

PLAN NAME	BUSINESS (16yrs - 75yrs)	VINTAGE (70yrs - 79yrs)	GOLDEN YEARS (80yrs - 84yrs)	EXCLUSIVE (85yrs - 89 yrs)	YOUTH (16yrs - 30yrs)	LOCAL (3mths - 80yrs)	INBOUND (3mths - 75yrs)
<b>EMERGENCY MEDICAL AND RELATED EXPENSES</b>							
Emergency medical expenses including terrorism	R100 000 000	R5 000 000	R1 000 000	R1,000,000	R7 500 000	-	R5 000 000
Sports, hazardous activities or adventure sports	✓	x	x	x	x	x	✓
Pre-existing medical and related expenses (1 to 30 days)	R1 000 000	-	-	-	-	-	-
Medical evacuation, transport to medical centres, return to South Africa	Actual expense	Actual expense	Actual expense	Actual expense	Actual expense	R80 000	Actual expense

<b>PERSONAL ACCIDENT</b>							
Death and permanent total disability – excluding air travel (including terrorism)	R650 000	-	-	-	R50 000	R50 000	-
Death and permanent total disability – insurance for air travel only (including terrorism)	R1 000 000	-	-	-	R100 000	R100 000	-
<b>BRYTE TRAVEL ASSIST SERVICES</b>							
Assistance for accompanying spouse or travel companion whilst on a cruise	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services
Assistance for accompanying spouse or travel companion whilst on a cruise	-	R5 000	R2 500	R2 500	-	-	Assistance only

<b>PLAN NAME</b>							
Test for infectious or contagious disease (when you test positive)	R2 000	R2 000	R2 000	R2 000	R2 000	-	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	R25 000	R25 000	R15 000	R15 000	-	R25 000

<b>THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT</b>							
Cancelling or cutting short a journey	R50 000	R15 000	R10 000	R10 000	R10 000	R15 000	R15 000
Postponing an insured journey	R50 000	R4 000	R4 000	R4 000	-	-	-
Ticket change fee	R10 000	R4 000	R4 000	R4 000	-	-	-
Public transport carrier schedule change	R7 500	R4 000	R4 000	R4 000	-	-	-

<b>REJECTION OR DELAY OF YOUR VISA APPLICATION (Applicable to South African passport holders only)</b>							
Rejection of your visa application	R40 000	-	-	-	-	-	-
Delay of your visa application	R10 000	-	-	-	-	-	-

<b>BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY</b>							
Theft or damage of baggage	R35 000	R20 000	R15 000	R15 000	R10 000	R7 500	-
Theft of passport and travel documents	R10 000	R2 000	R2 000	R1 000	-	-	-
Baggage delay (delayed for more than 6 hours)	R3 500	R1 500	R1 500	R750	R1 000	R500	-

<b>TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT</b>							
Travel delay (delayed for more than 4 hours)	R5 000	R3 000	R3 000	R3 000	-	R750	-
Cost of alternative travel due to travel delay	R40 000	-	-	-	-	-	-
Missed connection (more than 6 hours)	R30 000	R1 000	R1 000	R1 000	-	R1 000	-
Missed pre-paid event or activity	R5 000	R2 500	R2 500	R2 500	-	R2 000	-

<b>LEGAL RESPONSIBILITY TO THIRD PARTIES</b>							
HIJACK, KIDNAP AND WRONGFUL DETENTION	R40 000	R7 500	R5 000	R5 000	-	R50 000	-
NATURAL DISASTER	R10 000	R2 500	-	-	-	R5 000	-
INSOLVENCY OF YOUR TRAVEL SUPPLIER OR TRAVEL WHOLESALERS	R25 000	R22 000	R22 000	R22 000	R10 000	-	-
TICKET UPGRADE (delayed for more than 6 hours)	R10 000	-	-	-	-	-	-

<b>CAR RENTAL</b>							
Car rental excess waiver	R15 000	-	-	-	-	R10 000	-
Return of rented car	R2 500	-	-	-	-	R2 500	-

<b>AIR SPACE CLOSURE</b>							
Cancelling an insured journey	R35 000	R10 000	R10 000	R10 000	-	-	-
Additional expenses if you are stranded	R15 000	R3 500	R3 500	R3 500	-	-	-

