

Worldwide Holiday Travel Insurance

Your ultimate travel companion

Planning your next adventure? Make sure you're covered for every twist, turn, and thrill along the way! With our comprehensive **Bryte Leisure Travel Insurance**, you can travel knowing that we've got you covered from start to finish.

Why choose our travel insurance?

Because your adventure deserves the best protection. With comprehensive cover, global peace of mind, 24/7 emergency support, and a fast, fuss-free claims process, Bryte is a reliable partner throughout your journey.

What's covered?

- **Pre-existing medical conditions:** Travel worry-free, knowing your health needs, even the ones you know about, are taken care of.
- **Sports and adventure cover:** Do you love pushing boundaries? From scuba diving to skiing, we cover a wide range of activities that make your trip unforgettable.
- **Global protection:** Our worldwide cover keeps you safe no matter where you travel.
- **24/7 emergency assistance:** Round-the-clock support when you need it most.

Don't leave your trip to chance! Travel smart. Travel safe. Travel insured.

Rates*

Trip duration	Premier		Jet Set		Lite	
	Individual	Family	Individual	Family	Individual	Family
1 – 5 days	R495	R965	R435	R820	R425	R750
6 – 9 days	R625	R1,215	R495	R945	R470	R840
10 – 15 days	R1,295	R2,435	R1,040	R2,055	R970	R1,740
16 – 21 days	R1,795	R3,460	R1,625	R3,270	R1,345	R2,240
22 – 31 days	R2,090	R4,090	R1,870	R4,045	R1,560	R2,795
32 – 47 days	R3,210	R6,150	R2,760	R4,915	R1,945	R3,510
48 – 62 days	R3,935	R7,555	R3,575	R6,385	R2,160	R3,875
63 – 92 days	R5,515	R9,835	R4,900	R8,280	R4,520	R6,090
93 – 185 days	R7,460	R14,445	R6,265	R11,175	R4,970	R8,945
Annual Multi Trip	R12,565	R24,760	R10,810	R20,240	R8,585	R15,460

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

Individual (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
1. EMERGENCY MEDICAL AND RELATED EXPENSES				
1.1	Emergency medical expenses including terrorism	R150,000,000	R75,000,000	R2,000,000
	Excess – insured journey less than 6 months	Not applicable	R350	R350
	Excess – insured journey 6 to 12 months	Not applicable	R1,500	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R150,000,000	R1,500,000	Not applicable
	Emergency medical expenses when taking part in any competitive school sport, hazardous activities or adventure sports	R300 000	R300 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)	R2,000,000	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
2. PERSONAL ACCIDENT				
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
3. BRYTE TRAVEL ASSIST SERVICES				
3.1	Assistance services			
	Cash transfer advice	Assistance only	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only	Assistance only

Individual (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
	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 an accompanying spouse or travel companion whilst on a cruise	R15,000	R10,000	R5,000
3.9	Burial, cremation or return of your mortal remains	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)
	Coffin expenses	R20,000	R10,000	R5,000
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
4. THE INSURED JOURNEY IS CANCELLED, POSTPONED, CHANGED OR CUT SHORT				
4.1	Cancelling an insured journey for a named reason	R80,000	R30,000	R7,500
	Cancelling an insured journey for an unnamed reason (You must buy your travel insurance policy within 72 hours after you have made full or part payment to your travel agent, travel supplier or travel wholesaler for your travel booking, including accommodation)	R40,000	Not applicable	Not applicable
4.2	Postponing an insured journey	R50,000	R30,000	Not applicable
4.3	Cutting an insured journey short for a named reason	R80,000	R30,000	R7,500
	Cutting an insured journey short for an unnamed reason (You must buy your travel insurance policy within 72 hours after you have made full or part payment to your travel agent, travel supplier or travel wholesaler for your travel booking, including accommodation)	Optional	Not applicable	Not applicable
4.4	Ticket change	R15,000	R7,500	Not applicable
4.5	Event, tour, excursion and hospitality ticket	R10,000	Not applicable	Not applicable

Individual (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
4.6	Conference ticket cover	Not applicable	Not applicable	Not applicable
	Excess	Not applicable	R500	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION				
5.1	Rejection of your visa application	R40,000	R20,000	Not applicable
5.2	Delay of your visa application	R20,000	R7,500	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)	R45,000	R25,000	R3,000
	Baggage single item limit – theft or damage	R11,250	R6,250	R750
	Accidental loss of baggage	R11,250	R6,250	R750
	Baggage single item limit – accidental loss	R2,815	R1,565	R200
	Jewellery	R2,500	R1,500	R750
	Dentures and hearing aids	R5,000	R2,500	R1,250
	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	R2,500	R1,500	R750
	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	R1,500	R750
	Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)	R2,500	R1,500	R750
	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
	Excess	Not applicable	R500	R250
6.2	Theft of money or bank cards (maximum benefit limit payable under 6.2 Single item limits apply)	R10,000	R7,500	R2,500
	Money or bank cards– single item limit	R2,500	R1,875	R625
	Theft of passport and travel documents	R10,000	R7,500	Not applicable
	Excess	Not applicable	R500	R250
6.3	Bank card fraud	R10,000	R7,500	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	R15,000	R7,500	Not applicable
7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES				
7.1	Travel delay (delayed for more than 4 hours)	R10,000	R5,000	R1,500
7.2	Cost of alternative travel due to travel delay	R40,000	R20,000	Not applicable

