment given by a *medical practitioner*. Where you need optical treatment because of *illness* or *injury* while on an *insured journey*, these expenses will form part of the *benefit limit* shown on the *schedule of benefits*.

Emergency optical expenses are all reasonable and expected medical costs that a *medical practitioner* considers necessary to treat a sudden optical *illness* or *injury* you suffer on an *insured journey.*

1.5 Dental expenses

We pay for emergency dental treatment given by a *medical practitioner* to restore dental function or ease pain. Where you need dentistry to restore dental function or ease pain because of *illness* or *injury* while on an *insured journey*, these expenses will form part of the *benefit limit* shown on the *schedule of benefits*.

Emergency dental expenses are all reasonable and expected medical costs that a *medical practitioner* considers necessary to treat a sudden dental *illness* or *injury* you suffer on an *insured journey*.

Exclusions for dental expenses

We do not pay for fillings or crowns made of precious metal.

1.6 Hospital cash

We pay for your *hospital* stay as an *in-patient* if the *medical practitioner* decides it is necessary to diagnose and treat an *illness* or *injury* you suffered from while on an *insured journey*. We pay the *benefit limit* for each full day that you are in *hospital*. For this *benefit*, a day is a period of 24 hours starting from the time you are admitted and continuing until you are discharged. We only pay for full days so if you remain in *hospital* for a portion of a day, that time is not counted. For example, if you are in *hospital* as *in-patient* for 58 hours, we will pay only for two 24-hour periods (48 hours). We do not pay for the remaining 10 hours you are in *hospital*.

1.7 Holiday disruption

We will pay towards the costs of your original holiday for the disruption of your holiday if you are treated as an *in-patient* in a *hospital* for longer than five consecutive days.

1.8 Refund of emergency telephone charges

If you suffer a medical emergency while you are on an *insured journey*, we pay the personal cell phone and standard landline phone charges from a hotel, *hospital* or residence when:

1. You call your *family*; and
2. Your *family* calls you.

We also refund you for the use of a prepaid telephone card which may include an eSIM for the purposes set out above.

Conditions for refund of emergency telephone charges

1. You must have registered a claim with us under this section or Section 2: Personal accident.
2. We refund you with your actual telephone costs incurred up to the *benefit limit*.
3. You must send us proof of telephone calls and charges.

Specific conditions for Section 1

1. You must obtain written consent from us before you incur expenses over R10,000. If you do not get this written consent, we do not pay more than R10,000.
2. We pay medical and related expenses until you are advised by a *medical practitioner*, we appoint that you can return to South Africa or your *country of residence*. If the *medical practitioner* decides that you can return but you choose not to, you must pay all further medical and related expenses that you incur from that date. We have the right to use your original travel tickets. Any refund you would get from unused tickets belongs to us.
3. If you cannot return to South Africa or your *country of residence* on the end date stated on your *travel insurance certificate* because of an *insured event* under this Section 1: Emergency medical and related expenses and your policy ends, we automatically extend it. We will extend the *period of insurance* until you are medically fit to return to South Africa or your *country of residence* for up to one year after the *insured event* occurred. A *medical practitioner* we appoint will decide when you are medically fit to return.
4. This policy is not a medical aid and does not provide cover for procedures that can be carried out in your *country of residence*.
5. If your claim is related to Section 1.2 Emergency medical and related expenses for a medical condition that existed before your *insured journey*, whether formally diagnosed or not, all claims under Section 1 will count towards the limit shown in your *schedule of benefits* for Section 1.2.

Specific exclusions for Section 1

We do not pay for any *medical expenses* you incur for any of the following:

1. Any medication or treatment you started before the start date of the *insured journey*;
2. Diagnostic treatment not considered by a *medical practitioner* as immediately necessary;
3. Specialist *medical treatment* without a referral from a *medical practitioner*;
4. Any procedures relating to dental hygiene or oral hygiene;
5. Contraceptive devices, prosthetic devices, medical appliances or artificial aids;
6. Preventative treatment, including any vaccinations or immunisations;
7. Physiotherapy or chiropractic treatment of more than R2,000, unless you are admitted to a *hospital* as an *in-patient*;
8. A *medical practitioner* has advised you not to travel;
9. Treatment that you and your *medical practitioner* are aware may arise during the *insured journey*;
10. Cosmetic surgery;
11. A terminal prognosis with a life expectancy of less than 24 months diagnosed before you started the *insured journey*;
12. Cardiac or cardio vascular or vascular or cerebro-vascular *illness* or consequences or complications that, in the opinion of a *medical practitioner*, can reasonably be related to these conditions for persons aged 80 years or older;
13. Travelling for the purpose of receiving *medical treatment*;
14. Any *medical expenses* you incur in South Africa or your *country of residence*;
15. Treatment which, in the opinion of our *medical practitioner*, can reasonably be delayed until you return to South Africa or your *country of residence*;
16. Expenses over R10,000 without our prior written consent;
17. Renewal of prescriptions.

Section 2:
Personal accident

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 14.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

2.1 Death or permanent total disability – excluding air travel

This *benefit* does not apply to the time that you are travelling in an aircraft. For air travel *benefit* see below 2.2 Death or *permanent total disability* — insurance for air travel only.

If you suffer an *injury* that results in death or permanent disability, we pay you a percentage of the *benefit limit* set out in the table at the end of this section.

If you disappear and after 12 months it is reasonable to believe that you may have died from an *injury*, we pay the death *benefit* to your beneficiary. Your beneficiary must give us a signed undertaking that the *benefit* will be refunded to us if you did not die or if you did not die from an *insured event*. A beneficiary is the person you choose to receive the *benefit* from us if you die.

2.2 Death or permanent total disability – insurance for air travel only

If you suffer an *injury* that results in death or permanent disability, we pay you a percentage of the *benefit limit* set out in the table at the end of this section.

This *benefit* applies if you suffer an *injury* on an *insured journey* while you are in, boarding or getting off the *public transport carrier*.

2.3 Education fund supplement – Business plan only

If you die from an *injury* you sustain during an *insured journey*, we pay an educational fund supplement for your children.

Condition for education fund supplement

We pay for a maximum of 5 of your children even if the children are under 3 months of age.

Specific conditions for Section 2

1. If we accept a claim for *permanent total disability*, we pay the *benefit limit*. After we make a payment, your insurance under this Section 2: Personal accident comes to an end.
2. We only pay for *permanent total disability* if we receive proof from your *medical practitioner* that the disability will most likely continue for the rest of your life.
3. We do not pay more than 100% of the *benefit limit* when more than one *injury* arises from the same *accident*.
4. We pay the *benefit limit* for either:
   - 4.1 Death or *permanent total disability* — excluding air travel; or
   - 4.2 Death or *permanent total disability* — insurance for air travel only.
5. If the *public transport carrier* is a chartered aircraft with more than 20 passengers, we will pay up to 30% of the total limit of claims. This means that all individual claims insured by us will be proportionally reduced so that the combined payout does not exceed this limit.

6. A *medical practitioner* must diagnose that the *permanent total disability* is permanent and confirm this in a report to us.
7. If you have an existing *illness*, weakness or other physical or mental disability and it is made worse by an *accident*, we will calculate the *benefit* by the degree the condition is made worse. We base our calculations on medical evidence.
8. If you have a medical condition that existed before this policy started and that medical condition is made worse by an *accident*, we calculate the *benefit* by the degree the medical condition is made worse. We base our calculations on medical evidence.
9. If the consequences of an *accident* are worse because of a medical condition that existed before this policy started, we calculate the *benefit* by considering the consequences the *accident* would have had if the medical condition did not exist. This does not apply if the medical condition came about because of an earlier *accident* you had for which a *benefit* has been or will be paid under this policy.
10. If you die of natural causes before your disability is confirmed by a *medical practitioner*, we pay what we would have had to pay for the total permanent disability according to specific condition 4.1 above. We do not pay the *benefit* that applies to death.
11. If a *child* dies, we pay the lower amount of either:
    - 11.1 20% of the *benefit limit*; or
    - 11.2 The amount that is stated by law at the *date of loss*.
12. For *permanent total disability* of a *child*, the most we pay is 20% of the *benefit limit*. However, we do not pay any *benefit* for occupational disability of a *child*.

Specific exclusions for Section 2

We do not pay any *benefit* under this Section 2: Personal accident as a result of any of the following:

1. Any *insured event* caused by any type of *illness* or bacterial infection. We do pay, however, if you get the *illness* or bacterial infection from blood poisoning or *medical treatment* resulting from an accidental cut or wound;
2. You committing or attempting to commit suicide;
3. Travelling in a minibus, non-standard motor vehicles, helicopters or non-pressurised single engine piston aircrafts;
4. Taking part in sports, *hazardous activities* or adventure sports listed under F: Events and items we do not insure.

Table of benefits for death or permanent disability

Insured event	Percentage of benefit limit that we pay
Category 1 – Death	100%
As a result of an *accident*	100%
As a direct result of exposure to the elements of nature as a direct result of an *accident*	100%
Disappearance where presumed dead	100%
Category 2 – *Permanent total disability*	100%
As a result of an *accident*	100%
As a direct result of exposure to the elements as a direct result of an *accident*	100%
Category 3 – *Permanent total disability*	
Total, permanent and irrecoverable loss of hearing in both ears	100%

Insured event	Percentage of benefit limit that we pay
Total, permanent and irrecoverable loss of hearing in one ear	50%
Total, permanent and irrecoverable loss of sight in both eyes	100%
Total, permanent and irrecoverable loss of sight in one eye	50%
Total, permanent loss of both hands or feet	100%
Total, permanent loss of one hand or one foot	50%
Total, permanent loss of speech	100%
Total, permanent loss of four fingers and thumb of either hand	50%
Total permanent disabilities not otherwise provided for under the *insured events* under permanent disability	15%

Section 3:
Bryte Travel Assist services

Definitions for this section

Flight penalties	The fees you have to pay to change your original *public transport carrier* ticket to a new date on the same *public transport carrier*.
Tour operator	Combines and organises two or more travel services, such as transport, accommodation and sightseeing, into an all-inclusive holiday package which is sold through *travel agents* or directly to the public.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

3.1 Assistance services

We offer you our 24-hour worldwide assistance services.

