





The Road Ahead

A glimpse into the travel trends for 2025.

Bryte's 2024 data shows that travel is evolving, with eco-friendly trips, blended work leisure, and tech-driven journeys on the rise. As travellers embrace new ways to explore, these trends will shape how we travel in 2025.

Here is a quick look at what to expect, so keep reading as we delve deeper into the trends and the behaviours that shaped them.

1 Leisure travel booms back

After a pandemic slump, leisure travel is soaring again. While this trend is seasonal, there is an increase in travel overall.

2 Long stays, rising claims

Travellers are flocking to their favourite destinations for longer stays, which increases the chances of mishaps.

- 3 Shorter getaways, bigger impact
 Mini-breaks are the new
 go-to. Travellers are prioritising
 affordability and accessibility over
 long vacations.
- 4 Going local

South Africans are loving pocketsized escapes, mixing work and play on a budget.

- 5 Eco-friendly adventures

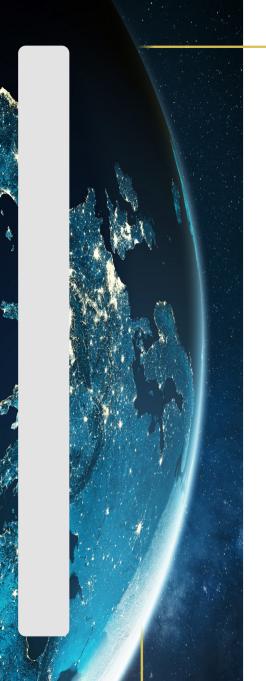
 Travellers are going green while still boosting the adventure factor.
- 6 Blended work and play

 The blended trip trend sees
 business travellers mixing
 meetings with beach days.
- 7 Silent vacations

 Employees are mastering the art of silent vacations—working remotely while enjoying some downtime.
- 8 Tech-savvy travels
 Al is changing the game.
 Travellers are relying on tech
 to make their journeys smarter,
 faster, and stress-free.







Big adventures, bigger bills.

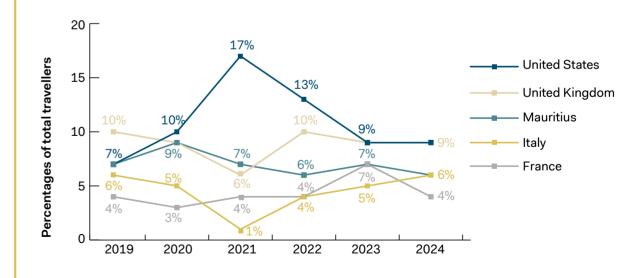
Bryte's data shows travellers flocked to the US and UK in growing numbers from July 2023 to June 2024. These popular destinations offer endless excitement but, always remember, a simple mishap can come with a serious price tag.

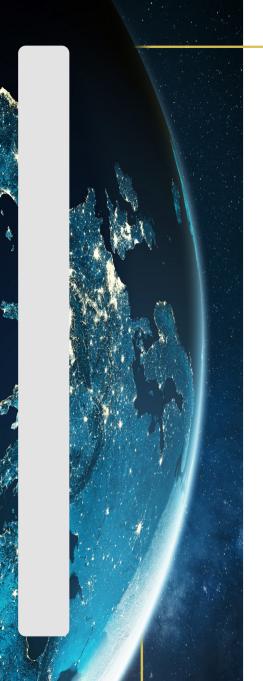
Post-pandemic travel may look different, but the US is still a top pick, with more than 700 claims totalling R45.5 million, making up 36.4% of all claims received in 2023/2024—whether it's for business, fun, or visiting family, the US keeps pulling people in.

Meanwhile, the UK continues to charm frequent travellers as the number of claims rose, even though the total claim value decreased slightly, proving that tourists are still enjoying tea and sightseeing despite smaller individual claim amounts.

Top destinations for Bryte Travel customers

Where are you flying to?





