



Island Hopper (3 months – 69 years inclusive)

Explore the Indian Ocean Islands with confidence!

Dreaming of pristine beaches, crystal-clear waters, and unforgettable adventures? Whether you're travelling solo, with friends, or as a family, our travel insurance protects you as you explore the beauty of the Indian Ocean Islands.

Why it's perfect for your Indian Ocean holiday

Travel with confidence knowing your whole family is protected with affordable cover. And if you're planning on taking adventures off the beaten path, such as exploring coral reefs or hiking up volcanic peaks, we have the cover you're looking for.

What is covered?

- Pre-existing medical conditions:** Travel with peace of mind and comprehensive cover, even for pre-existing health conditions.
- Sports and adventure activities:** We offer a variety of thrilling activities, from snorkelling and diving to kite surfing and more.
- Individual and family plans:** Choose from our flexible options providing protection for every traveller.
- Island-specific cover:** Tailored cover for Indian Ocean destinations like Mauritius, Seychelles, Maldives, and more.
- 24/7 emergency support and medical cover:** Help is just a call away anytime, anywhere.

Your island adventure awaits!

Don't let the unexpected ruin your dream getaway. Secure your travel insurance today and explore the Indian Ocean Islands worry-free.

Rates*

Trip duration	Individual	Family
1 – 8 days	R435	R765
9th day onwards (maximum 32 days)	R70 per person per day	R125 per family per day

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

Cover is subject to the terms, conditions and exclusions outlined in the policy wording. To view the full details, simply visit: https://travelinsurance.brytesa.com/media/hnxlh1a0/leisure_and_business_policy_wording_2025.pdf

**Rates are subject to change.*

Schedule of Benefits

Island Hopper (from 3 months to 69 years)		Individual and Family Indian Ocean Islands
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R15,000,000
	Excess – insured journey less than 6 months	R350
	Excess – insured journey 6 to 12 months	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R1,500,000
	Emergency medical expenses when taking part in any competitive school sport, hazardous activities or adventure sports	Not applicable
1.2	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	R500,000
	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys from the 32nd day onwards (hospital admission must be longer than 48 hours)	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – illness and injury	Included (part of emergency medical and related expenses)
1.5	Dental expenses – illness and injury	Included (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	R5,000
1.7	Holiday disruption	R2,000
1.8	Refund of emergency telephone charges	R2,400
2. PERSONAL ACCIDENT		
2.1	Death and permanent total disability – excluding air travel including terrorism)	R300,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R300,000
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
3.2	Visit by a family member	R20,000

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3.3	Return of stranded children	R20,000
3.4	Return of stranded travel companion	R20,000
3.5	Substitute business colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	R15,000
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	R25,000
3.8	Assistance for an accompanying spouse or travel companion whilst on a cruise	R10,000
3.9	Burial, cremation or return of your mortal remains	Actual expense (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.10	Test for infectious or contagious disease (when you test positive)	R2,000
	Additional accommodation (when you are not hospitalised as an in-patient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	R25,000
4. THE INSURED JOURNEY IS CANCELLED, POSTPONED, CHANGED OR CUT SHORT		
4.1	Cancelling an insured journey for a named reason	R20,000
4.2	Postponing an insured journey	R20,000
4.3	Cutting an insured journey short for a named reason	R20,000
4.4	Ticket change	R5,000
4.5	Event, tour, excursion and hospitality ticket	Not applicable
	Excess	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	Not applicable
5.2	Delay of your visa application	Not applicable
6. BAGGAGE, MONEY, BANK CARDS, TRAVEL DOCUMENTS AND BAGGAGE DELAY		
6.1	Theft or damage of baggage (maximum benefit limit payable under 6.1 Sub-limits apply)	R20,000
	Baggage single item limit – theft or damage	R5,000
	Accidental loss of baggage	R5,000
	Baggage single item limit – accidental loss	R1,250
	Jewellery	R750
	Dentures and hearing aids	R2,500

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	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	R1,000
	Wearable timepieces and activity trackers (including, but not limited to, dress watches, smartwatches, analogue watches, sports watches and computers, and fitness or activity trackers) – limited to one item per person	R1,000
	Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)	R2,000
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R750
	Computers and similar electronic equipment (over and above excess)	R2,500
	Cell phones (over and above excess)	R1,000
	Excess	R500
6.2	Theft of money or bank cards (maximum benefit limit payable under 6.2 Single item limits apply)	R7,500
	Money or bank cards- single item limit	R1,875
	Theft of passport and travel documents	R7,500
	Excess	R500
6.3	Bank card fraud	R7,500
6.4	Baggage delay (delayed for more than 6 hours)	R5,000
7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES		
7.1	Travel delay (delayed for more than 4 hours)	R3,000
7.2	Cost of alternative travel due to travel delay	R20,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	R15,000
	Additional car parking costs due to missed connection	R750
	Missed departure	Not applicable
7.4	Public transport carrier schedule change	R7,500
7.5	Lounge access due to travel delay or missed connection	R3,000
7.6	Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey	Not applicable
7.7	Ticket change due to overbooking of a public transport carrier	Not applicable
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R2,000,000
	Excess	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	Hijack of public transport carrier (more than 24 hours)	R15,000
9.2	Kidnap and wrongful detention	Not applicable

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10. NATURAL DISASTER		
10.1	Alternative accommodation	R7,500
10.2	Natural disaster evacuation expenses	R7,500
10.3	Ticket change fee	R7,500
11. IDENTITY FRAUD		
11.1	Legal expenses	Not applicable
	Lost income	Not applicable
	Legal obligations	Not applicable
	Other expenses	Not applicable
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000
	Excess	R500
13. CAR RENTAL		
13.1	Car rental	Not applicable
13.2	Car rental excess waiver	R10,000
13.3	Return of a rented car	R2,500
14. AIR SPACE CLOSURE		
14.1	Cancelling an insured journey due to air space closure	R15,000
14.2	Additional expenses to reach your destination	R3,000
14.3	Additional expenses if you are stranded on an international connection	R5,000
14.4	Additional expenses if you are stranded on your return journey home	R5,000
	Refund of telephone charges	R2,400
14.5	Alternative travel arrangements	R7,500
14.6	Additional car parking costs	R1,000
	Excess	R500
15. CRUISE COVER		
15.1	Cancelling prepaid shore excursions	Not applicable
15.2	Missed port	Not applicable
15.3	Cabin confinement (confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable
16. WINTER SPORT		
16.1	Winter sport equipment – replacement or repair	Not applicable
	Theft or loss of ski pass (we pay R500 a day)	Not applicable
	Hire of winter sport equipment	Not applicable
16.2	Ski-trip package	Not applicable

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16.3	Piste closure	Not applicable
16.4	Avalanche and landslide	Not applicable
17. GOLF INSURE		
17.1	Theft, loss or damage of golf equipment	Not applicable
	Hire of golf equipment (we pay R500 a day)	Not applicable
17.2	Golf tour package	Not applicable
17.3	Hole in one	Not applicable
18. POLITICAL EVACUATION		
18.1	Political evacuation	Not applicable
TOTAL LIMIT OF ALL CLAIMS		R15,000,000