We arrange access to the following services:

1. Cash transfer advice. If you need money to pay for travel or accommodation expenses because of theft, loss, *illness* or *injury*, we will advise you on the process you must follow to get money.
2. Consular and embassy referral. Where possible, we will give you the details of the representative of the relevant consulate or embassy. For example, if you have lost your passport or *travel documents*.
3. Emergency travel and accommodation arrangements. Where possible, we will help you to arrange emergency alternative transportation and accommodation.
4. Sending urgent messages. We will help you to send urgent personal messages on your behalf or get messages to you if you experience travel delay or suffer from *illness* or *injury*.
5. Evacuation assistance. If there is a catastrophe or terrorist threat or attack, we will attempt to arrange emergency evacuations. This includes access to private and commercial aircrafts and extensive air transport systems. This is an assistance service. You must pay for the costs of the evacuations if they do not form part of an emergency medical claim.

3.2 Visit by a family member

If you suffer *illness* or *injury* that result in you being admitted to *hospital* for more than 5 consecutive days, we pay up to the *benefit limit*, for the reasonable expenses of your *family* to travel to you and back with you to South Africa. This includes the necessary expenses for extra accommodation and travel, telephone costs, meals and beverages. We pay only if the *medical practitioner* attending to you advises that your *family* should be there with you.

3.3 Return of stranded children

Where possible, we change the existing tickets of your children if they are left stranded in any one or more of these circumstances:

1. Your death on an *insured journey*;
2. Your return to South Africa by emergency medical transport;
3. Your admission to *hospital* as an *in-patient*.

If it is not possible to change your children's tickets, we arrange and pay for their transport back to South Africa. We also pay for a qualified escort if necessary.

Condition for return of stranded children

Your children must be named as *insured travellers* on this policy.

3.4 Return of stranded travel companion

Where possible, we change the existing tickets of your *travel companion* if they are left stranded in any one or more of these circumstances:

1. Your death on an *insured journey*;
2. Your return to South Africa by emergency medical transport;
3. Your admission to *hospital* as an *in-patient*.

If it is not possible to change their tickets, we arrange and pay for their transport back to South Africa.

Condition for return of stranded travel companion

Your *travel companion* must also have insurance under a Bryte travel policy.

3.5 Substitute business colleague expenses – Business plan only

We refund you for the reasonable and necessary expenses to do any one of the following:

1. Send a substitute employee to complete an original *business* commitment if you cannot complete it because of your death, *illness* or *injury*;
2. Send a substitute employee to complete an original *business* commitment if you cannot complete it because you have to return to South Africa for a *family* member or *business associate* who has died or who is dying;
3. Send you back to complete an original *business* commitment if, within 90 days of your return to South Africa because of a claim under Section 1.1 Emergency medical and related expenses and Section 1.3 Medical evacuation, transport to medical centres, return to South Africa or your *country of residence*, you are well enough to travel again.

Conditions for substitute business colleague expenses

1. We only pay for one of the options above.
2. We only pay if you are insured under the Business plan.
3. We do not pay for any expenses you incurred before the *insured event*.
4. We have the right to use your original ticket.

3.6 Legal assistance when you are abroad

If you are imprisoned or threatened with imprisonment while on an *insured journey*, we help you find a lawyer. We pay for the legal expenses you pay to the lawyer.

The lawyer you choose must be qualified to practice in the court of the country where the *insured event* happened. You must receive our consent in writing before you appoint that lawyer.

If an award or compensation is made to you or your lawyer, you must repay all amounts to us that we paid to you or your lawyer for that case.

We do not pay for any of the following:

1. Expenses you incur without our written consent before you incur them;
2. Expenses you incur in bringing a claim against us;
3. Expenses you incur in bringing a claim against a *travel agent*, *tour operator* or *public transport carrier;*
4. Expenses you incur as a result of actions between *insured travellers*;
5. Expenses you incur in bringing actions to obtain satisfaction of a judgement or a legally binding decision;

6. Expenses you incur for claims that were caused by a member of your household or *business associate* or employee;

7. Any criminal act you intentionally commit.

Conditions for legal assistance when you are abroad

1. You must have been arrested, imprisoned or threatened with imprisonment while on the *insured journey*.

2. You must tell us as soon as possible of any incident that may give rise to a claim for legal expenses but in any event not later than 48 hours after the incident.

3.7 Bail money after a traffic accident

If you are imprisoned following a traffic *accident*, we provide assistance to you and pay the bail money on your behalf if required. You must refund us the bail amount we paid within 3 months from the payment date.

If you are summoned to appear in court but do not appear, we may immediately demand that you refund the bail money to us. If you do not immediately pay it to us, we will bring legal proceedings against you to recover it.

3.8 Assistance for an accompanying spouse or travel companion while on a cruise

When you are on a cruise and your *spouse* or *travel companion* gets injured or suffers from an emergency *illness* that requires *medical treatment* form a *medical practitioner* on land, we will refund you for reasonable additional accommodation and travel expenses to be with your *spouse* or *travel companion* if they cannot continue with the cruise.

Condition for assistance for accompanying spouse or travel companion while on a cruise

Your *spouse* or *travel companion* must also have insurance under a Bryte policy.

3.9 Burial, cremation or return of your mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)

If you die on an *insured journey*, we pay for the reasonable cost for your burial or cremation in the country where the *insured event* occurred. Alternatively, we pay the reasonable expenses to return your body, *baggage* and *personal belongings* to South Africa or your *country of residence*.

If you die on an *insured journey*, we pay for the coffin expenses when your body is returned to South Africa or your *country of residence*.

3.10 Infectious or contagious disease test and quarantine

If you test positive for an *infectious or contagious disease* on your *insured journey*, we will pay the costs that you have incurred for the test. We pay up to the *benefit limit* as shown on your *schedule of benefits*.

If you test positive for an *infectious or contagious disease* on your *insured journey* and you need to be quarantined, but you are not hospitalised as an *in-patient*, we will pay for your additional accommodation costs in three-star accommodation. We will also pay for *flight penalties* if you must change your *public transport carrier* ticket.

Cover will extend to your *spouse* and children travelling with you on the same *insured journey*.

Conditions for infectious or contagious disease test and quarantine

1. You must provide proof of your positive test result.

2. If you need to be quarantined, the most we will pay for your additional accommodation in three-star accommodation and *flight penalties* as shown on your *schedule of benefits*.

3. A *medical practitioner* must confirm in writing that it was necessary for you to be quarantined.

4. Cover is only available if you bought the Premier, Jet Set, Island Hopper, Vintage, Golden Years, Exclusive Senior, Inbound or Business plans.

5. Your *spouse* and children must also have cover for this *benefit* under a Bryte policy.

Exclusions for infectious or contagious disease test and quarantine

1. We do not pay for the cost of the test or for self-quarantine when you do not test positive for an *infectious or contagious disease* while on your *insured journey*.
2. We do not pay for mandatory testing for an *infectious or contagious disease* before the start date of your *insured journey*.
3. We do not pay for mandatory testing or quarantine for an *infectious or contagious disease* upon your return to South Africa or your *country of residence*.
4. We do not pay for mandatory testing or quarantine for an *infectious or contagious disease* when you arrive at your destination on your *insured journey*.
5. We do not pay when the prepaid accommodation can be used to cover the costs of the quarantine accommodation costs. We do, however, pay for the additional quarantine accommodation costs that is in *excess* of the prepaid accommodation costs.
6. We do not pay for costs where you do not provide an itemised invoice from the accommodation provider that confirms the payment you made, and the additional accommodation costs you incurred.
7. We do not pay for any expenses you would normally have to pay during your *insured journey*.

Specific conditions for Section 3

You must get our confirmation before you incur any expenses under Section 3: Bryte Travel Assist services. For confirmation contact our 24/7 emergency assistance company, Robin Assist on +27 21 141 5367 (Call or WhatsApp text message).

Section 4:
The insured journey is cancelled, postponed, changed or cut short

Definitions for this section

Accommodation penalties	The fees you have to pay to change your original prepaid accommodation booking to a new date with the same accommodation provider.
Conference	An event organised by a third party. The insured traveller may not be employed by or affiliated to the *conference* organiser(s).
Event, tour, excursion and hospitality ticket	An admission ticket purchased before the start date of the *insured journey* to attend an entertainment event or access a hospitality area, for sports, performing arts, or other similar events. The event must be open to the general public.
Flight penalties	The fees you have to pay to change your original *public transport carrier* ticket to a new date on the same *public transport carrier*.
Non-refundable	The *travel costs* you paid to the *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler* that you cannot recover from them or any other source.
Retrenchment	The legal termination of an employee's services where the specific job no longer exists as a consequence of a variety of possible factors.
Tour operator	Combines and organises two or more travel services, such as transport, accommodation and sightseeing, into an all-inclusive holiday package which is sold through *travel agents* or directly to the public.
Travel costs	Payments, including deposits, made for *public transport carrier* tickets and accommodation, before the start of the *insured journey*.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

4.1 Cancelling an insured journey before the start date for a named reason

We pay you for the following:

1. The *non-refundable*, unused portion of your *travel costs*, and
2. The *non-refundable* cost of your unused visas you have paid for.

We refund you if the *insured journey* needs to be cancelled due to an *insured event* listed below.