Pack light, live large.

Yes, we're still heading to Europe, but climate change and scorching temperatures in Greece and France have us looking closer to home. And long, drawn-out vacations are so last year.

Mini breaks are trending—short getaways to places like Mauritius and Zanzibar are all the rage.

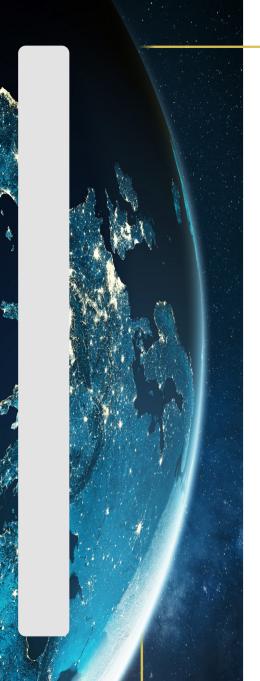
On the other hand, travellers are spending 16-17 days soaking up the high life in Dubai, with business trips making this type of blended adventure more accessible and affordable.



Local travel is booming, and Bryte's data proves it.

Domestic claims, ranging from theft and baggage issues to travel cancellations, nearly tripled as the number of travellers increased substantially—jumping from R1.2 million to R3.3 million.

Group travel is on the rise, making trips cheaper and more fun!



Leisure's back in business.

The world is open again, and leisure travel is booming.

Bryte's data shows a 33% jump in claims, soaring to R46.7 million.

Now, leisure trips make up 37% of all claims, up from 35% last year.

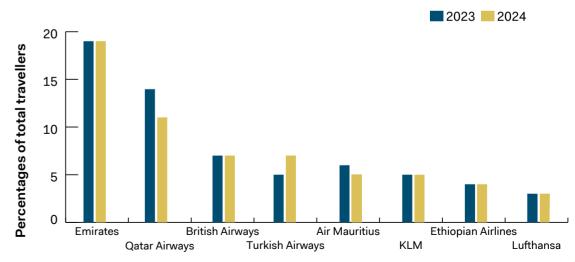
With pent-up wanderlust, flexible remote work, and the return of jet-setting, people are making up for lost time—and they're doing it with enthusiasm!

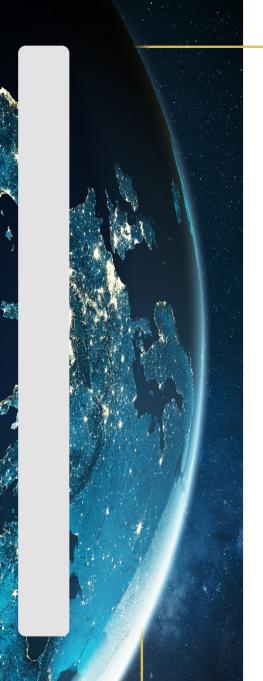
Destination: Eco-friendly.

Eco-friendly travel is having a serious moment.

Travellers are trading solo and couple trips for carpooling, group travel, and sustainable flights to shrink their carbon footprints while still chasing adventure. With more people opting for shared transportation, claims related to group trips have increased, showing that eco-consciousness is influencing travel choices. Even businesses are hopping on board with sustainable fuel certificates, offsetting their air travel impact.¹

Top airlines for Bryte Travel customers

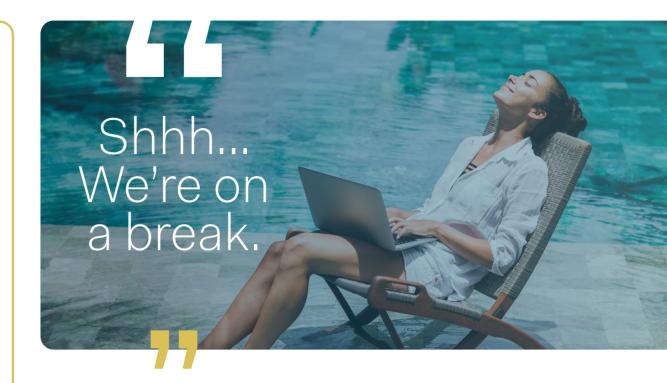




Work hard, play harder.