<b>CRUISE COVER</b>							
	-	R2 500	R2 500	R2 500	-	R5 000	-

PLAN NAME	RATES					
	VINTAGE	GOLDEN YEARS	EXCLUSIVE SENIOR	LOCAL		INBOUND
	Individual	Individual	Individual	Individual	Family	Individual
1 - 5 days	R1 290	R1 830	R2 525	R145	R255	R480
6 - 9 days	R2 385	R3 565	R4 705	R170	R300	R530
10 - 15 days	R2 935	R3 965	R5 010	R215	R345	R970
16 - 21 days	R4 565	R6 110	R8 170	R235	R415	R1 360
22 - 31 days	R4 975	R7 030	R9 000	R295	R515	R1 690
32 - 47 days	R7 520	R9 975	-	-	-	R2 285
48 - 62 days	R8 970	R10 500	-	-	-	R2 985
63 - 92 days	R10 510	-	-	-	-	R3 515
93 - 185 days	-	-	-	-	-	R5 605
Annual/Multi Trip	-	-	-	-	-	-

\* Exclusive Senior cover is subject to pre-approval by Bryte

PLAN NAME	RATES	
	BUSINESS	
	Individual excluding manual labour	Individual including manual labour
1 - 31 days	R45 per person per day (minimum 6 days premium)	R65 per person per day (minimum 6 days premium)
32 - 42 days	R1 900	R2 470
43 - 62 days	R2 445	R3 180
63 - 92 days	R4 170	R5 425
93 - 185 days	R5 770	R7 500
Annual/Multi Trip	R8 820	R11 465

PLAN NAME	RATES
	YOUTH
	Individual
1 - 60 days	R1 795
61 - 90 days	R2 500
91 - 180 days	R4 440
181 - 365 days	R5 410

\*Manual labour extension available on request



Travel Insurance

PLAN NAME	PREMIER (3mths - 69yrs)	JET SET (3mths - 69yrs)	LITE (3mths - 69yrs)	ISLAND HOPPER (3mths - 69yrs)	GROUP (3mths - 69yrs)	TOP-UP (3mths - 75yrs)
<b>EMERGENCY MEDICAL AND RELATED EXPENSES</b>						
Emergency medical expenses including terrorism	R100 000 000	R50 000 000	R2 000 000	R15 000 000	R25 000 000	R15 000 000
Sports, hazardous activities or adventure sports	✓	✓	x	✓	✓	x
Pre-existing medical and related expenses (1 to 30 days)	R1 000 000	-	-	R75 000	R300 000	R50 000
Medical evacuation, transport to medical centres, return to South Africa	Actual expense	Actual expense	Actual expense	Actual expense	Actual expense	Actual expense
<b>PERSONAL ACCIDENT</b>						
Death and permanent total disability – excluding air travel (including terrorism)	R500 000	R300 000	R50 000	R 300 000	R250 000	R300 000
Death and permanent total disability – insurance for air travel only (including terrorism)	R650 000	R500 000	R50 000	R300 000	R250 000	R300 000
<b>BRYTE TRAVEL ASSIST SERVICES</b>						
Assistance for accompanying spouse or travel companion whilst on a cruise	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services
Assistance for accompanying spouse or travel companion whilst on a cruise	R15 000	R10 000	R5 000	R10 000	R10 000	-
<b>PLAN NAME</b>						
Test for infectious or contagious disease (when you test positive)	R2 000	R2 000	-	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	R25 000	-	R25 000	-	-
<b>THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT</b>						
Cancelling or cutting short a journey	R50 000	R30 000	R7 500	R20 000	R20 000	R20 000
Postponing an insured journey	R50 000	R30 000	R7 500	R20 000	-	-
Ticket change fee	R10 000	R5 000	-	R5 000	R2 500	-
Public transport carrier schedule change	R7 500	R5 000	-	R7 500	R3 750	-
<b>REJECTION OR DELAY OF YOUR VISA APPLICATION (Applicable to South African passport holders only)</b>						
Rejection of your visa application	R40 000	R20 000	-	-	R8 000	-
Delay of your visa application	R10 000	R7 500	-	-	R2 000	-
<b>BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY</b>						
Theft or damage of baggage	R35 000	R25 000	R3 000	R20 000	R20 000	R10 000
Theft of passport and travel documents	R10 000	R7 500	-	R7 500	R5 000	-
Baggage delay (delayed for more than 6 hours)	R3 500	R2 000	-	R2 000	R2 000	-
<b>TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT</b>						
Travel delay (delayed for more than 4 hours)	R5 000	R3 000	R1 500	R3 000	R1 000	R3 000
Cost of alternative travel due to travel delay	R30 000	R20 000	-	R20 000	R20 000	-
Missed connection (more than 6 hours)	R30 000	R20 000	R2 500	R15 000	R1 500	R3 000
Missed pre-paid event or activity	R7 500	R5 000	-	R5 000	-	-
<b>LEGAL RESPONSIBILITY TO THIRD PARTIES</b>						
HIJACK, KIDNAP AND WRONGFUL DETENTION	R5 000 000	R2 000 000	R1 000 000	R2 000 000	R2 000 000	R2 000 000
NATURAL DISASTER	R40 000	R30 000	-	R7 500	R5 000	-
INSOLVENCY OF YOUR TRAVEL SUPPLIER OR TRAVEL WHOLESALERS	R10 000	R5 000	-	R7 500	R2 000	-
TICKET UPGRADE (delayed for more than 6 hours)	R25 000	R25 000	R20 000	R25 000	-	-
CAR RENTAL	R10 000	-	-	-	-	-
<b>CAR RENTAL</b>						
Car rental excess waiver	R15 000	R7 500	-	R10 000	R5 000	-
Return of rented car	R2 500	R1 500	-	R2 500	R1 500	-
<b>AIR SPACE CLOSURE</b>						
Cancelling an insured journey due to air space closure	R35 000	R20 000	-	R15 000	R10 000	-
Additional expenses if you are stranded	R15 000	R7 500	-	R5 000	R3 500	-
CRUISE COVER	R5 000	-	-	-	-	-