The insured events are

We only pay if the *insured journey* is cancelled before the start date because of one of the following events:

1. Your death or the death of your *spouse*, *business associate*, children, a *family* member, *travel companion*, or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad, or pet if a *medical practitioner* considers it necessary;

3. A traumatic event that occurs within 30 days before the start date of the *insured journey* that you, your *spouse*, *business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to cancel your *insured journey*.
4. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary;
5. Cancelling or diverting a scheduled *public transport carrier* service, including because of strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
6. Considerable accidental damage to immovable property you own caused within 30 days of the intended start date of the *insured journey*. The cause of the damage must be unexpected or unintentional, and it must require you to cancel the journey to safeguard your interests;
7. Loss or theft of *travel documents* causing unavoidable changes to your original itinerary;
8. A *natural disaster* in a country listed on your original itinerary;
9. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination;
10. If you, your *spouse* or *travel companion* is retrenched before the start date of the *insured journey*. This does not apply if you, your *spouse* or *travel companion* is self-employed.

    Exclusions for retrenchment

    In the event of *retrenchment*, we do not pay if:

    1. You are the owner or co-owner of the company implementing the *retrenchment* programme;
    2. You are a director of the company, and it is found that the directors were instrumental in the demise of the company;
    3. Voluntary *retrenchment*;
    4. Where the government nationalises or takes over the *business*;
    5. You had prior knowledge that *retrenchment* was likely to happen;
    6. You bought the policy while the company you were working for was restructuring.

Cancelling an insured journey before the start date for an unnamed reason (included on the Premier and Business plans only, with an option to buy additional cover)

This *benefit* is included in your cover when you buy the Premier or Business plan only. We offer different levels of cover at an additional premium.

We refund you if the *insured journey* needs to be cancelled due to an event not listed under Section 4.1: Cancelling an *insured journey* for a named reason. We pay you for the *non-refundable*, unused portion of your *travel costs*.

For information or to buy additional cover for cancelling an *insured journey* for an unnamed reason, please contact our customer services call centre on 0860 737 775 or email at travelcare@brytesa.com.

Conditions for cancelling an insured journey before the start date for an unnamed reason

1. 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).
2. The full or part payment for your travel booking must be for your original journey. You may not use vouchers, credits or coupons offered to you for travel at a future date as the method of payment.

3. You must cancel your *insured journey* with the relevant service providers 48 hours or more before the start date of the policy and obtain written confirmation of the cancellation from them.
4. The additional cover for cancelling an *insured journey* for an unnamed reason is a separate *benefit*. It is not added to the *benefit limit* for cancelling an *insured journey* before the start date for a named reason, shown on your *schedule of benefits*.
5. The level of cover you choose is shown on your *travel insurance certificate* when you buy a policy.
6. You may not claim under cancelling an *insured journey* for both a named reason and an unnamed reason. This applies even if you bought the optional cover for cancelling an *insured journey* for an unnamed reason.

4.2 Postponing or changing an insured journey

We pay you for the following:

1. *Flight penalties* if you need to postpone the *insured journey* before the start date; and
2. *Accommodation penalties* if you need to postpone the *insured journey* before the start date, provided the accommodation is rebooked within the same season as originally booked; or
3. Extra accommodation costs in three-star accommodation and economy class *public transport carrier* ticket (but not telephone costs, meals and beverages) if you need to change the return flight of the *insured journey* after the start date.

We refund you if the *insured journey* needs to be postponed or changed due to an *insured event* listed below.

The insured events are

We only pay if the *insured journey* is postponed or changed because of one of the following events:

1. Your death or the death of your *spouse, business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse, business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad or pet if a *medical practitioner* considers it necessary;
3. A traumatic event that occurs within 30 days before the start date of the *insured journey* that you, your *spouse, business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to postpone or change your *insured journey*.
4. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary;
5. Cancelling or diverting a scheduled *public transport carrier* service, including because of strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
6. Considerable accidental damage to immovable property you own caused within 30 days before the start date of the *insured journey*. The cause of the damage must be unexpected or unintentional, and it must require you to postpone the *insured journey* to safeguard your interests;
7. Loss or theft of *travel documents* causing unavoidable changes to your original itinerary;
8. A *natural disaster* in a country listed on your original itinerary;
9. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination.

10. If *you*, *your spouse* or *travel companion* is *retrenched* before the start date of your *insured journey*. This does not apply if you, your *spouse* or *travel companion* is self-employed.

Exclusions for retrenchment

In the event of *retrenchment*, we do not pay if:

1. You are the owner or co-owner of the company implementing the *retrenchment* programme;
2. You are a director of the company, and it is found that the directors were instrumental in the demise of the company;
3. Voluntary *retrenchment*;
4. Where the government nationalises or takes over the *business*;
5. You had prior knowledge that retrenchment was likely to happen;
6. You bought the policy while the company you were working for was restructuring.

4.3 Cutting an insured journey short for a named reason

We pay you for the following:

1. The *non-refundable*, unused portion of your *travel costs* (including *flight penalties*).

We refund you if the *insured journey* needs to be cut short due to an *insured event* listed below.

The insured events are

We only pay if the *insured journey* is cut short because of one of the following events:

1. Your death or the death of your *spouse*, *business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad or pet if a *medical practitioner* considers it necessary;
3. A terrorist attack while on your *insured journey*, within 14 days of your arrival in a city listed on your original itinerary;
4. Cancelling or diverting a scheduled *public transport carrier* service, including because of strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
5. Considerable accidental damage to immovable property you own during the *insured journey*. The cause of the damage must be unexpected or unintentional, and it must require you to cut short the *insured journey* to safeguard your interests;
6. Loss or theft of *travel documents* causing unavoidable changes to your original itinerary;
7. A *natural disaster* in a country listed on your original itinerary;
8. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examination due to failing the original examination.

Cutting an insured journey short for an unnamed reason (optional cover available for Premier and Business plans only)

This is an optional *benefit* when you buy the Premier or Business plan only. We offer different levels of cover at an additional premium.

We refund you if the *insured journey* needs to be cut short due to an event not listed under Section 4.3: Cutting an *insured journey* short for a named reason. We pay you for the *non-refundable*, unused portion of your *travel costs*.

For information or to buy additional cover for cutting an *insured journey* short for an unnamed reason, please contact our customer services call centre on 0860 737 775 or email at travelcare@brytesa.com.

Conditions for cutting an insured journey short for an unnamed reason

1. 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).
2. The full or part payment for your travel booking must be for your original journey. You may not use vouchers, credits or coupons offered to you for travel at a future date as the method of payment.
3. The additional cover for cutting an *insured journey* short for an unnamed reason is a separate *benefit*. It is not added to the *benefit limit* for cutting an *insured journey* short for a named reason, shown on your *schedule of benefits*.
4. The level of cover you choose is shown on your *travel insurance certificate* when you buy a policy.
5. You may not claim under cutting an *insured journey* short for a named reason and an unnamed reason. This applies even if you bought the optional cover for cutting an *insured journey* short for an unnamed reason.

4. 4 Ticket change (when if you purchase new tickets for a new public transport carrier)

We refund you the costs you have to pay if you have to buy a new *public transport carrier* ticket. We refund you the difference between the refunded unused portion of your *public transport carrier* ticket and the cost of your new *public transport carrier* ticket.

The insured events are

1. Your death or the death of your *spouse*, *business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse, business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad, or a pet if a *medical practitioner* considers it necessary. A medical report is required from the treating *medical practitioner*;
3. A traumatic event that occurs within 30 days before the start date of the *insured journey* that you, your *spouse, business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event requires the medical advice of a *medical practitioner*;
4. A terrorist attack within 14 days of the start date or while on your *insured journey* in a city listed on your original itinerary;
5. Cancelling or diverting a scheduled *public transport carrier* service, including strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
6. Considerable accidental damage to immovable property you own caused within 30 days of the intended start date. The cause of the damage must be unexpected or unintentional, and it must require you to cancel the dates of the journey to safeguard your interests;
7. Loss or theft of *travel documents* causing unavoidable changes to your original itinerary;
8. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was a warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination.

Condition for ticket change

The *benefit* is limited to the difference in cost between the refunded unused portion of the original *public transport carrier* ticket and the new *public transport carrier* ticket.

4.5 Event, tour, excursion and hospitality ticket cover

We pay you for the following:

1. The *non-refundable*, unused portion of your *event, tour, excursion and hospitality ticket.*

We refund you if the *insured journey* needs to be cancelled, postponed, changed or cut short due to an *insured event* listed below.

The insured events are

We only pay if the *insured journey* is cancelled, postponed, changed or cut short or cut short because of one of the following events:

1. Your death or the death of your *spouse, business associate*, children, a *family* member, *travel companion*, or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse, business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad, or pet if a *medical practitioner* considers it necessary;
3. A traumatic event that occurs within 30 days before the start date of the *insured journey* that you, your *spouse, business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to cancel, postpone, change or cut short your *insured journey*.
4. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary;
5. Cancelling or diverting a scheduled *public transport carrier* service, including because of strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
6. Considerable accidental damage to immovable property you own caused within 30 days of the intended start date. The cause of the damage must be unexpected or unintentional, and it must require you to cancel, postpone, change or cut short the journey to safeguard your interests;
8. Loss or theft of *travel documents* causing unavoidable changes to your original itinerary;
9. A *natural disaster* in a country listed on your original itinerary.

Condition for event tour, excursion and hospitality ticket cover

1. You must have registered a claim with us under Section 4.1 Cancelling an *insured journey* for a named reason, 4.2 Postponing or changing an *insured journey* or 4.3 Cutting an *insured journey* short for a named reason.
2. The entertainment event must be open to the general public. When you are working or participating in the event, this *benefit* will not apply.

4.6 Conference ticket cover – Business plan only

We pay you for the following:

1. The *non-refundable*, unused portion of your *conference* tickets; and
2. The *non-refundable* unused portion of your *travel costs* including accommodation, if the *conference* organiser cancels the *conference*.

We refund you if the *insured journey* needs to be cancelled, postponed, changed or cut short due to an *insured event* listed below.