Blended trips are the new norm—business trips that sneak in some leisure time.²

With remote work making it easier to extend stays, travellers are mixing work and play.³ Bryte's data shows a rise in business-meets-leisure claims. So, don't forget your cozzie on your next work trip!



Silent vacations are the ultimate stealth move—sneaking in some R&R while still "working" remotely.

These covert getaways are becoming more common but remember, travel insurance never takes a break!

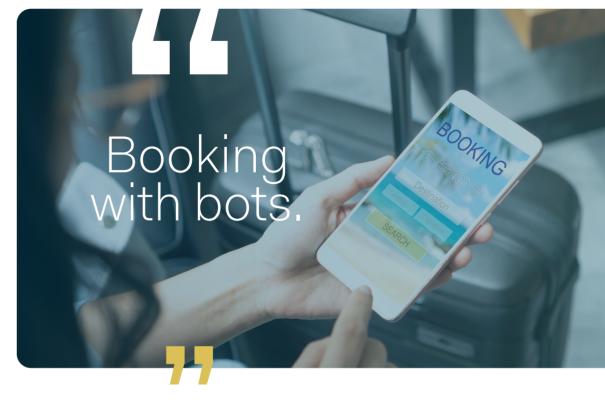
Bryte's data shows that even on these sneaky escapes, mishaps happen.



Airplane mode 24/7.

More travellers are saying goodbye to screens⁴ and unplugging with digital detox vacations.⁵

However, keep in mind that when you're not scrolling through Insta on the beach, you're out hiking, where, let's face it, a tumble down a trail is more likely than a Wi-Fi outage!



Al is revolutionising travel.⁶

From booking flights to real-time updates, tech-savvy travellers are embracing AI to make their trips smoother.

More travellers are relying on tech to keep their plans in check, making exploring the world easier than ever.





Risk Trends

Travelling can be a risky business. Keep a close eye on emerging risk trends.







Adventure with a Side of Risk

Long stays, big payouts.

The longer your trip, the higher the chances of making a claim—that's the deal when it comes to extended trips.

In the US, travellers are clocking in for 77-82 days on average, while the total number of travel insurance policies stays steady at over 6%.

Across the pond, the UK and Europe (think Germany, France, and Italy) see travellers sticking around for 20-32 days—more than enough time for a croissant and a cappuccino.

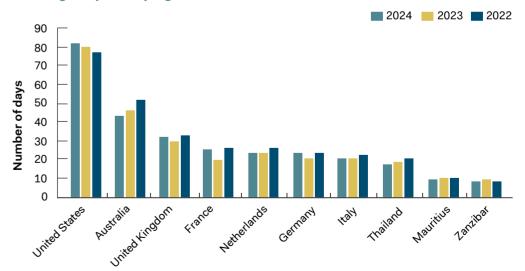
Meanwhile, quick Mauritius getaways keep the drama low, with the proportion of insured travellers dipping from 13.4% in 2022 to 8.7% in 2024.

So, if you're planning an extended escape, remember: the longer the stay, the higher the stakes (and the potential claims)!



Average duration per country

How long are you staying?





Adventure with a Side of Risk

Germs gone wild.

As travel bounces back, so do the bugs! Bryte's data reveals that lingering COVID-19 and seasonal flu aren't taking breaks.

Outpatient medical claims for things like consultations and minor treatments are keeping steady, often ranging between R1,000 to R10,000—proof that even the smallest sniffles can add up. Inpatient claims, while less common, come with a bigger price tag, with some topping R50,000, especially in hotspots like Mauritius.

So, whether you're off to a tropical beach or a bustling city, keep that hand sanitiser close.