PLAN NAME	RATES					
	PREMIER		JET SET		LITE	
	Individual	Family	Individual	Family	Individual	Family
1 - 5 days	R450	R830	R395	R705	R295	R520
6 - 9 days	R540	R990	R445	R805	R310	R555
10 - 15 days	R1 085	R1 995	R895	R1 770	R645	R1 160
16 - 21 days	R1 495	R2 880	R1 455	R2 620	R895	R1 610
22 - 31 days	R1 800	R3 485	R1 640	R2 950	R1 035	R1 860
32 - 47 days	R2 405	R4 650	R2 185	R3 930	R1 295	R2 335
48 - 62 days	R2 985	R5 780	R2 815	R5 080	R1 460	R2 620
63 - 92 days	R3 885	R7 535	R3 660	R6 590	R2 295	R4 130
93 - 185 days	R5 970	R11 565	R5 165	R9 300	R3 365	R6 060
Annual/Multi Trip	R9 930	R19 220	R8 910	R16 040	R5 740	R10 335

PLAN NAME	RATES	
	ISLAND HOPPER	
	Individual	Family
1 - 8 days	R345	R610
9th day onwards	R50 per person per day	R90 per family per day

PLAN NAME	RATES	
	TOP UP	
	Individual	
1 - 30 days	R825	
31 - 60 days	R1 305	
61 - 90 days	R1 635	

PLAN NAME	RATES	
	GROUP	
	Individual	
Daily rate (minimum of R150 premium per person)	R28 per person per day	

\*Minimum 10 people per group

TOP-UP BANK AGES	
(Corresponds with bank credit card ages limit)	
RMB, Clicks, Kulula, FNB (credit cards and Premium Cheque cards)	Up to and including 70 years
Capitec	Up to and including 75 years

TRAVEL WITH BRYTE
<b>CLAIMS MANAGEMENT</b>
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CONTACT CENTRE	DESCRIPTION	EMAIL ADDRESS	CONTACT DETAILS
Bryte Travel Assist 24/7	For emergency medical and related assistance	assistance@wtp.ca	Tel: + 1 416 642 2910 (reverse call / call collect)
Bryte Travel Claims Call Centre	For all medical outpatient and non-medical related claims	travelclaims@brytesa.com	Tel: 0860 222 446
Bryte Travel Customer Care Centre	For customer service and advice	travelcare@brytesa.com	Tel: 0860 737 775