The insured events are

We only pay if the *insured journey* is cancelled, postponed, changed or cut short because of one of the following events:

1. Your death or the death of *your spouse, business associate, children, a family member, travel companion*, or the person who you had intended to stay with abroad;

2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, *children*, *a family member*, *travel companion*, the person who you had intended to stay with abroad, or pet if a *medical practitioner* considers it necessary;

3. A traumatic event that occurs within 30 days before the start date of the *insured journey* that you, your *spouse*, *business associate*, *children*, *a family member*, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to cancel, postpone, change or cut short your *insured journey*.

4. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary;

5. Cancelling or diverting a scheduled *public transport carrier* service, including because of strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;

6. Considerable accidental damage to immovable property you own caused within 30 days of the intended start date. The cause of the damage must be unexpected or unintentional, and it must require you to cancel, postpone, change or cut short the journey to safeguard your interests;

7. Loss or theft of *travel documents* causing unavoidable changes to your original itinerary;

8. A *natural disaster* in a country listed on your original itinerary.

Conditions for conference ticket cover

1. You must have registered a claim with us under Section 4.1 Cancelling an *insured journey* for a named reason, 4.2 Postponing or changing an *insured journey* or 4.3 Cutting an *insured journey* short for a named reason.

2. The *conference* ticket must be bought before the start date of the *insured journey* in South Africa.

3. The *conference* must be open to the general public. When you are working or participating in the event, this *benefit* will not apply.

Specific conditions for Section 4

1. You may not claim under more than one *benefit* under this Section 4: The *insured journey* is cancelled, changed or cut short. However, if you claim under Section 4.1 The *insured journey* is cancelled for a named reason, 4.2 Postponing or changing an *insured journey* or Section 4.3 The *insured journey* is cut short for a named reason, you may also claim under Section 4.5 *Event, tour, excursion and hospitality ticket* cover.

2. You must provide a letter from the *public transport carrier* and accommodation provider that confirms the payment you made, their cancellation policy and the amount they refunded to you. If you do not provide this letter, we will not pay your claim.

3. We do not pay where you are offered vouchers, credits or coupons by the *public transport carrier*, accommodation provider, cruise company, *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the compensation provided.

Specific exclusions for Section 4

We do not pay for any expenses for cancelling, postponing, changing or cutting short an *insured journey* because of any of the following:

1. Your poor financial circumstances. This exclusion will not apply if your plan includes cover under Section 4.1. Cancelling an *insured journey* for an unnamed reason, or section 4.3. Cutting an *insured journey* short for an unnamed reason. You must have bought your policy and any additional cover under these *benefits* within 72 hours after making full or part payment for your travel booking;

2. Your *travel agent*, *tour operator*, *travel supplier*, or *travel wholesaler* applying for *business* rescue, administration or any other legal process that may result in this *travel agent*, *tour operator*, *travel supplier*, or *travel wholesaler* being declared *insolvent*;
3. You not being in possession of the required or valid or correct *travel documents*;
4. Any *business* or employment commitment or financial or contractual obligation you or any other person has that affects the journey. This exclusion will not apply if your plan includes cover under Section 4.1. Cancelling an *insured journey* for an unnamed reason, or section 4.3. Cutting an *insured journey* short for an unnamed reason. You must have bought your policy and any additional cover under these *benefits* within 72 hours after making full or part payment for your travel booking;
5. Any change of plans or reluctance you or any other person has to travel on an *insured journey*. This exclusion will not apply if your plan includes cover under Section 4.1. Cancelling an *insured journey* for an unnamed reason, or section 4.3. Cutting an *insured journey* short for an unnamed reason. You must have bought your policy and any additional cover under these *benefits* within 72 hours after making full or part payment for your travel booking;
6. The inability of a *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler* to complete arrangements for a tour because of a failure to reach the required number of people for a tour;
7. You are denied entry into a country for any reason;
8. Where a government restricts all or any travel to and from South Africa or your *country of residence*.
9. Your failure to comply with the health requirements of the country you are travelling to or through;
10. Any claims arising directly or indirectly from an infectious or contagious disease or outbreak that has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization;
11. You not checking in on time unless this is because of *poor weather* conditions in South Africa or your *country of residence*;
12. Pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the beginning of the *insured journey*. However, we do pay if:
    - 12.1 You have bought your insurance policy, and the pregnancy was confirmed after the date your travel tickets or confirmation of bookings was issued;
    - 12.2 The pregnancy was confirmed after the start date on an annual *multi-trip policy*;
    - 12.3 Cancelling, postponing, changing or cutting short the journey is confirmed as medically necessary.
13. Any circumstances you are aware of at the time of buying your *travel insurance policy* that can result in you cancelling, postponing, changing or cutting short your *insured journey*;
14. Any *travel costs* where the service was cancelled by the *public transport carrier* or accommodation provider. You must direct your claim to the *public transport carrier* or accommodation provider involved;
15. You are denied boarding by the *public transport carrier*;
16. When the service of the *public transport carrier* on which you are booked to travel, is withdrawn from service by the order or recommendation of the regulatory authority in any country. You must direct your claim to the *public transport carrier* you were booked to travel on;
17. Any unused airfare where the original airline ticket does not show how the airfare was calculated, or there is no breakdown between the airfare and taxes paid;
18. You refuse to follow the recommendation of a *medical practitioner* to return to South Africa or your *country of residence*;
19. You continue the *insured journey* while your physical condition is unfit for travel according to a *medical practitioner*;
20. You claim for cancelling an *insured journey* for an unnamed reason and you did not buy your travel insurance policy within 72 hours after you have made full or part payment to your *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler*;

21. You claim for cutting an *insured journey* short for an unnamed reason and you did not buy your travel insurance policy within 72 hours after you have made full or part payment to your *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler*;

22. Your visa is valid for an extended period and not only for the duration of your *insured journey*;

23. Any costs you incur when you apply for your visa. These costs include, but are not limited to, courier costs, delivery costs, third-party processing costs, lounge fees and costs to expedite the submission and approval of your visa;

24. If you bought a one-way ticket before the start date of the *insured journey*, cover for your return journey will be excluded from Sections 4.2 Postponing or changing an *insured journey*, 4.3 Cutting an *insured journey* short and 4.4 Ticket change;

25. You receive compensation in terms of any loyalty schemes;

26. You are compensated by any existing insurance scheme, government programme, *public transport carrier, travel agent* or any other provider of transportation or accommodation;

27. Where you are offered vouchers, credit or coupons by the *public transport carrier*, accommodation provider, cruise company, *travel agent*, *tour operator, travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the compensation provided. This applies even if you bought the optional additional cover for cancelling or cutting an *insured journey* short for an unnamed reason within 72 hours after making full or part payment for your travel booking.

Section 5:
Rejection or delay of your visa application

Definitions for this section

Accommodation penalties	The fees you have to pay to change your original prepaid accommodation booking to a new date with the same accommodation provider.
Flight penalties	The fees you have to pay to change your original *public transport carrier* ticket to a new date on the same *public transport carrier*.
Non-refundable	The *travel costs* you paid to the *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler* that you cannot recover from them or any other source.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

5.1 Rejection of your visa application

We refund you if the *insured journey* is cancelled due to the rejection of your visa application. We pay for the following:

1. The *non-refundable* and unused portion of your airfare
2. *Accommodation penalties* for your accommodation you paid before the start date of your *insured journey*.

Conditions for rejection of your visa application

1. We refund you if you cancel before the start date of the *insured journey* because your visa application was rejected.

5.2 Delay of your visa application

We refund you if the *insured journey* needs to be postponed due to a delay in the processing of your visa application. We pay you for the following:

1. *Flight penalties* if you need to postpone the *insured journey* before the start date; and
2. *Accommodation penalties* for your accommodation you paid before the start of your *insured journey.*

Specific conditions for Section 5

1. You must buy your travel insurance policy before submitting your visa application.
2. We pay only if you meet all the following criteria:
   - 2.1 You are a South African passport holder;
   - 2.2 Your passport must be valid for at least 6 months after the end date;
   - 2.3 Your passport must have at least 2 adjacent free pages for your visa stamp;
   - 2.4 You must be applying for a tourist or business visa;
   - 2.5 You must have bought a return ticket before the start date;
   - 2.6 You must not have a criminal record;
   - 2.7 You must not have been deported or denied entrance into any country before;
   - 2.8 You must give the embassy true and valid documents when you apply for the visa.

3. You must make sure that you meet all the relevant embassy requirements when you apply for your visa, including complying with the submission protocols and adhering to the prescribed processing timelines.

Specific exclusions for Section 5

We do not pay for any expenses for the rejection or delay of your visa application because of any of the following:

1. Your poor financial circumstances;
2. You did not buy your travel insurance policy before submitting your visa application;
3. You are emigrating or travelling on a working holiday visa;
4. Your failure to comply with the health requirements of the country you are travelling to or through;
5. The cost of your visa;
6. Any costs you incur when you apply for your visa. These costs include, but are not limited to, courier costs, delivery costs, third-party processing costs, lounge fees and costs to expedite the submission and approval of your visa.

Section 6:
Baggage, money, bank cards, travel documents and baggage delay

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 14.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

6.1 We pay you the accidental loss, theft of or damage to the items listed below that you have with you on the *insured journey*. Sub-limits apply to each of the insured items. The sub-limits are shown on the *schedule of benefits* on your *travel insurance certificate*. These items are:

1. *Baggage*;
2. Contact lenses, prescription glasses or sunglasses;
3. Computers and similar electronic equipment;
4. Cellphones and satellite phones;
5. Dentures or hearing aids;
6. Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)
7. 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;
8. Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)
9. *Business* property, including trade samples, *business* papers, specifications, manuscripts and stationery excluding items intended for sale. We pay for the cost of reproducing the documents but not for the research and development costs. This applies only if you have bought the Business travel plan.

While this travel insurance policy provides cover for the accidental loss, theft or damage of your *baggage* you take with you on your *insured journey*, you should ensure that your all risk insurance policy includes cover for high value items such as sophisticated photographic equipment, jewellery and other valuable items.