Individual (from 3 months to 69 years)		Premier International	Jet Set International	Lite International
7.3	Missed connection (no alternative transport available for more than 6 hours)	R40,000	R10,000	R2,500
	Additional car parking costs due to missed connection	R2,500	R1,000	Not applicable
	Missed departure	R7,500	Not applicable	Not applicable
7.4	Public transport carrier schedule change	R10,000	R7,500	Not applicable
7.5	Lounge access due to travel delay or missed connection	R3,000	R3,000	Not applicable
7.6	Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey	R25,000	R7,500	Not applicable
7.7	Ticket change due to overbooking of a public transport carrier	R10,000	R5,000	Not applicable
8. LEGAL RESPONSIBILITY TO THIRD PARTIES				
8.1	Legal responsibility to third parties	R5,000,000	R2,000,000	R1,000,000
	Excess	Not applicable	R1,000	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION				
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
10. NATURAL DISASTER				
10.1	Alternative accommodation	R20,000	R5,000	Not applicable
10.2	Natural disaster evacuation expenses	R20,000	R5,000	Not applicable
10.3	Ticket change fee	R20,000	R5,000	Not applicable
11. IDENTITY FRAUD				
11.1	Legal expenses	R10,000	Not applicable	Not applicable
	Lost income	R10,000	Not applicable	Not applicable
	Legal obligations	R10,000	Not applicable	Not applicable
	Other expenses	R10,000	Not applicable	Not applicable
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS				
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000	R25,000	R20,000
	Excess	Not applicable	R500	R500
13. CAR RENTAL				
13.1	Car rental	Not applicable	Not applicable	Not applicable
13.2	Car rental excess waiver	R20,000	R7,500	Not applicable
13.3	Return of a rented car	R2,500	R1,500	Not applicable
14. AIR SPACE CLOSURE				
14.1	Cancelling an insured journey due to air space closure	R35,000	R20,000	Not applicable

Individual (from 3 months to 69 years)		Premier	Jet Set	Lite
		International	International	International
14.2	Additional expenses to reach your destination	R10,000	R5,000	Not applicable
14.3	Additional expenses if you are stranded on an international connection	R15,000	R7,500	Not applicable
14.4	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
14.5	Alternative travel arrangements	R15,000	R7,500	Not applicable
14.6	Additional car parking costs	R5,000	R2,500	Not applicable
	Excess	Not applicable	R500	Not applicable
15. CRUISE COVER				
15.1	Cancelling prepaid shore excursions	R5,000	Not applicable	Not applicable
15.2	Missed port	R5,000	Not applicable	Not applicable
15.3	Cabin confinement (confinement must be for longer than 48 hours. We pay R500 a day)	R5,000	Not applicable	Not applicable
16. WINTER SPORT				
16.1	Winter sport equipment – replacement or repair	R7,500	Not applicable	Not applicable
	Theft or loss of ski pass (we pay R500 a day)	R5,000	Not applicable	Not applicable
	Hire of winter sport equipment	R5,000	Not applicable	Not applicable
16.2	Ski-trip package	R4,000	Not applicable	Not applicable
16.3	Piste closure	R2,400	Not applicable	Not applicable
16.4	Avalanche and landslide	R1,600	Not applicable	Not applicable
17. GOLF INSURE				
17.1	Theft, loss or damage of golf equipment	R10,000	Not applicable	Not applicable
	Hire of golf equipment (we pay R500 a day)	R5,000	Not applicable	Not applicable
17.2	Golf tour package	R5,000	Not applicable	Not applicable
17.3	Hole in one	R2,000	Not applicable	Not applicable
18. POLITICAL EVACUATION				
18.1	Political evacuation	Not applicable	Not applicable	Not applicable
TOTAL LIMIT OF ALL CLAIMS		R150,000,000	R75,000,000	R2,000,000

Business Individual (16 – 75 years inclusive)

Travel smarter with business travel insurance

Are you heading abroad for work? Whether it's closing deals, attending conferences, or managing projects, your focus should be on business—not the unexpected. Wherever your work takes you, **Bryte Business Travel Insurance** keeps you covered, so you can focus on success and not surprises.

Why choose our business travel insurance?