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PLAN NAME		PREMIER	JET SET	LITE
		Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)
		International	International	International
<b>1. EMERGENCY MEDICAL AND RELATED EXPENSES</b>				
1.1	Emergency medical expenses including terrorism	R100,000,000	R50,000,000	R2,000,000
	Excess – insured journey less than 6 months	R350	R350	R350
	Excess – insured journey 6 to 12 months	R1,500	R1,500	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R2,000,000	R750,000	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)	R1,000,000	Not applicable	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)	R300,000	Not applicable	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – illness and injury	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)
1.5	Dental expenses – illness and injury	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	R15,000	R10,000	R3,000
1.7	Holiday disruption	R3,000	Not applicable	Not applicable
1.8	Refund of emergency telephone charges	R3,000	R2,400	R1,000
1.9	Refund of in-patient excess (automatic cover excess refund)	Not applicable	Not applicable	Not applicable

PLAN NAME		PREMIER	JET SET	LITE
		Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)
		International	International	International
<b>2. PERSONAL ACCIDENT</b>				
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R500,000	R300,000	R50,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R650,000	R500,000	R50,000
2.3	Education fund supplement	Not applicable	Not applicable	Not applicable
<b>3. BRYTE TRAVEL ASSIST SERVICES</b>				
3.1	Assistance services			
	Cash transfer advice	Assistance only	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only	Assistance only
3.2	Visit by a family member	R30,000	R20,000	R7,500
3.3	Return of stranded children	R30,000	R20,000	R7,500
3.4	Return of stranded travel companion	R30,000	R20,000	R7,500
3.5	Substitute business colleague expenses	Not applicable	Not applicable	Not applicable
3.6	Legal assistance when you are abroad	R20,000	R15,000	R5,000
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	R30,000	R25,000	R7,500
3.8	Assistance for accompanying spouse or travel companion whilst on a cruise	Actual expense up to a maximum of R15,000	Actual expense up to a maximum of R10,000	Actual expense up to a maximum of R5,000
3.9	Burial, cremation or return of your mortal remains	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)	Included (part of emergency medical and related expenses)
	Coffin expenses	R20,000	R10,000	R5,000

PLAN NAME		PREMIER	JET SET	LITE
		Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)
		International	International	International
3.10	Test for infectious or contagious disease (when you test positive)	R2,000	R2,000	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	R30,000	R25,000	Not applicable
<b>4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT</b>				
4.1	Cancelling an insured journey	R50,000	R30,000	R7,500
4.2	Postponing an insured journey	R50,000	R30,000	R7,500
4.3	Cutting an insured journey short	R50,000	R30,000	R7,500
4.4	Ticket change fee	R10,000	R5,000	Not applicable
4.5	Accommodation expenses due to public transport carrier schedule change	R7,500	R5,000	Not applicable
	Excess	R500	R500	R500
<b>5. REJECTION OR DELAY OF YOUR VISA APPLICATION</b>				
5.1	Rejection of your visa application	R40,000	R20,000	Not applicable
5.2	Delay of your visa application	R10,000	R7,500	Not applicable
<b>6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY</b>				
6.1	Theft or damage of baggage (Maximum benefit limit payable under 6.1. Sub-limits apply)	R35,000	R25,000	R3,000
	Baggage single item limit – theft or damage	R8,750	R6,250	R750
	Accidental loss of baggage	R8,750	R6,250	R750
	Baggage single item limit – accidental loss	R2,180	R1,565	R200
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R1,000	R750	R500
	Computers and similar electronic equipment (over and above excess)	R5,000	R2,500	R750
	Cell phones (over and above excess)	R1,500	R1,000	R750
	Business property	Not applicable	Not applicable	Not applicable
	Business property – single item limit	Not applicable	Not applicable	Not applicable
	Excess	R500	R500	R250

