



Work Away (16 – 69 years inclusive)

Tailored protection for agricultural and industrial workers

Starting a new job abroad? Our travel insurance is designed to meet your specific needs when working in the agricultural or industrial sector. Focus on your career with peace of mind, knowing you're covered.

Why our cover works for you!

Wherever your foreign employment takes you, **Bryte's Work Away Plan** has you covered. Enjoy round-the-clock emergency assistance, global protection across borders, and flexible plans that fit both short and long-term contracts. You're also protected against the unique risks faced in agricultural and industrial roles – covering general workers to labourers performing everyday duties – allowing you to travel with confidence.

What's covered?

- Medical expenses and hospitalisation:** Including cover for pre-existing medical conditions.
- Manual labour* duties:** Automatically included to ensure you have comprehensive cover every step of the way.
- Cancellation protection:** Reimbursement for prepaid bookings if your trip gets cancelled unexpectedly.
- Lost or stolen documents:** Your personal belongings are protected, helping you get back on track quickly.
- 24/7 emergency assistance:** Round the clock support when you need it most.

Secure your future abroad

Don't let unexpected setbacks disrupt your plans to work abroad. Get the protection you need to take you on your next overseas assignment with confidence and stay focused on achieving your goals.

Rates**

Trip duration	Individual Including manual labour*
1 – 92 days	R9,350
93 – 185 days	R11,000
Annual single-trip or multi-trip	R14,295

*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*

**Manual labour refers to physical work that involves using, installing, assembling, maintaining, or repairing electrical, mechanical or non-mechanical power tools and industrial machinery, equipment or tools. We don't cover any kind of construction work, work done higher than two storeys or above 3 metres, jobs on building sites or in mines, and any roles that involve heavy lifting.*

***Rates are subject to change.*

Schedule of Benefits

Work Away Plan (from 16 to 69 years)		Individual Including manual labour
		International
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R100,000,000
	Excess – insured journey less than 6 months	R1,500
	Excess – insured journey 6 to 12 months	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R2,000,000
	Emergency medical expenses when taking part in any competitive school sport, hazardous activities or adventure sports	Not applicable
	Emergency medical expenses when taking part in manual labour activities	R1,000,000
1.2	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	R1,000,000
	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)	R300,000
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	R15,000
1.6	Hospital cash (we pay R500 a day)	Not applicable
1.7	Holiday disruption	Not applicable
1.8	Refund of emergency telephone charges	R3,000
2. PERSONAL ACCIDENT		
2.1	Death and permanent total disability – excluding air travel (including terrorism)	Not applicable
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	Not applicable
2.3	Education fund supplement	Not applicable
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

Work Away Plan (from 16 to 69 years)		Individual Including manual labour
		International
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
3.2	Visit by a family member	R15,000
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
3.6	Legal assistance when you are abroad	R20,000
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	R30,000
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	Actual expense (part of emergency medical and related expenses)
	Coffin expenses	R20,000
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	R30,000
4. THE INSURED JOURNEY IS CANCELLED, POSTPONED, CHANGED OR CUT SHORT		
4.1	Cancelling an insured journey for a named reason	R50,000
4.2	Postponing an insured journey	R50,000
4.3	Cutting an insured journey short for a named reason	R50,000
4.4	Ticket change	Not applicable
4.5	Event, tour, excursion and hospitality ticket	R500
4.6	Conference ticket cover	Not applicable
	Excess	
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)	R35,000
	Baggage single item limit – theft or damage	R8,750

Work Away Plan (from 16 to 69 years)		Individual Including manual labour
		International
	Accidental loss of baggage	R8,750
	Baggage single item limit – accidental loss	R2,180
	Jewellery	R1,500
	Dentures and hearing aids	R1,500
	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	R1,500
	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	R2,000
	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)	R1,000
	Computers and similar electronic equipment (over and above excess)	R5,000
	Cell phones (over and above excess)	R1,500
	Business property	R5,000
	Business property – single item limit	R1,250
	Excess	R500
6.2	Theft of money or bank cards (maximum benefit limit payable under 6.2 Single item limits apply)	Not applicable
	Money or bank cards- single item limit	Not applicable
	Theft of passport and travel documents	Not applicable
	Excess	Not applicable
6.3	Bank card fraud	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	R2,500
7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES		
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)	R30,000
	Additional car parking costs due to missed connection	R2,500
	Missed departure	Not applicable
7.4	Public transport carrier schedule change	Not applicable
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

Work Away Plan (from 16 to 69 years)		Individual Including manual labour
		International
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)	R40,000
9.2	Kidnap and wrongful detention	R500,000
10. NATURAL DISASTER		
10.1	Alternative accommodation	R10,000
10.2	Natural disaster evacuation expenses	R10,000
10.3	Ticket change fee	R10,000
11. IDENTITY FRAUD		
11.1	Legal expenses	R10,000
	Lost income	R10,000
	Legal obligations	R10,000
	Other expenses	R10,000
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	R15,000
13.3	Return of a rented car	R2,500
14. AIR SPACE CLOSURE		
14.1	Cancelling an insured journey due to air space closure	R35,000
14.2	Additional expenses to reach your destination	R10,000
14.3	Additional expenses if you are stranded on an international connection	R15,000
14.4	Additional expenses if you are stranded on your return journey home	R15,000
	Refund of telephone charges	R3,000
14.5	Alternative travel arrangements	R15,000

Work Away Plan (from 16 to 69 years)		Individual Including manual labour
		International
14.6	Additional car parking costs	R5,000
	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	R7,500
	Theft or loss of ski pass (we pay R500 a day)	R5,000
	Hire of winter sport equipment	R5,000
16.2	Ski-trip package	R4,000
16.3	Piste closure	R2,400
16.4	Avalanche and landslide	R1,600
17. GOLF INSURE		
17.1	Theft, loss or damage of golf equipment	R10,000
	Hire of golf equipment (we pay R500 a day)	R5,000
17.2	Golf tour package	R5,000
17.3	Hole in one	R2,000
18. POLITICAL EVACUATION		
18.1	Political evacuation	R5,000
TOTAL LIMIT OF ALL CLAIMS		R100,000,000