



Local (3 months – 80 years inclusive)

Local is Lekker! Travel with Peace of Mind

Ready to explore Mzansi? From the iconic Table Mountain to the breathtaking Drakensberg, and the vibrant cities in between, make your journey unforgettable – for all the right reasons! With **Bryte Local Travel Insurance**, you're covered for the unexpected.

Why should I buy local cover?

Because travelling is stress-free with Bryte! For less than the cost of wrapping your luggage, you get protection that covers so much more. Whether you're road-tripping or flying, we've got your back.

What's covered?

- Protection for travellers from 3 months to 80 years:** Because everyone matters.
- Trip cancellation:** Have your plans changed? We'll reimburse you for non-refundable bookings if you need to cancel for covered reasons.
- Lost or stolen luggage:** If your bags take a detour or go missing, you'll be covered for essential replacements.
- Accidental damage:** Cover for accidental damage to your personal items during travel.
- Travel delays:** We'll help cover unexpected costs related to delayed flights, buses, or trains.
- Car rental:** Travelling by rental car? This plan includes an excess waiver benefit.

Explore South Africa Without Worry! Make memories and travel smart.

Rates*

Trip duration	Individual	Family
1 – 5 days	R170	R295
6 – 9 days	R200	R345
10 – 15 days	R250	R400
16 – 21 days	R275	R480
22 – 31 days	R340	R595

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

Local (from 3 months to 75 years)		Individual and Family South Africa
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	Not applicable
	Excess – insured journey less than 6 months	Not applicable
	Excess – insured journey 6 to 12 months	Not applicable
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable
1.2	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	Not applicable
	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys from the 32nd day onwards (hospital admission must be longer than 48 hours)	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	R80,000
1.4	Optical expenses – illness and injury	Not applicable
1.5	Dental expenses – illness and injury	Not applicable
1.6	Hospital cash (we pay R500 a day)	R15,000
1.7	Holiday disruption	Not applicable
1.8	Refund of emergency telephone charges	R1,000
2. PERSONAL ACCIDENT		
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R50,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R100,000
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Not applicable
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Not applicable
3.2	Visit by a family member	Not applicable
3.3	Return of stranded children	Not applicable
3.4	Return of stranded travel companion	Not applicable
3.5	Substitute business colleague expenses	Not applicable

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3.6	Legal assistance when you are abroad	Not applicable
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	Not applicable
3.8	Assistance for an accompanying spouse or travel companion whilst on a cruise	Not applicable
3.9	Burial, cremation or return of your mortal remains (this benefit is applicable only if death is due to an accident)	R20,000
	Coffin expenses	R10,000
3.10	Test for infectious or contagious disease (when you test positive)	Not applicable
	Additional accommodation (when you are not hospitalised as an in-patient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	Not applicable
4. THE INSURED JOURNEY IS CANCELLED, POSTPONED, CHANGED OR CUT SHORT		
4.1	Cancelling an insured journey for a named reason	R15,000
4.2	Postponing an insured journey	Not applicable
4.3	Cutting an insured journey short for a named reason	R15,000
4.4	Ticket change	Not applicable
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)	R7,500
	Baggage single item limit – theft or damage	R1,875
	Accidental loss of baggage	Not applicable
	Baggage single item limit – accidental loss	Not applicable
	Jewellery	Not applicable
	Dentures and hearing aids	R750
	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	Not applicable
	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	Not applicable

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6.1	Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)	R1,250
	Contact lenses, prescription glasses or sunglasses (over and above excess)	Not applicable
	Computers and similar electronic equipment (over and above excess)	Not applicable
	Cell phones (over and above excess)	Not applicable
	Excess	R500
6.2	Theft of money or bank cards (maximum benefit limit payable under 6.2 Single item limits apply)	R750
	Money or bank cards – single item limit	R200
	Theft of passport and travel documents	Not applicable
	Excess	R100
6.3	Bank card fraud	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	R500
7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES		
7.1	Travel delay (delayed for more than 4 hours)	R750
7.2	Cost of alternative travel due to travel delay	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	R1,000
	Additional car parking costs due to missed connection	Not applicable
	Missed departure	Not applicable
7.4	Public transport carrier schedule change	Not applicable
7.5	Lounge access due to travel delay or missed connection	Not applicable
7.6	Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey	Not applicable
7.7	Ticket change due to overbooking of a public transport carrier	Not applicable
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R1,000,000
	Excess	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	Hijack of public transport carrier (more than 24 hours)	R50,000
9.2	Kidnap and wrongful detention	R500,000
10. NATURAL DISASTER		
10.1	Alternative accommodation	R5,000

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10.2	Natural disaster evacuation expenses	R5,000
10.3	Ticket change fee	R5,000
11. IDENTITY FRAUD		
11.1	Legal expenses	R5,000
	Lost income	R5,000
	Legal obligations	R5,000
	Other expenses	R5,000
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	Insolvency of your travel suppliers or travel wholesalers	Not applicable
	Excess	Not applicable
13. CAR RENTAL		
13.1	Car rental	R3,000
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	Not applicable
14.2	Additional expenses to reach your destination	Not applicable
14.3	Additional expenses if you are stranded on an international connection	Not applicable
14.4	Additional expenses if you are stranded on your return journey home	Not applicable
	Refund of telephone charges	Not applicable
14.5	Alternative travel arrangements	Not applicable
14.6	Additional car parking costs	Not applicable
	Excess	Not applicable
15. CRUISE COVER		
15.1	Cancelling prepaid shore excursions	R5,000
15.2	Missed port	R5,000
15.3	Cabin confinement (confinement must be for longer than 48 hours. We pay R500 a day)	R5,000
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

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	Hire of winter sport equipment	Not applicable
16.2	Ski-trip package	Not applicable
16.3	Piste closure	Not applicable
16.4	Avalanche and landslide	Not applicable
17. GOLF INSURE		
17.1	Theft, loss or damage of golf equipment	Not applicable
	Hire of golf equipment (we pay R500 a day)	Not applicable
17.2	Golf tour package	Not applicable
17.3	Hole in one	Not applicable
18. POLITICAL EVACUATION		
18.1	Political evacuation	Not applicable
TOTAL LIMIT OF ALL CLAIMS		R1,500,000