PLAN NAME		PREMIER	JET SET	LITE
		Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)
		International	International	International
6.2	Theft of money, cheques and travellers' cheques, bank cards, postal or money orders	R10,000	R7,500	R2,500
	Money, cheques and travellers' cheques, bank cards, postal or money orders – single item limit	R2,500	R1,875	R625
	Theft of passport and travel documents	R10,000	R7,500	Not applicable
	Excess	R500	R500	R250
6.3	Bank card fraud	R10,000	R7,500	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	R3,500	R2,000	Not applicable
<b>7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT</b>				
7.1	Travel delay (delayed for more than 4 hours)	R5,000	R3,000	R1,500
7.2	Cost of alternative travel due to travel delay	R30,000	R20,000	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	R30,000	R20,000	R2,500
	Additional car parking costs due to missed connection	R2,500	R1,000	Not applicable
7.4	Missed pre-paid event or activity	R7,500	R5,000	Not applicable
7.5	Lounge access due to travel delay or missed connection	R3,000	R3,000	Not applicable
<b>8. LEGAL RESPONSIBILITY TO THIRD PARTIES</b>				
8.1	Legal responsibility to third parties	R5,000,000	R2,000,000	R1,000,000
	Excess	R1,000	R1,000	R1,000
<b>9. HIJACK, KIDNAP AND WRONGFUL DETENTION</b>				
9.1	Hijack of public transport carrier (more than 24 hours)	R40,000	R30,000	Not applicable
9.2	Kidnap and wrongful detention	R500,000	R500,000	Not applicable
<b>10. NATURAL DISASTER</b>				
10.1	Alternative accommodation	R10,000	R5,000	Not applicable
10.2	Natural disaster evacuation expenses	R10,000	R5,000	Not applicable
10.3	Ticket change fee	R10,000	R5,000	Not applicable

PLAN NAME		PREMIER	JET SET	LITE
		Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)
		International	International	International
<b>11. IDENTITY FRAUD</b>				
11.1	Legal expenses	R5,000	Not applicable	Not applicable
	Lost income	R5,000	Not applicable	Not applicable
	Legal obligations	R5,000	Not applicable	Not applicable
	Other expenses	R5,000	Not applicable	Not applicable
<b>12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS</b>				
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000	R25,000	R20,000
	Excess	R500	R500	R500
<b>13. TICKET UPGRADE</b>				
13.1	Ticket upgrade (delayed for more than 6 hours)	R10,000	Not applicable	Not applicable
<b>14. CAR RENTAL</b>				
14.1	Car rental	Not applicable	Not applicable	Not applicable
14.2	Car rental excess waiver	R15,000	R7,500	Not applicable
14.3	Return of rented car	R2,500	R1,500	Not applicable
<b>15. AIR SPACE CLOSURE</b>				
15.1	Cancelling an insured journey due to air space closure	R35,000	R20,000	Not applicable
15.2	Additional expenses to reach your destination	R10,000	R5,000	Not applicable
15.3	Additional expenses if you are stranded on an international connection	R15,000	R7,500	Not applicable
15.4	Additional expenses if you are stranded on your return journey home	R15,000	R7,500	Not applicable
	Refund of telephone charges	R3,000	R2,400	Not applicable
15.5	Alternative travel arrangements	R15,000	R7,500	Not applicable
15.6	Additional car parking costs	R5,000	R2,500	Not applicable
	Excess	R500	R500	Not applicable
<b>16. CRUISE COVER</b>				
16.1	Cancelling pre-paid shore excursions	R5,000	Not applicable	Not applicable
16.2	Missed port	R5,000	Not applicable	Not applicable
16.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	R5,000	Not applicable	Not applicable

PLAN NAME		PREMIER	JET SET	LITE
		Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)	Individual and family (3 months to 69 years)
		International	International	International
<b>17. WINTER SPORT</b>				
17.1	Winter sport equipment – replacement or repair	R4,000	Not applicable	Not applicable
	Theft or loss of ski pass (we pay R400 a day)	R4,000	Not applicable	Not applicable
	Hire of winter sport equipment	R4,000	Not applicable	Not applicable
17.2	Ski-trip package	R2,800	Not applicable	Not applicable
17.3	Piste closure	R2,400	Not applicable	Not applicable
17.4	Avalanche and landslide	R1,600	Not applicable	Not applicable
<b>18. GOLF INSURE</b>				
18.1	Theft, loss or damage of golf equipment	R8,000	Not applicable	Not applicable
	Hire of golf equipment (we pay R240 a day)	R2,400	Not applicable	Not applicable
18.2	Golf tour package	R2,400	Not applicable	Not applicable
18.3	Hole in one	R2,000	Not applicable	Not applicable
<b>TOTAL LIMIT OF ALL CLAIMS</b>		<b>R100,000,000</b>	<b>R50,000,000</b>	<b>R2,000,000</b>