Because your business matters, and so does your safety. Invest in protection that keeps you moving forward without setbacks. Customise your plan to suit your business needs and budget.

What's covered?

- **Medical emergencies:** Comprehensive cover for unexpected medical expenses while travelling.
- **Manual labour extensions*:** Add cover for emergency medical expenses when participating in manual labour duties.
- **Cancellation protection:** Reimbursement for prepaid bookings if your trip gets cancelled unexpectedly.
- **Business equipment cover:** Safeguard your professional devices and materials.
- **24/7 emergency assistance:** Round the clock support when you need it most.

Let Bryte handle the unexpected so you can handle the success!

Rates**

Trip duration	Individual excluding manual labour*	Individual including manual labour*
Minimum premium	R270	R325
1—31 days (daily rate)	R45 per person per day	R65 per person per day
32—42 days	R2,090	R2,720
43—62 days	R2,690	R3,500
63—92 days	R4,795	R6,185
93—185 days	R6,755	R9,250
Annual single-trip or multi-trip	R11,365	R14,630

Cover is subject to the terms, conditions and exclusions outlined in the policy wording. To view the full details, 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

Business (from 16 to 75 years)		Individual Excluding manual labour	Individual Including manual labour
		International	International
1. EMERGENCY MEDICAL AND RELATED EXPENSES			
1.1	Emergency medical expenses including terrorism	R150,000,000	R150,000,000
	Excess – insured journey less than 6 months	R350	R350
	Excess – insured journey 6 to 12 months	R1,500	R1,500
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R2,500,000	R2,500,000
	Emergency medical expenses when taking part in any competitive school sport, hazardous activities or adventure sports	Not applicable	Not applicable
	Emergency medical expenses when taking part in manual labour activities	Not applicable	R10,000,000
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)	R2,000,000	R2,000,000
	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	R300,000
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)
1.4	Optical expenses – illness and injury	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)
1.6	Hospital cash (we pay R500 a day)	R20,000	R20,000
1.7	Holiday disruption	Not applicable	Not applicable
1.8	Refund of emergency telephone charges	R3,000	R3,000
2. PERSONAL ACCIDENT			
2.1	Death and permanent total disability – excluding air travel (including terrorism)	R650,000	R650,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	R1,000,000	R1,000,000
2.3	Education fund supplement	R10,000	R10,000

Business (from 16 to 75 years)		Individual Excluding manual labour	Individual Including manual labour
		International	International
3. BRYTE TRAVEL ASSIST SERVICES			
3.1	Assistance services		
	Cash transfer advice	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only
3.2	Visit by a family member	R30,000	R30,000
3.3	Return of stranded children	Not applicable	Not applicable
3.4	Return of stranded travel companion	Not applicable	Not applicable
3.5	Substitute business colleague expenses	R30,000	R30,000
3.6	Legal assistance when you are abroad	R20,000	R20,000
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	R30,000	R30,000
3.8	Assistance for an accompanying spouse or travel companion whilst on a cruise	Not applicable	Not applicable
3.9	Burial, cremation or return of your mortal remains	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)
	Coffin expenses	R20,000	R20,000
3.10	Test for infectious or contagious disease (when you test positive)	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	R30,000
4. THE INSURED JOURNEY IS CANCELLED, POSTPONED, CHANGED OR CUT SHORT			
4.1	Cancelling an insured journey for a named reason	R80,000	R80,000
	Cancelling an insured journey for an unnamed reason (You must buy your travel insurance policy within 72 hours after you have made full or part payment to your travel agent, travel supplier or travel wholesaler for your travel booking, including accommodation)	R40,000	R40,000
4.2	Postponing an insured journey	R50,000	R50,000

Business (from 16 to 75 years)		Individual Excluding manual labour	Individual Including manual labour
		International	International
4.3	Cutting an insured journey short for a named reason	R80,000	R80,000
	Cutting an insured journey short for an unnamed reason (You must buy your travel insurance policy within 72 hours after you have made full or part payment to your travel agent, travel supplier or travel wholesaler for your travel booking, including accommodation)	Optional	Optional
4.4	Ticket change	R15,000	R15,000
4.5	Event, tour, excursion and hospitality ticket	Not applicable	Not applicable
4.6	Conference ticket cover	R10,000	R10,000
	Excess	R500	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION			
5.1	Rejection of your visa application	R40,000	R40,000
5.2	Delay of your visa application	R20,000	R20,000
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)	R45,000	R45,000
	Baggage single item limit – theft or damage	R11,250	R11,250
	Accidental loss of baggage	R11,250	R11,250
	Baggage single item limit – accidental loss	R2,815	R2,815
	Jewellery	R2,500	R2,500
	Dentures and hearing aids	R5,000	R5,000
	Headphones (including but not limited to wired or wireless headphones, AirPods, earbuds, noise-cancelling headphones)	R2,500	R2,500
	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	R2,000
	Suitcases or travel bags (including but not limited to hard or soft-shell suitcases, carrier bags, tog bags or duffel bags)	R2,500	R2,500
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R1,000	R1,000
	Computers and similar electronic equipment (over and above excess)	R5,000	R5,000