6.2 We pay for theft of the items listed below that you took with you on the *insured journey*. Single item limits apply to each of the insured items. The single item limits are shown on the *schedule of benefits* on your *travel insurance certificate.* These items are:

1. Money or *bank cards*;
2. *Travel documents* including passports.

6.3 We pay for costs you cannot recover from the bank for replacing your *bank cards* as a result of theft. We also refund you for fraud committed with your *bank cards* if your *bank cards* are lost or stolen.

6.4 We refund you the reasonable expenses you incur to replace essential items if your *baggage* is delayed by a *public transport carrier* for more than 6 hours. We only refund you for essential items you have to buy within 4 days of your arrival at your intended destination. We do not refund you for expenses you incur to replace essential items when you arrive back at your end destination in your *country of residence*.

Specific conditions for Section 6

1. You must take care of and keep safe the items listed in 6.1 and 6.2 of this section. You must not leave the items unattended in a public place or in any unlocked vehicle, room or building.
2. You must carry all valuable items, including but not limited to jewellery, cash and *travel documents* either on your person or securely stored in a safe or safety deposit box;
3. You must take all reasonable steps to attempt to recover items listed in 6.1 and 6.2 of this section if they are accidentally lost, damaged or stolen.
4. You must report any accidental loss, damage or theft of items to the local police or appropriate authority as soon as possible after you discover the loss or damage. You must get a written acknowledgement of the report.
5. You must report accidental loss, damage, theft or fraud of *bank cards* and *travel documents* including your passport within 24 hours of the *insured event* to the relevant issuing authority. You must take the appropriate steps to cancel the *bank cards* or documents. You will have to prove that any delay in reporting the loss or theft did not affect us negatively.
6. You must report the delay of *baggage* that happens at the destination airport to the airline or airport authority immediately. You must get a written acknowledgement of the report.
7. We pay up to the *benefit* sub-limit for each single item accidentally lost, stolen or damaged on an *insured journey*. We treat the following items as a single item for each category:
   - 7.1 A camera, including its lenses and accessories;
   - 7.2 A video camera, including its lenses and accessories;
   - 7.3 Sports equipment sets;
   - 7.4 A cell phone or satellite phone, including its fittings and accessories;
   - 7.5 A laptop, tablet, palmtop, notebook or similar electronic device, including its fittings and accessories (including discs, storage mechanisms and carry cases);
   - 7.6 Headphones, including the device, carry case and changing accessories;
   - 7.7 Contact lenses, prescription glasses or sunglasses, including their carry cases.
8. If you claim for the accidental loss, damage or theft of one or more items the most we pay is the total limit for *baggage* shown on the *schedule of benefits*. This applies even if the sum of all your claims is more than that amount. We apply the sub-limits for each single item as shown on your *schedule of benefits.*
9. You must provide us proof of ownership of laptops, tablets, palmtops, notebooks, iPads, cameras, cell phones or similar electronic equipment in the event of a claim.
10. You must provide us proof from your cell phone service provider that your cell phone has been blacklisted.
11. For jewellery claims, we must receive the original or certified copies of valuation certificates (or some other form of proof that we agree to) that were issued before the start date of the *insured journey*. This condition applies to all jewellery including gifts and inherited items.
12. Any electronic equipment (including cameras, cell phones, satellite phones, laptops, navigation systems, tablets, personal computers, iPads and readers) must be carried as hand luggage.

Specific exclusions for Section 6

We do not pay for:

1. Loss, destruction or damage arising from confiscation or detention by customs or other officials or government authorities;
2. Any loss, damage or theft that you cannot prove. We may ask you to show us your travel tickets, tags, relevant receipts and proof of ownership;
3. Any loss, theft or damage not reported to the relevant police or applicable authority;4.Any loss, theft or damage to checked-in *baggage* not reported to the relevant *public transport carrier*. You must report the loss, theft or damage to your checked-in *baggage* immediately to the *public transport carrier*;
5. Any loss, theft or damage to valuables and cash that is in your checked-in *baggage*, including items placed in the *baggage* hold or storage area of the *public transport carrier*;
6. Any loss if you cannot show receipts for buying emergency items or essentials if your *baggage* is delayed;
7. Any loss you cannot prove by written confirmation from the *public transport carrier* on the number of hours and the reason for the delay;
8. Theft carried out directly or indirectly by *family, business associates* or *travel companions*;
9. Damage or loss arising from electrical or mechanical breakdown of any item;
10. Damage to or replacement of any electronic data or software;
11. Scratching or breakage of fragile or brittle items;
12. Damage or loss not arising from an *insured event*;
13. Damage or loss caused by alterations;
14. Damage or loss to *baggage* if it is not on the same *public transport carrier* as you are. Damage or loss to *personal belongings, business* property, *travel documents* or money shipped under any freight agreement, or items sent by postal or courier services or given to someone else other than a *travel companion*;
15. Loss of or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion;
16. Contractual duties you might have in relation to a cell phone, computer or similar electronic equipment;
17. Damage to or loss of any cell phone unless you carry it with you;
18. Damage to or loss of any goods intended for sale or trade;
19. Damage to or loss of sports equipment while in use.

Section 7:
Public transport carrier disruptions and related expenses

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 14.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

7.1 Travel delay

We refund you for the reasonable essential expenses you incur for accommodation, transportation, restaurant meals and refreshments if the *public transport carrier* does not provide these after unforeseen travel delays because of:

1. Accidental loss or theft of *travel documents*;
2. Breakdown or an *accident* involving the private vehicle you use to get to the point from where your *public transport carrier* would depart;
3. Delay of the scheduled departure of your *public transport carrier* due to any of the following:
   - 3.1 Industrial dispute, strike or action;
   - 3.2 *Poor weather* conditions in the country from, to or through which you are travelling;
   - 3.3 Technical breakdown;
   - 3.4 Failure of *public transport carrier* services.

The travel delay must be more than 4 hours. This is known as the period of delay. When you have more than one delay, each delay must be more than 4 hours.

Exclusions for travel delay

We do not pay for expenses you incur for travel delay in any of the following circumstances:

1. Where a similar alternative *public transport carrier* has been made available to you within the period of delay;
2. Where you do not check in according to the itinerary;
3. Where the delay is due to industrial dispute, strike or action which existed or for which notice had been given before the start date of the *insured journey*;
4. Where the delay is due to the withdrawal from service of any *public transport carrier* on the orders of any government or regulatory body in any country in which notice had been given. You must direct your claim to the *public transport carrier* you were booked to travel on;
5. Where the delay is caused by the *public transport carrier* and the cost of expenses can be recovered from the *public transport carrier*;
6. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check in.

7.2 Cost of alternative travel due to travel delay

If the scheduled public transport of the *insured journey* is delayed by more than 12 hours after check-in, we pay economy fare costs for you to travel to your planned destination by alternative means.

Conditions for cost of alternative travel due to travel delay

1. Your means of public transport must be delayed because of one or more of the following:
   - 1.1 Technical breakdown;
   - 1.2 *Poor weather* conditions;
   - 1.3 Strike or industrial action.
2. The *public transport carrier* does not arrange alternative transport. You must provide proof from the *public transport carrier* that it did not arrange alternative transport for you.
3. You can only claim under this section once during any *insured journey*.

Exclusions for cost of alternative travel due to travel delay

We do not pay for expenses due to:

1. Any circumstances leading to the delay of the *public transport carrier* that exist or are expected to arise or are announced before you booked the *insured journey*;
2. Your late arrival for check-in with the *public transport carrier*. Late arrival means arriving after the time required for check-in or booking-in;
3. Any loss you can recover from any other source;
4. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check-in;
5. Where the delay is due to the withdrawal from service of any *public transport carrier* on the orders of any government or regulatory body in any country in which notice had been given. You must direct your claim to the *public transport carrier* you were booked to travel on.

7.3 Missed connection

1. We pay for the extra cost of economy transport by the most direct route to continue with your original itinerary if you miss your connecting scheduled transport because of the delay of your scheduled incoming transport.
2. We will pay for additional car parking costs you incur if your return journey is delayed by more than 24 hours as a result of your missed connection.

Condition for missed connection

We only pay these costs if there are 3 hours or more allowed between your original scheduled arrival time and the scheduled departure time of your connecting transport in your original itinerary.

Exclusions for missed connection

We do not pay in any of the following circumstances:

1. If the *public transport carrier* is at fault and makes alternative arrangements at their cost;
2. If you arrive later than the time required for check-in with the *public transport carrier*;
3. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check-in;
4. If there is alternative onward transportation to your destination available for you to use within 6 hours of your arrival;
5. Where you miss the connection because of industrial dispute, strike or action which existed or for which notice had been given before the start date of the *insured journey*.

Missed departure

We pay for the extra accommodation in three-star accommodation and economy class *travel costs* you have to pay to reach your destination if at the point of departure, you arrive too late to board your *public transport carrier* to travel from or back to South Africa or your *country of residence*.

We only pay if the missed departure is because of one of the following events:

1. Failure of a scheduled *public transport carrier*;
2. Delay in making your connecting flight because of the delay of your scheduled incoming transport;
3. Accidental damage to or breakdown of the vehicle you were travelling in to reach your final point of departure.

7.4 Public transport carrier scheduled change

We refund you when the *public transport carrier* you were scheduled to travel on changes your scheduled departure and no alternative arrangements are provided.

We pay for the following:

1. Additional accommodation in three-star accommodation at your destination when the *public transport carrier* you were scheduled to travel on changes your scheduled departure prior to your departure or return from your *insured journey*; or
2. Accommodation you were unable to use at your destination when the *public transport carrier* you were scheduled to travel on changes your scheduled departure prior to your departure on your *insured journey*.

Conditions for public transport carrier schedule change

1. The *public transport carrier* schedule changes must happen prior to your departure to or from your destination.
2. You may not claim for accommodation expenses at your end destination city or town in your *country of residence*.