## Premiums

PLAN NAME	PREMIER		JET SET		LITE	
	Individual	Family	Individual	Individual	Individual	Family
<b>1 - 5 days</b>	R450	R830	R395	R705	R295	R520
<b>6 - 9 days</b>	R540	R990	R445	R805	R310	R555
<b>10 - 15 days</b>	R1,085	R1,995	R895	R1,770	R645	R1,160
<b>16 - 21 days</b>	R1,495	R2,880	R1,455	R2,620	R895	R1,610
<b>22 - 31 days</b>	R1,800	R3,485	R1,640	R2,950	R1,035	R1,860
<b>32 - 47 days</b>	R2,405	R4,650	R2,185	R3,930	R1 295	R2,335
<b>48 - 62 days</b>	R2,985	R5,780	R2,815	R5,080	R1,460	R2,620
<b>63 - 92 days</b>	R3,885	R7,535	R3,660	R6,590	R2,295	R4,130
<b>93 - 185 days</b>	R5,970	R11,565	R5,165	R9,300	R3,365	R6,060
<b>Annual/Multi Trip</b>	R9,930	R19,220	R8,910	R16,040	R5,740	R10,335



PLAN NAME		BUSINESS
		Individual (16 to 75 years)
		International
<b>1. EMERGENCY MEDICAL AND RELATED EXPENSES</b>		
1.1	Emergency medical expenses including terrorism	R100,000,000
	Excess – insured journey less than 6 months	R 350
	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
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	Included (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	R20,000
1.7	Holiday disruption	Not applicable
1.8	Refund of emergency telephone charges	R3,000
1.9	Refund of in-patient excess (automatic cover excess refund)	Not applicable
<b>2.</b>		
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R650,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R1,000,000
2.3	Education fund supplement	R10,000
<b>3. BRYTE TRAVEL ASSIST SERVICES</b>		
3.1	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only

PLAN NAME		BUSINESS
		Individual (16 to 75 years)
		International
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
3.2	Visit by a family member	R30,000
3.3	Return of stranded children	Not applicable
3.4	Return of stranded travel companion	Not applicable
3.5	Substitute business colleague expenses	R30,000
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	Included (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
<b>4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT</b>		
4.1	Cancelling an insured journey	R50,000
4.2	Postponing an insured journey	R50,000
4.3	Cutting an insured journey short	R50,000
4.4	Ticket change fee	R10,000
4.5	Accommodation expenses due to public transport carrier schedule change	R7,500
	Excess	R500
<b>5. REJECTION OR DELAY OF YOUR VISA APPLICATION</b>		
5.1	Rejection of your visa application	R40,000
5.2	Delay of your visa application	R10,000

PLAN NAME		BUSINESS
		Individual (16 to 75 years)
		International
<b>6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY</b>		
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
	Accidental loss of baggage	R8,750
	Baggage single item limit – accidental loss	R2,180
	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, cheques and travellers' cheques, bank cards, postal or money orders	R10,000
	Money, cheques and travellers' cheques, bank cards, postal or money orders – single item limit	R2,500
	Theft of passport and travel documents	R10,000
	Excess	R500
6.3	Bank card fraud	R10,000
6.4	Baggage delay (delayed for more than 6 hours)	R3,500
<b>7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT</b>		
7.1	Travel delay (delayed for more than 4 hours)	R5,000
7.2	Cost of alternative travel due to delay	R40,000
7.3	Missed connection (no alternative transport is available for more than 6 hours)	R30,000
	Additional car parking costs due to missed connection	R2,500
7.4	Missed pre-paid event or activity	R5,000
7.5	Lounge access due to travel delay or missed connection	R3,000