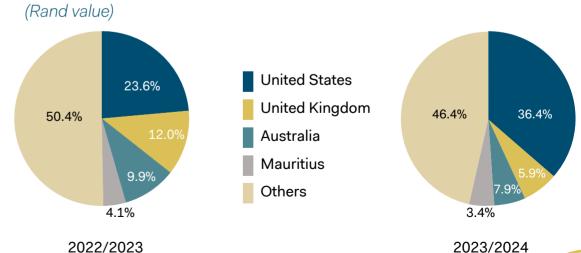
Staying healthy in 2025 could save you from the sniffles—and hefty medical expenses.

Pricey pitfalls of ERs abroad.

Bryte's data shows a dramatic rise in claims from the US, with an increase of R21.7 million from 2022/2023 to 2023/2024.

In a place where healthcare can drain your travel budget, a simple slip-up can cost more than your hotel stay.

Highest total claims by country





Adventure with a Side of Risk

The paperwork perils.

Lost luggage, delayed flights, visa nightmares... not exactly on the bucket list, right?

According to Bryte, these admin disasters are still wreaking havoc for travellers. Whether your bag takes an unscheduled trip or your visa gets denied, these hiccups can turn your dream getaway into a logistical headache.⁷

The United States (422 claims), United Kingdom (336 claims), and Mauritius (296 claims) top the list for these incidents, proving that even in paradise, paperwork can bite back. Some claims have skyrocketed, with the highest reaching a whopping R171,468.



Keep your travel docs handy or risk getting stuck in paperwork purgatory.

Ah, the joys of solo travel! Freedom, adventure, and...a few extra risks.

So, if you're wandering solo, make sure your insurance is on point. Whether it's lost luggage or a health scare, flying solo means being extra prepared for the unexpected.

After all, when you're your own travel buddy, you need the best backup you can get!



Seasonal Trends

Departure and purchase trends are moving in a similar direction.

Peak months for insurance purchases continue to be from March to June.

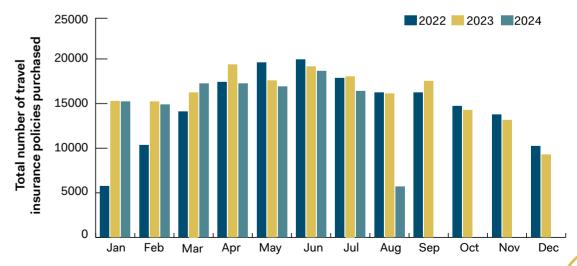
This is driven by travellers planning their festive season escapes early. Visa requirements for international travel play their part too—better safe than stuck! Departure trends show a big spike in November and December, which aligns with the festive period.

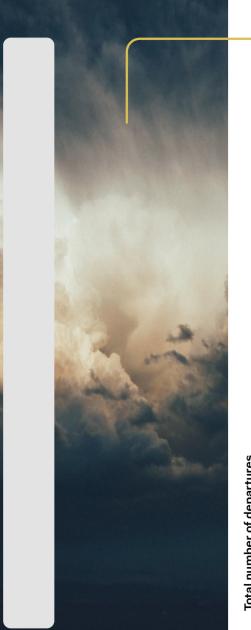
August 2024 shows a sharp decline, likely due to economic challenges like rising inflation.



Purchase trends of Bryte Travel customers

When are you buying insurance?





While departures in 2022 and 2023 show signs of post-COVID recovery, there is a significant drop-off from June 2024 onwards. This can pick up again with the festive travel bounce—as seen in the holiday resilience of December 2022 and 2023—which has yet to reflect in 2024.

The underperformance in key months like April and June indicates potential long-term changes in travel behaviour.

Departure trends of Bryte Travel customersWhen are you flying?

30000 25000 20000 15000 10000 5000 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec





2022 2023 2024





Real Travel Stories

When adventure meets the unexpected.