Business (from 16 to 75 years)		Individual Excluding manual labour	Individual Including manual labour
		International	International
	Cell phones (over and above excess)	R1,500	R1,500
	Business property	R5,000	R5,000
	Business property – single item limit	R1,250	R1,250
	Excess	R500	R500
6.2	Theft of money or bank cards (Maximum benefit limit payable under 6.2. Single item limits apply)	R10,000	R10,000
	Money or bank cards– single item limit	R2,500	R2,500
	Theft of passport and travel documents	R10,000	R10,000
	Excess	R500	R500
6.3	Bank card fraud	R10,000	R10,000
6.4	Baggage delay (delayed for more than 6 hours)	R15,000	R15,000
7. PUBLIC TRANSPORT CARRIER DISRUPTIONS AND RELATED EXPENSES			
7.1	Travel delay (delayed for more than 4 hours)	R10,000	R10,000
7.2	Cost of alternative travel due to travel delay	R40,000	R40,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	R40,000	R40,000
	Additional car parking costs due to missed connection	R2,500	R2,500
	Missed departure	R7,500	R7,500
7.4	Public transport carrier schedule change	R10,000	R10,000
7.5	Lounge access due to travel delay or missed connection	R3,000	R3,000
7.6	Cancellation or diversion of public transport carrier due to poor weather conditions while on an insured journey	R25,000	R25,000
7.7	Ticket change due to overbooking of a public transport carrier	R10,000	R10,000
8. LEGAL RESPONSIBILITY TO THIRD PARTIES			
8.1	Legal responsibility to third parties	R5,000,000	R5,000,000
	Excess	R1,000	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION			
9.1	Hijack of public transport carrier (more than 24 hours)	R40,000	R40,000
9.2	Kidnap and wrongful detention	R500,000	R500,000

Business (from 16 to 75 years)		Individual Excluding manual labour	Individual Including manual labour
		International	International
10. NATURAL DISASTER			
10.1	Alternative accommodation	R20,000	R20,000
10.2	Natural disaster evacuation expenses	R20,000	R20,000
10.3	Ticket change fee	R20,000	R20,000
11. IDENTITY FRAUD			
11.1	Legal expenses	R10,000	R10,000
	Lost income	R10,000	R10,000
	Legal obligations	R10,000	R10,000
	Other expenses	R10,000	R10,000
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS			
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000	R25,000
	Excess	R500	R500
13. CAR RENTAL			
13.1	Car rental	Not applicable	Not applicable
13.2	Car rental excess waiver	R20,000	R20,000
13.3	Return of a rented car	R2,500	R2,500
14. AIR SPACE CLOSURE			
14.1	Cancelling an insured journey due to air space closure	R35,000	R35,000
14.2	Additional expenses to reach your destination	R10,000	R10,000
14.3	Additional expenses if you are stranded on an international connection	R15,000	R15,000
14.4	Additional expenses if you are stranded on your return journey home	R15,000	R15,000
	Refund of telephone charges	R3,000	R3,000
14.5	Alternative travel arrangements	R15,000	R15,000
14.6	Additional car parking costs	R5,000	R5,000
	Excess	R500	R500
16. WINTER SPORT			
16.1	Winter sport equipment – replacement or repair	R7,500	R7,500
	Theft or loss of ski pass (we pay R500 a day)	R5,000	R5,000
	Hire of winter sport equipment	R5,000	R5,000

Business (from 16 to 75 years)		Individual Excluding manual labour	Individual Including manual labour
		International	International
16.2	Ski-trip package	R4,000	R4,000
16.3	Piste closure	R2,400	R2,400
16.4	Avalanche and landslide	R1,600	R1,600
17. GOLF INSURE			
17.1	Theft, loss or damage of golf equipment	R10,000	R10,000
	Hire of golf equipment (we pay R500 a day)	R5,000	R5,000
17.2	Golf tour package	R5,000	R5,000
17.3	Hole in one	R2,000	R2,000
18. POLITICAL EVACUATION			
18.1	Political evacuation	R10,000	R10,000
TOTAL LIMIT OF ALL CLAIMS		R150,000,000	R150,000,000

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
	Accidental loss of baggage	R8,750

Work Away Plan (from 16 to 69 years)		Individual Including manual labour
		International
	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
7.7	Ticket change due to overbooking of a public transport carrier	Not applicable

Work Away Plan (from 16 to 69 years)		Individual Including manual labour
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		International
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
14.6	Additional car parking costs	R5,000
	Excess	R500

Work Away Plan (from 16 to 69 years)		Individual Including manual labour
		International
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