PLAN NAME		BUSINESS
		Individual (16 to 75 years)
		International
<b>8. LEGAL RESPONSIBILITY TO THIRD PARTIES</b>		
8.1	Legal responsibility to third parties	R5,000,000
	<i>Excess</i>	R1,000
<b>9. HIJACK, KIDNAP AND WRONGFUL DETENTION</b>		
9.1	Hijack of public transport carrier (more than 24 hours)	R40,000
9.2	Kidnap and wrongful detention	R500,000
<b>10. NATURAL DISASTER</b>		
10.1	Alternative accommodation	R10,000
10.2	Natural disaster evacuation expenses	R10,000
10.3	Ticket change fee	R10,000
<b>11. IDENTITY FRAUD</b>		
11.1	Legal expenses	R10,000
	Lost income	R10,000
	Legal obligations	R10,000
	Other expenses	R10,000
<b>12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS</b>		
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000
	<i>Excess</i>	R500
<b>13. TICKET UPGRADE</b>		
13.1	Ticket upgrade (delayed for more than 6 hours)	R10,000
<b>14. CAR RENTAL</b>		
14.1	Car rental	Not applicable
14.2	Car rental excess waiver	R15,000
14.3	Return of a rented car	R2,500
<b>15. AIR SPACE CLOSURE</b>		
15.1	Cancelling an insured journey due to air space closure	R35,000
15.2	Additional expenses to reach your destination	R10,000
15.3	Additional expenses if you are stranded on an international connection	R15,000

PLAN NAME		BUSINESS
		Individual (16 to 75 years)
		International
15.4	Additional expenses if you are stranded on your return journey home	R15,000
	Refund of telephone charges	R3,000
15.5	Alternative travel arrangements	R15,000
15.6	Additional car parking costs	R5,000
	Excess	R500
<b>16. CRUISE COVER</b>		
16.1	Cancelling pre-paid shore excursions	Not applicable
16.2	Missed port	Not applicable
16.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable
<b>17. WINTER SPORT</b>		
17.1	Winter sport equipment – replacement or repair	R4,000
	Theft or loss of ski pass (we pay R400 a day)	R4,000
	Hire of winter sport equipment	R4,000
17.2	Ski-trip package	R2,800
17.3	Piste closure	R2,400
17.4	Avalanche and landslide	R1,600
<b>18. GOLF INSURE</b>		
18.1	Theft, loss or damage of golf equipment	R8,000
	Hire of golf equipment (we pay R240 a day)	R2,400
18.2	Golf tour package	R2,400
18.3	Hole in one	R2,000
<b>TOTAL LIMIT OF ALL CLAIMS</b>		<b>R100,000,000</b>

Premiums

PLAN NAME	BUSINESS	
	Individual excluding manual labour	Individual including manual labour
<b>1 - 32 days</b> Daily rate per person	R45	R65
<b>32-42 days</b>	R1,900	R2,470
<b>43 - 62 days</b>	R2,445	R3,180
<b>63 - 92 days</b>	R4,170	R5,425
<b>93 - 185 days</b>	R5,770	R7,500
<b>Annual/Multi Trip</b>	R8,820	R11,465

PLAN NAME		GROUP
		Individual Minimum 10 people (3 months to 75 years)
		International
<b>1. EMERGENCY MEDICAL AND RELATED EXPENSES</b>		
1.1	Emergency medical expenses including terrorism	R 25,000,000
	Excess – insured journey less than 6 months	R 350
	Excess – insured journey 6 to 12 months	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	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)	R300,000
	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)	R3,000
1.7	Holiday disruption	Not applicable
1.8	Refund of emergency telephone charges	R1,000
1.9	Refund of in-patient excess (automatic cover excess refund)	Not applicable
<b>2. PERSONAL ACCIDENT</b>		
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R250,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R250,000
2.3	Education fund supplement	Not applicable
<b>3. BRYTE TRAVEL ASSIST SERVICES</b>		
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

PLAN NAME		GROUP
		Individual Minimum 10 people (3 months to 75 years)
		International
	Evacuation assistance	Assistance only
3.2	Visit by a family member	R15,000
3.3	Return of stranded children	R15,000
3.4	Return of stranded travel companion	R15,000
3.5	Substitute business colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	R7,500
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	R15,000
3.8	Assistance for an accompanying spouse or travel companion whilst on a cruise	Actual expense up to a maximum of R10,000
3.9	Burial, cremation or return of your mortal remains	Included (part of emergency medical and related expenses)
	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
<b>4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT</b>		
4.1	Cancelling an insured journey	R20,000
4.2	Postponing an insured journey	Not applicable
4.3	Cutting an insured journey short	R20,000
4.4	Ticket change fee	R2,500
4.5	Accommodation expenses due to public transport carrier schedule change	R3,750
	Excess	R500
<b>5. REJECTION OR DELAY OF YOUR VISA APPLICATION</b>		
5.1	Rejection of your visa application	R8,000
5.2	Delay of your visa application	R2,000
<b>6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY</b>		
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



