

Investec Exclusive Senior benefit plan Age Limit: 86 to 89 years inclusive Duration: 1 to 31 days		Benefit limits
		International
<i>Except for Section 2: Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.</i>		
Cover is subject to proof of medical aid, completion of medical questionnaire by treating medical practitioner and pre-approval by Bryte		
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R1,000,000
	Excess – in-patient	R100,000
	Excess - out patient	R5,000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable
1.2	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	Not applicable
	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys from the 32nd day onwards (hospital admission must be longer than 48 hours)	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – illness and injury	R5,000
1.5	Dental expenses – illness and injury	R5,000
1.6	Hospital cash (we pay R500 a day)	R3,500
1.7	Refund of emergency telephone charges	R1,600
1.8	Holiday disruption	Not applicable
2. PERSONAL ACCIDENT		
2.1	Death or permanent total disability – excluding air travel (including terrorism)	Not applicable
2.2	Death or permanent total disability – insurance for air travel only (including terrorism)	Not applicable
2.3	Credit card balance	Not applicable
2.4	Education fund supplement	Not applicable

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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
	Replacement of lost travel documents	Assistance only
	24-hour emergency telephone line	Assistance only
3.2	Visit by a family member	R5,000
3.3	Return of stranded children	R10,000
3.4	Return of stranded travel companion	R5,000
3.5	Substitute business colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	R5,000
3.7	Bail money after a traffic accident (you will have to repay this money to us)	R1,000
3.8	Burial, cremation or return of mortal remains	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.9	Assistance for an accompanying spouse or travel companion whilst on a cruise	Actual expense up to a maximum of R2,500
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	R15,000

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4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an insured journey for a named reason	R10,000
4.2	Postponing or changing an insured journey	R10,000
4.3	Cutting an insured journey short for a named reason	R10,000
4.4	Car rental	Not applicable
4.5	Car rental excess waiver	Not applicable
4.6	Return of rented car	Not applicable
4.7	Ticket change	R4,000
4.8	Accommodation expenses due to public transport carrier schedule change	R4,000
	Excess	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	R8,000
5.2	Delay of your visa application	R2,000
6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, 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	R3,750
	Baggage single item limit – accidental loss	R950
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R750
	Computers and similar electronic equipment (over and above excess)	R1,000
	Cell phones (over and above excess)	R1,000
	Business property	Not applicable
	Business property – single item limit	Not applicable

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	Excess	R500
6.2	Theft of money, cheques and travellers' cheques, bank cards, postal or money orders	R250
	Theft of passport and travel documents	R1,000
	Excess	R500
6.3	Bank card fraud	R5,000
6.4	Baggage delay (delayed for more than 6 hours)	R15,000
7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		
7.1	Travel delay (delayed for more than 4 hours)	R5,000
7.2	Cost of alternative travel due to travel delay	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	R5,000
	Additional car parking costs due to travel delay or missed connection	Not applicable
7.4	Missed pre-paid event or activity	R2,500
7.5	Lounge access due to travel delay or missed connection	R3,000
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 a public transport carrier (more than 24 hours)	R5,000
9.2	Kidnap and wrongful detention	Not applicable
10. NATURAL DISASTER		
10.1	Alternative accommodation	Not applicable
10.2	Natural disaster evacuation expenses	Not applicable
10.3	Ticket change fee	Not applicable

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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	R22,000
	Excess	R500
13. PET CARE		
13.1	Pet care	R5,000
13.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	R5,000
14. WINTER SPORT EQUIPMENT		
14.1	Winter sport equipment – replacement or repair	Not applicable
	Theft or loss of ski pass (we pay R400 a day)	Not applicable
	Hire of winter sport equipment	Not applicable
14.2	Ski-trip package	Not applicable
14.3	Piste closure	Not applicable
14.4	Avalanche and landslide	Not applicable
15. GOLF INSURE		
15.1	Theft, loss or damage of golf equipment	R10,000
	Hire of golf equipment (we pay R500 a day)	R5,000
15.2	Golf tour package	R5,000
15.3	Hole in one	R1,000

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16. TICKET UPGRADE		
16.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable
17. AIR SPACE CLOSURE		
17.1	Cancelling an insured journey due to air space closure	R10,000
17.2	Additional expenses to reach your destination	R2,500
17.3	Additional expenses if you are stranded on an international connection	R3,500
17.4	Additional expenses if you are stranded on your return journey home	R3,500
	Refund of telephone charges	R800
17.5	Alternative travel arrangements	R5,000
17.6	Additional car parking costs	Not applicable
	Excess	R500
18. CRUISE COVER		
18.1	Cancelling pre-paid shore excursions	R2,500
18.2	Missed port	R2,500
18.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	R2,500
TOTAL LIMIT OF ALL CLAIMS		R1,000,000

PREMIUMS

TRAVEL PERIOD	PREMIUM
1 to 5 days	R2,700
6 to 9 days	R5,200
10 to 15 days	R5,690
16 to 21 days	R9,365
22 to 31 days	R10,405