7.5 Lounge access as a result of travel delay or missed connection

We refund you for expenses you incur for lounge access due to travel delay or missed connection.

Condition for lounge access as a result of travel delay or missed connection

1. You must have registered a claim with us under Section 7.1: Travel delay or Section 7.3: Missed connection.

Exclusions for lounge access as a result of travel delay or missed connection

We do not pay in any of the following circumstances:

1. Where a similar *benefit* has been made available to you within the period of travel delay or missed connection;
2. Where you do not check in according to the itinerary;
3. Where the travel delay or missed connection is due to industrial dispute, strike or action which existed or for which notice had been given before the start date of the *insured journey*;
4. Where the travel delay or missed connection is due to the withdrawal from service of any *public transport carrier* on the orders of any government or regulatory body in any country in which notice had been given;
5. Where the delay or missed connection is caused by the *public transport carrier* and the cost of expenses can be recovered from the *public transport carrier*;
6. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check in.

7.6 Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey

1. We refund you for the *non-refundable*, unused portion of travel costs paid before the start date of your *insured journey*. This includes any date change or rerouting fees on your original *public transport carrier* tickets and accommodation costs to return to South Africa or your *country of residence*, if your journey is disrupted due to the cancellation or diversion of your *public transport carrier* caused by *poor weather conditions*; or
2. We will reimburse you for reasonable additional expenses for economy class travel and three-star accommodation, excluding any refunds received for unused travel or accommodation. This applies when you choose to continue with your original itinerary following the cancellation or diversion of your *public transport carrier* due to adverse weather conditions.

7.7 Ticket change due to overbooking of a public transport carrier

We pay for the costs you incur if you need to pay for a new ticket on a *public transport carrier* during an *insured journey* when you are not admitted onto a confirmed scheduled *public transport carrier* because it is overbooked.

Conditions for ticket change due to overbooking of a public transport carrier

1. There must be no other means of transport offered to you by your *public transport carrier* for at least 6 hours after the scheduled time of departure.
2. You must give us written proof of the delay from the *public transport carrier*. We only pay if we get a copy of the receipts for the expenses you incur.

Exclusions for ticket change due to overbooking of a public transport carrier

We do not pay in either of the following circumstances:

1. You arrive after the time required by the *public transport carrier* for check-in.
2. Any circumstances leading to the delay of the *public transport carrier* that exist or are expected to arise or are announced before you booked the *insured journey*.

Section 8:
Legal responsibility to third parties

Definitions for this section

Indemnity	An amount paid or promised for payment as compensation for a loss suffered by a third party.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

8.1 We pay amounts that you become legally responsible to pay for because your actions have resulted in:

1. The death of a third party;
2. *Injury* of a third party;
3. Loss of or damage to the property of a third party.

Specific conditions for Section 8

1. You must not admit fault or legal responsibility to the third party or any other person without our consent in writing beforehand.
2. You must not make any offer, promise, payment or *indemnity* without our consent in writing beforehand.
3. You must give us written notice with full details of the event that may give rise to a claim within 30 days of the end date of an *insured journey*.
4. You must send us copies of every letter, legal demand, summons and other legal documents immediately after you receive them.
5. We may take over the defense and settlement of a claim in your name for our *benefit*. We alone may decide the best way to conduct proceedings and settlements of claims.
6. If you have already paid an amount to the third party with our consent, we will refund the amount you have paid. We pay the third party the balance of the claim, if any.

Specific exclusions for Section 8

We do not pay for your legal responsibility to a third party that arises from death, *injury* or loss as a result of your intentional acts. We do not pay for amounts that you become legally responsible to pay if that legal responsibility arises directly or indirectly from any of the following:

1. *Injury* to you or to any *family* member who ordinarily lives with you, the person you are staying with on your *insured journey* or a *travel companion*;
2. *Injury* to you or to your employees arising from your or their employment;
3. *Injury* or loss or damage to property arising out of your profession, occupation, *business* or trade, from professional advice you have given, or the supply of goods or services;
4. Loss or damage to property owned or controlled by you or a *family* member or a *travel companion*;
5. Your ownership, possession or use of any caravan, mechanically propelled vehicle (other than golf carts and motorised wheelchairs), aircraft or other aerial device, hovercraft (other than hand-propelled or sailing craft in territorial waters);
6. Your ownership, possession or use of any animals, except domestic pet dogs or cats;

7. Any contract unless your legal responsibility would have arisen if there were no contract;
8. Judgements that are not in the first instance either delivered by a court of competent jurisdiction in South Africa or in the country the event happened in;
9. Costs relating to any judgements, awards, payments, or settlements made in the United States of America or Canada or any country that operates under the laws of these countries, even if the costs are approved by a court in another country;
10. Any claim for fines, penalties, punitive, aggravated or vindictive damages;
11. Your intentional or unlawful or criminal acts;
12. A legal responsibility insured by *other insurance*.

Section 9:
Hijack, kidnap and wrongful detention

Definitions for this section

Hijack	Using force or the threat of force to take the unlawful control of the *public transport carrier* that you are travelling in or on.
Kidnap	The taking away, transporting or detaining of a person against their will and without legal authority in order to demand ransom or performance in exchange for their release.
Travel costs	Payments, including deposits, made for *public transport carrier* tickets and accommodation before the start of the *insured journey*.
Wrongful detention	The detaining of a person by a government or private entity (including rebels) either without that person's consent or without valid cause.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

9.1 *Hijack* of a *public transport carrier*. We pay if the *public transport carrier* you are travelling in is *hijacked* and you are held hostage.

9.2 *Kidnap* and *wrongful detention*. We pay if you are *kidnapped* or *wrongfully detained*. We pay up to the maximum *benefit limit* as shown on the *schedule of benefits.*

We pay the reasonable and necessary expenses you incur as a direct result of an *insured event* under this section for:

9.2.1 Fees and expenses incurred while attempting to negotiate your release;

9.2.2 Reasonable and necessary fees and expenses of a qualified interpreter assisting you during an *insured event;*

9.2.3 Your *travel costs* to join your *family* upon your release;

9.2.4 The *travel costs* of a substitute employee sent to complete your original *business* commitment;

9.2.5 All rest, rehabilitation and related expenses up to R20,000.

Specific conditions for Section 9

You must send us a detailed, sworn statement of loss as soon as possible after the *insured event*. You must co-operate with us in all matters relating to this insurance.

Specific exclusions for Section 9

We do not pay for loss caused directly or indirectly from:

1. Any demand for ransom money;
2. Actual loss of or damage to property of any description, including intellectual property, as a result of an *insured event*;
3. Any loss from *kidnap* if you intended to stay for more than 90 consecutive days in the country where the event occurs;

4. An *insured event* that takes place in the following countries or regions:

   4.1 Angola, Brazil, Colombia, Mexico, Nigeria, Philippines, Somalia and Venezuela;

   4.2 Any country where the British Foreign and Commonwealth Office or South African Department of Foreign Affairs has issued a travel warning;

   4.3 Any country in which the United Nations armed forces are present and active.

5. Your failure to evacuate from the country you are travelling in within 10 days after an *advisory* against travel to that country has been issued.

Section 10:
Natural disaster

Definitions for this section

Tour operator	Combines and organises two or more travel services, such as transport, accommodation and sightseeing, into an all-inclusive holiday package which is sold through *travel agents* or directly to the public.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

10.1 Alternative accommodation

We refund you for the cost of similar alternative accommodation if you cannot stay in your booked accommodation because the accommodation is unusable because of a fire, flood or *natural disaster*.

10.2 Emergency evacuations

If necessary, we will attempt to arrange for emergency evacuations. This may include access to private and commercial aircrafts and intensive air transport systems. We pay up to the *benefit limit* for the emergency evacuations.

10.3 Ticket change fee

We refund you the extra costs for changing your means of *public transport carrier*.

Specific conditions for Section 10

You must not have known or reasonably been able to know about the *insured event* or the possibility of the *insured event* that leads to a claim under this section before the start date.

Specific exclusions for Section 10

We do not pay for:

1. Any expense you can recover from any *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler*, *public transport carrier*, accommodation or any other service provider.
2. Any expenses you would normally have to pay during your *insured journey*.
3. Any claim if you are travelling against the advice of any international, national or local authority.

Section 11:
Identity fraud

Definitions for this section

Identity fraud	The unlawful obtaining or using of your personal identity details to open and use bank accounts or credit accounts and similar facilities in your name.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

11.1 The reasonable legal expenses you incur as a direct result of *identity fraud* while on the *insured journey* in:

1. Defending any action brought against you by a creditor or collection agency or someone acting on their behalf;
2. Removing any civil or criminal judgement wrongfully entered against you;
3. Challenging the accuracy or completeness of any information in a consumer credit report if this information is inaccurate and was falsely provided to the credit agency or financial institution.

11.2 Income you lost that is directly related to the *identity fraud*. We do not pay this *benefit* if you are self-employed.

11.3 The following expenses:

1. Costs for reapplying for loans or other credit or debit accounts that are rejected solely because the credit provider received incorrect information;
2. Costs for notarising documents related to *identity fraud*, long distance telephone calls, and certified mail reasonably incurred as a result of efforts to report an *identity fraud* or to correct financial and credit records that have been changed. (Notarising means going to an official called a Notary Public to get your documents certified as true copies. Many law firms have notary publics available);
3. Costs to contest the accuracy or completeness of any credit history information;
4. Costs for a maximum of 4 credit reports from a credit bureau approved by us. You must have asked for the credit reports during the *insured journey* or within 3 months after the end date.

Specific conditions for Section 11

1. You must report the *identity fraud* to the relevant law enforcement agencies and send us the police report within 24 hours of discovering the *identity fraud*.
2. Your bank or financial institution must confirm any false charges or withdrawals. We only pay for the amount the bank or financial institution holds you responsible for up to the *benefit limit*.
3. We have the right to inspect relevant books of account and other financial records.
4. You must co-operate with us and help us to enforce any legal rights you or we may have in relation to *identity fraud*.