PLAN NAME		GROUP
		Individual Minimum 10 people (3 months to 75 years)
		International
	Accidental loss of baggage	R5,000
	Baggage single item limit – accidental loss	R1,250
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R1,000
	Computers and similar electronic equipment (over and above excess)	R2,500
	Cell phones (over and above excess)	R1,000
	Business property	Not applicable
	Business property – single item limit	Not applicable
	Excess	R500
6.2	Theft of money, cheques and travellers' cheques, bank cards, postal or money orders	R1,000
	Money, cheques and travellers' cheques, bank cards, postal or money orders – single item limit	R250
	Theft of passport and travel documents	R5,000
	Excess	R500
6.3	Bank card fraud	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	R2,000
<b>7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT</b>		
7.1	Travel delay (delayed for more than 4 hours)	R1,000
7.2	Cost of alternative travel due to delay	R20,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	R1,500
	Additional car parking costs due to missed connection	Not applicable
7.4	Missed pre-paid event or activity	Not applicable
7.5	Lounge access due to travel delay or missed connection	Not applicable
<b>8. LEGAL RESPONSIBILITY TO THIRD PARTIES</b>		
8.1	Legal responsibility to third parties	R2,000,000
	Excess	R1,000
<b>9. HIJACK, KIDNAP AND WRONGFUL DETENTION</b>		
9.1	Hijack of public transport carrier (more than 24 hours)	R5,000
9.2	Kidnap and wrongful detention	Not applicable

PLAN NAME		GROUP
		Individual Minimum 10 people (3 months to 75 years)
		International
<b>10. NATURAL DISASTER</b>		
10.1	Alternative accommodation	R2,000
10.2	Natural disaster evacuation expenses	R2,000
10.3	Ticket change fee	Not applicable
<b>11. IDENTITY FRAUD</b>		
11.1	Legal expenses	Not applicable
	Lost income	Not applicable
	Legal obligations	Not applicable
	Other expenses	Not applicable
<b>12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS</b>		
12.1	Insolvency of your travel suppliers or travel wholesalers	Not applicable
	Excess	Not applicable
<b>13. TICKET UPGRADE</b>		
13.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable
<b>14. CAR RENTAL</b>		
14.1	Car rental	Not applicable
14.2	Car rental excess waiver	R5,000
14.3	Return of rented car	R1,500
<b>15. AIR SPACE CLOSURE</b>		
15.1	Cancelling an insured journey due to air space closure	R10,000
15.2	Additional expenses to reach your destination	R2,500
15.3	Additional expenses if you are stranded on an international connection	R3,500
15.4	Additional expenses if you are stranded on your return journey home	R3,500
	Refund of telephone charges	Not applicable
15.5	Alternative travel arrangements	R5,000
15.6	Additional car parking costs	R750
	Excess	R500

PLAN NAME		GROUP
		Individual Minimum 10 people (3 months to 75 years)
		International
<b>16. CRUISE COVER</b>		
16.1	Cancelling pre-paid shore excursions	Not applicable
16.2	Missed port	Not applicable
16.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable
<b>17. WINTER SPORT</b>		
17.1	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
17.2	Ski-trip package	Not applicable
17.3	Piste closure	Not applicable
17.4	Avalanche and landslide	Not applicable
<b>18. GOLF INSURE</b>		
18.1	Theft, loss or damage of golf equipment	Not applicable
	Hire of golf equipment (we pay R240 a day)	Not applicable
18.2	Golf tour package	Not applicable
18.3	Hole in one	Not applicable
<b>TOTAL LIMIT OF ALL CLAIMS</b>		<b>R25,000,000</b>

## Premiums

PLAN NAME	GROUP
	<b>Individual</b>
<b>Daily rate</b>	R28 per person per day
Minimum of R150 premium per person	
Minimum of 10 people per group	