5. You must:

5.1 Report the *identity fraud* to the relevant banks, *bank card* companies, financial institutions and other account providers within 24 hours of discovering the *identity fraud*;

5.2 If you claim for loss of income as a result of you having to take unpaid leave, you must give us notarised proof of unpaid days off from your employer and proof that it was necessary to take time away from work. Notarised proof means proof signed by a Notary Public;

5.3 Send us copies of any demands, notices, summonses, complaints, or legal papers you received in connection with the *identity fraud*;

5.4 Take all reasonable steps to prevent further *identity fraud*.

Section 12:
Insolvency of your travel suppliers or travel wholesalers

Definitions for this section

Insolvency	The total stopping or suspending of all operations of the *travel supplier* or *travel wholesaler* whether voluntarily or involuntarily because it is financially unable to meet its obligations according to the Insolvency Act No. 24 of 1936. This applies whether or not the *travel supplier* or *travel wholesaler* files an *insolvency* petition or totally stops or suspends all of its operations voluntarily or involuntarily.
Travel arrangements	Bookings made for a scheduled airline (this excludes charter airlines), accommodation, rail or coach operators, car rental company and cruise lines.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

12.1 We refund you for:

1. The portion of your loss that you will not be refunded for by the *travel supplier* or *travel wholesaler* if the *insured journey* is cancelled before the start date because of the *insolvency* of the *travel supplier* or *travel wholesaler*.
2. The extra costs you incur to return to South Africa if the *insured journey* is cut short because of the *insolvency* of your *travel supplier* or *travel wholesaler*.

Specific conditions for Section 12

1. The *insured journey* must have been booked in South Africa.
2. The *travel supplier* or *travel wholesaler* must be registered in South Africa.
3. The *insolvency* of the *travel supplier* or *travel wholesaler* must have resulted in the complete stopping of services with no alternative *travel arrangements* being provided by them.
4. If you paid for your *travel arrangements* through an agent and not directly to the *travel supplier* or *travel wholesaler* who is insolvent, the agent must give us proof that the full costs were paid on your behalf to the *travel supplier* or *travel wholesaler*.
5. There must have been no public warning 14 days or more before you bought this policy that this *insolvency* could possibly take place.

Specific exclusions for Section 12

We do not pay for any of the following:

1. Travel or accommodation not booked within South Africa before the start date;
2. The *insolvency* of:
   - 2.1 Any *travel supplier* or *travel wholesaler* who is insured for losses in the case of its *insolvency* (even if the insurance is not sufficient to meet all claims against it); or
   - 2.2 Any *travel agent*, *tour operator*, tour organiser, booking agent or consolidator responsible for booking your travel or accommodation; or
   - 2.3 Any third party who is not a *travel supplier* or *travel wholesaler.*

3. Any loss for which a third party is responsible that you can recover by other legal means.
4. Any losses caused by fraud or negligent misrepresentation by the *travel supplier* or *travel wholesaler*. Negligent misrepresentation means the *travel supplier* or *travel wholesaler* carelessly makes statements whether in writing or orally while having no reasonable basis to believe it to be true.
5. Any losses that are not directly associated with the *insolvency* of the *travel supplier* or *travel wholesaler* or *consequential losses* of any kind following the insolvency.
6. If you buy a travel insurance policy after the *travel supplier* or *travel wholesaler* applied for *business* rescue, administration, or a similar legal process.

Section 13:
Car rental

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 14.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow

What we insure

13.1 Car rental (Local plan only)

We will refund you the cost of renting a car to continue with your local journey if you are unable to do so as a result of the following while travelling on your *insured journey*:

1. Mechanical breakdown of your car provided that it is not older than 5 years at the time of travel;
2. An *accident* involving your car;
3. Theft of your car.

13.2 Car rental excess waiver

We will refund you the *excess* you have to pay as a result of accidental damage to or theft of a rented car on your *insured journey*.

13.3 Return of rented car

We will refund you the cost to return your rented car to the nearest car rental depot if you become unfit to drive on your *insured journey*.

Specific conditions for Section 13

1. The car must be rented from a registered car rental company.
2. You must report any *accidents* or theft as soon as possible. You must get a written report from the police.
3. You must give us proof that you paid the relevant *excess* to the car rental company.
4. You must provide us with confirmation from a *medical practitioner* stating that you are unfit to drive your rented car.

Specific exclusions for Section 13

We do not pay in any of the following circumstances:

1. Breach of the car rental contract.
2. Damage to the car if it is used for off road purposes.
3. Damage to commercial vehicles or motorcycles.

Section 14:
Air space closure

Definitions for this section

Air space	The air or sky above a country that is available to aircraft to fly in that is considered to belong to that country.
Air space closure	A recommendation or order by a government or relevant authority to close the *air space*.
Travel arrangements	Bookings made for a scheduled airline (this excludes charter airlines), accommodation, rail or coach operators, car rental company and cruise lines.
Tour operator	Combines and organises two or more travel services, such as transport, accommodation and sightseeing, into an all-inclusive holiday package which is sold through *travel agents* or directly to the public.
Travel costs	Payments, including deposits, made for *public transport carrier* tickets, accommodation and events before the start of the *insured journey*.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

14.1 Cancelling an insured journey due to air space closure

We refund you if you cancel before the start date of the *insured journey* because of a delay of more than 24 hours due to the closure of *air space*. We refund you for the following:

1. *Non-refundable travel costs*;
2. Costs of excursions and tours you have paid for;
3. Costs of visas you have paid for.

14.2 Additional expenses to reach your destination

We refund you if the start of the *insured journey* is delayed by more than 24 hours due to *air space closure* and you decide to continue with the journey. We refund you for additional and unexpected costs you incur when you re-arrange your trip to your original destination.

14.3 Additional expenses if you are stranded while on an international connection

We refund you if your international connection is delayed by more than 24 hours due to *air space closure*. We refund you for the following:

1. Three-star accommodation;
2. Transportation to and from your accommodation and point of departure to continue your *insured journey*.

Condition for additional expenses if you are stranded while on an international connection

We only pay these expenses for a maximum of five days while you are stranded or waiting to make your international connection.

14.4 Additional expenses if you are stranded on your return journey home

We refund you if your return journey is delayed by more than 24 hours due to *air space closure*. We refund you for the following:

1. Three-star accommodation;
2. Transportation to and from your accommodation and point of departure to continue your *insured journey*;
3. Emergency telephone costs while you are stranded. We pay the personal cell phone and standard landline phone charges from a hotel or residence when:
    1. You call your *family*; and
    2. Your *family* calls you.

We also refund you for the use of a prepaid telephone card or an eSIM for the purposes set out above.

Condition for additional expenses if you are stranded on your return journey home

We only pay these expenses for a maximum of five days while you are stranded.

14.5 Alternative travel arrangements

We refund you if the *public transport carrier* you are booked on to return from your *insured journey* is unable to make arrangements for your return within 72 hours after the *air space closure* has been lifted. We refund you for alternative *travel arrangements* to get you home.

Condition for alternative travel arrangements

We refund you the difference between the refunded unused portion of your *public transport carrier* ticket and the cost of your new *public transport carrier* ticket.

14.6 Additional car parking costs

We refund you for additional car parking costs you incur if your return journey is delayed by more than 24 hours.

Specific exclusions for Section 14

We do not pay in any of the following circumstances:

1. Costs which can be recovered from any other source, for example the airline or *travel agent*, *tour operator, travel supplier* or *travel wholesaler*;
2. You may not claim under more than one *benefit* under this Section 14: Air space closure. However, if you claim under Section 14.4 Additional expenses if you are stranded on your return journey home or Section 14.5 Alternative travel arrangements, you may also claim under Section 14.6 Additional car parking costs;
3. Your visa is valid for an extended period and not only for the duration of your *insured journey*.

Section 15:
Cruise cover

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 14.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

15.1 Cancelling prepaid shore excursions

We refund you for prepaid shore-based excursions if you cannot take part because of your *illness* or *injury*. A *medical practitioner* must consider it necessary that you be confined to your cabin or cruise medical facility.

15.2 Missed port

We refund you for shore-based excursions if you cannot take part because your cruise does not dock at a scheduled port during your *insured journey* due to *poor weather* conditions or a *natural disaster*. We pay if the cruise liner does not make provision for this.

Condition for missed port

You can only claim once under this section during an *insured journey*.

Exclusions for missed port

We do not pay for expenses you incur in any of the following circumstances:

1. Any loss that is not confirmed in writing by the cruise liner, setting out the reason for not docking at the port;
2. You have not suffered a financial loss.

15.3 Cabin confinement

We pay when you are confined to your cabin or cruise medical facility because of your *illness* or *injury* for a continuous period of more than 48 hours.

Conditions for cabin confinement

1. A *medical practitioner* must deem it necessary that you be confined to your cabin or cruise medical facility;
2. You must have registered a claim with us under Section 1: Emergency medical and related expenses;
3. You must have a written statement from the treating *medical practitioner*, confirming the period of confinement.

Section 16:
Winter sport

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 14.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

16.1 Winter sports equipment

We pay:

1. For the replacement or repair costs of winter sport equipment you own or hire if they are accidentally lost, damaged or stolen during the *insured journey*. Winter sports equipment includes:
    1. Skis;
    2. Snowboards;
    3. Bindings;
    4. Ski or snowboard boots;
    5. Ski poles.
2. Up to a maximum of 10 days for the value of the remaining number of days of your ski pass if it is lost or stolen;
3. For the hire of winter sports equipment if the equipment you own is lost, damaged, destroyed, stolen, or delayed for more than 12 hours after your arrival. You must give us proof that you took your own equipment and that it has been lost, stolen, damaged or destroyed.

Conditions for winter sports equipment

1. While this travel insurance policy provides cover for the accidental loss, theft or damage of your winter sports equipment you take with you on your *insured journey*, you should ensure that your all risk insurance policy includes cover for any high value items.
2. You must report any accidental loss, damage or theft of items to the local police or appropriate authority as soon as possible after you discover the loss or damage. You must get a written acknowledgement of the report.

16.2 Ski-trip package

We pay:

1. For the unused part of your ski package that you have not used if you fall ill or you are injured during the journey.

    A ski package includes:
    1. Ski hire;
    2. Ski lessons; and
    3. Lift pass costs

Condition for ski-trip package

1. You must give us a written report from a *medical practitioner*.

16.3 Piste closure

We pay:

1. If all the lift systems are closed for more than 12 hours because there is not enough or too much snow in the pre-booked holiday resort during the *insured journey* and you are unable to ski. This does not apply if the ski lift is closed because of high winds.
2. We also pay for either but not both of the following:
   - 2.1 Extra costs for transport and ski lift pass if you have to travel to another resort if the cost is not insured by your ski resort; or
   - 2.2 Up to a maximum of 10 days if you are unable to ski and transportation to another resort is not available.

Conditions for piste closure

1. You may only claim under this section if the *insured journey* is scheduled to take place between 1 December and 31 March if in the northern hemisphere or between 1 May and 30 September if in the southern hemisphere.
2. You must get a written statement from the resort managers or local authority that confirms the reason for the closed piste, how long it was closed for and that it was not possible to travel to another resort.
3. The general ski area where you take part in the winter sports must be at least 1,000 metres above sea level.

16.4 Avalanche and landslide

We pay for extra travel and accommodation costs if an avalanche or landslide delays your arrival at or departure from the booked resort for more than 12 hours.

Condition for avalanche and landslide

1. You must give us written confirmation from the resort of the period of and reason for the delay.

Section 17:
Golf insure

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 10 to 14.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

17.1 Golf equipment

We pay:

1. For the replacement or repair costs of golf equipment you own or hire if they are accidentally lost, damaged or stolen during the *insured journey*.

   Golf equipment includes:

   1. Golf clubs;
   2. Golf bags;
   3. Non-motorised golf trolley;
   4. Golf shoes.

2. For the hire of golf equipment if the equipment you own is lost, damaged, destroyed, stolen, or delayed for more than 12 hours after your arrival. You must give us proof that you took your own equipment and that it has been lost, stolen, damaged or destroyed.

Conditions for golf equipment

1. While this travel insurance policy provides cover for the accidental loss, theft or damage of your golf equipment you take with you on your *insured journey*, you should ensure that your all risk insurance policy includes cover for any high value items.
2. You must report any accidental loss, damage or theft of items to the local police or appropriate authority as soon as possible after you discover the loss or damage. You must get a written acknowledgement of the report.

17.2 Golf tour package

We pay you for the unused part of your golf tour package if:

1. You fall ill or you are injured during the *insured journey*. You must give us a written report from a *medical practitioner*;
2. You cannot play because the golf course has been closed for 12 consecutive hours or more because of bad or dangerous weather conditions. You must give us written confirmation from the golf club president that the golf course was closed.

A golf tour package includes green fees and hiring golf equipment or tuition.

17.3 Hole in one

We pay for the customary bar expenses as a result of you hitting a hole in one during an official amateur round of golf while on an *insured journey*.

Section 18:
Political evacuation

Definitions for this section

Advisory	Any official directive issued by a recognised government or authority recommending that the *insured traveller*, either as an individual or part of a defined group, evacuate from a country or region due to political instability or security threats. This *advisory* must be relevant to the *insured traveller's* location and directly linked to the event giving rise to the claim.
Contingency	Any event or condition beyond the *insured traveller's* control that necessitates their evacuation or repatriation. All interrelated *contingencies*, whether arising from a common cause, continuous exposure, or coordinated actions will be treated as a single occurrence, and all resulting expenses constitute a single loss. *Contingencies* include: 1. The *insured traveller's* expulsion or declaration as a persona non-grata by the recognised government of the host country. 2. Political or military events which causes the issuance of an *advisory* recommending an evacuation.
Transportation cost	Any expenses incurred to get you to safety or back home at economy fare rates. If you are in serious danger, we may cover other reasonable transport options to protect your health and safety.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

We will pay you if any of the following *insured events* occur during an insured journey within the territorial limits of the country issuing the *advisory*:

1. You are expelled or declared persona non grata on the authority of the recognised government of a country where the event occurred; or
2. Political or military events which causes the appropriate authorities to issue an *advisory*.

We pay:

1. The cost of evacuation or repatriation to travel to the nearest place of safety or to your *country of residence*, either
   - 1.1 within ten days after an *advisory* has been issued; or
   - 1.2. within thirty days before an *advisory* is issued because of a precautionary warning served; or
2. Reasonable and necessary costs for accommodation you incur, up to a maximum of seven days, if you are being evacuated or repatriated.

Specific condition for Section 18

You may not claim under more than one *benefit* per *contingency*, under this Section 18: Political evacuation.

Specific exclusions for Section 18

We do not pay in the following circumstances:

1. You are under a Worker's Compensation Act, Unemployment Compensation Act, medical plan or policy, or any other similar program or scheme;
2. Any fraudulent, dishonest or criminal act committed or attempted by the insured, insured traveller or uthorised representative of either of them, acting alone or in collusion with others;
3. If you violate the laws of a country where the event occurred;
4. If you fail to maintain and possess duly authorised and issued required documents and visas;
5. You don't meet the terms of a contract or fail to provide required security;
6. You take on legal responsibility for a loss or expense without our written approval;
7. You suffer from any *illness* or *injury* incurred as a result of an event under this section.

Your right to know:

Information about your short-term insurance: Travel Insurance

This document forms part of your insurance policy with us and it contains information that you have the right to know.

1.	**Your insurer**	
	Name:	Bryte Insurance Company Limited ("Bryte")
	Company registration number:	1965/006764/06
	Licensed insurer and authorised FSP license number:	I070 / 17703
	VAT registration number:	4530103581
	Services:	Advice and Intermediary
	Categories:	Short Term Insurance (Personal Lines and Commercial Lines)
	Professional Indemnity and Guarantee:	Bryte has Professional Indemnity and Fidelity Guarantee Insurance
	Physical/Postal address:	Rosebank Towers, 5th Floor, 15 Biermann Avenue Rosebank, 2196, South Africa
	Contact telephone number:	+27 (0)11 088 7000
	Email address:	corporate.communications@brytesa.com
	Website:	www.brytesa.com
	Compliance email address:	compliance@brytesa.com
	Compliance contact person:	Head of Compliance

2. Written mandate to agents to act on behalf of insurer

We confirm that we have given authority to the agent (including any *travel agents*) to represent us and to accept business and issue policies on our behalf. You can contact your agent for more details.

3. Details of how to claim

If you have a claim, please do the following:

- **For your convenience you can register and submit your claim online by visiting our website https://travelinsurance.brytesa.com/claim**
- Tell us by contacting our claims department at the above address or by telephone on 0860 222 446 or +27 (0) 10 498 7860.
  - We will give you a claim form by hand, email or postal address according to your instruction.
  - Complete the claim form and return it to us at the above address or email it to us at travelclaims@brytesa.com.
- We will then attend to your claim and let you know the outcome.
- If you have any problems, please contact our claims department and someone will help you.

4.	**Complaints management desk**	
	Non-Claims Complaints	
	In the event of you being dissatisfied with any services/disclosure aspects or you have any queries, please contact us on:	
	Telephone number:	0800 12 11 70
	Email:	nonclaimscomplaints@brytesa.com
	Claims Complaints	
	In the event of you being dissatisfied with the way in which your claim is being handled, please contact us on:	
	Telephone number:	0800 12 11 70
	Email:	claims.complaints@brytesa.com
5.	**Escalation of complaints**	
	Details of the National Financial Ombud Scheme South Africa NPC (NFO)	
	If you are not satisfied with how we have dealt with your complaint, you may contact the NFO at:	
	Head Office, postal address and Johannesburg physical address:	110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
	Cape Town physical address:	Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708
	Contact telephone number:	086 080 0900
	Email:	info@nfosa.co.za
	Website:	www.nfosa.co.za
	Details of the FAIS Ombudsman	
	If you have a FAIS complaint, you may contact the FAIS Ombudsman at:	
	Physical address:	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010
	Postal address:	P.O Box 41, Menlyn Park, 0063
	Contact telephone number:	086 066 3274 +27 (0) 12 762 5000 / +27 (0) 12 492 9711
	Email:	info@faisombud.co.za
	Website:	www.faisombud.co.za
	(This document is called a Disclosure Notice in terms of Financial Advisory Intermediary Services Act No 37, 2002 “FAIS“)	

6.	**Conflict of interest policy**
	The protection of your interests is our primary concern, and we strive to ensure that there is no circumstance that could give rise to actual or potential conflict of interest in dealing with you. For more details, please click on this link: https://www.brytesa.com/legal?section=conflict-of-interest
7.	**Waiver of rights**
	The FAIS Code of Conduct provides that no provider may request or induce in any manner a customer to waive any right or benefit conferred on the customer by, or in terms of, any provisions of this code, or recognise any such waiver by the customer and any such waiver is null and void.

Claims and customer service contact			
Contact centre	**Description**	**Email address**	**Contact details**
Robin Assist 24/7	For emergency medical and related assistance	brytesa@robinassist.com	Tel: +27 21 141 5367 (Call or WhatsApp text message)
Bryte Travel Claims Call Centre	For all medical outpatient and non-medical related claims	**Register and submit your claim online at https://travelinsurance.brytesa.com/claim** travelclaims@brytesa.com	Tel: 0860 222 446 +27 10 498 7860
Bryte Travel Customer Care Centre	For customer service and advice	travelcare@brytesa.com	Tel: 0860 737 775 +27 10 498 7850

Contact

Registered Address
Rosebank Towers, 5th Floor, 15 Biermann Avenue
Rosebank, 2196, South Africa

T 011 088 7000
www.brytesa.com

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A Fairfax Company

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