Travel isn't always smooth sailing, and sometimes the unexpected happens.

Here are real-life stories of travellers whose adventures took a detour into medical emergencies, proving that anything can happen when you're far from home—and that comprehensive travel insurance is a necessity.



A healing journey.

A simple trip to the US turned into a life-threatening emergency for an 82-year-old male traveller.

On 8 June, he was rushed to the hospital, facing severe gastrointestinal bleeding. Swift treatment and an EGD revealed a small ulcer, gastritis, and a hernia, but the bleeding was brought under control.

After one intense day in the hospital, he was deemed fit to travel and discharged.

Total claim cost: R 2.5 million.



Real Travel Stories

A bumpy recovery.

A 56-year-old traveller's holiday in New Zealand was interrupted by a diagnosis of acute pancreatitis.

She was quickly moved to the high-dependency unit for oxygen support and was later intubated due to her deteriorating condition. After a tough recovery process, she improved and was eventually fit to travel home with wheelchair assistance.

Total claim cost: R1 million.

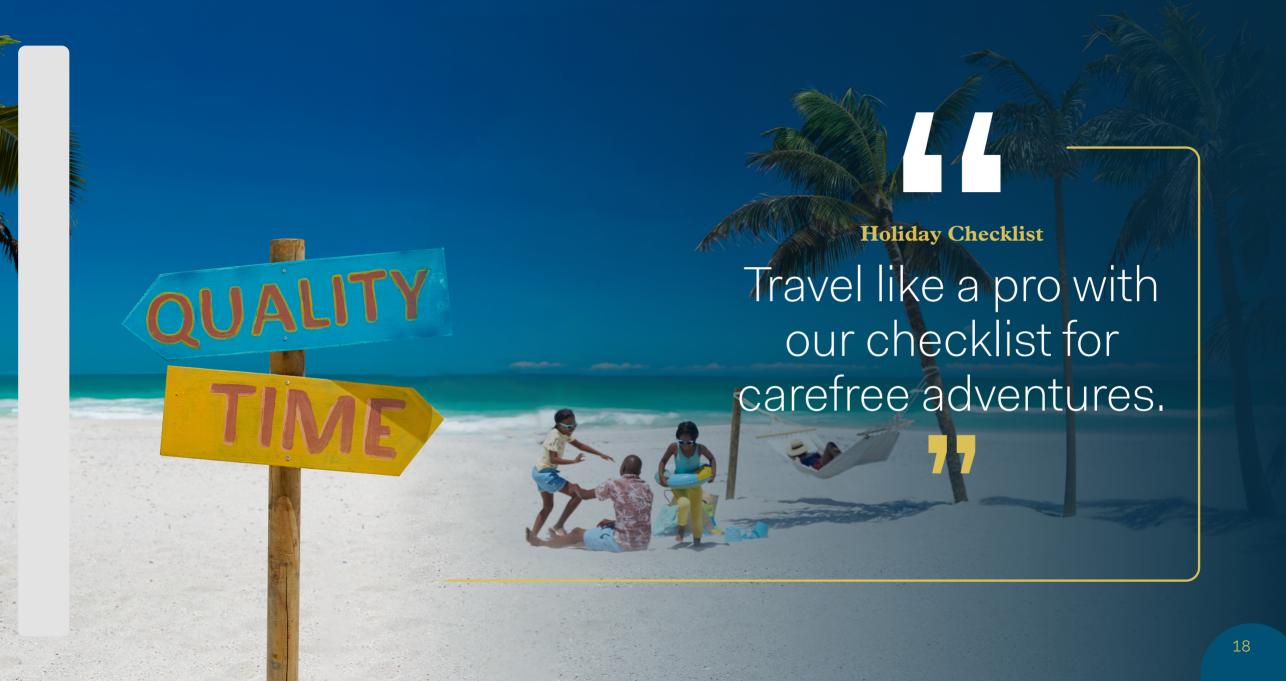


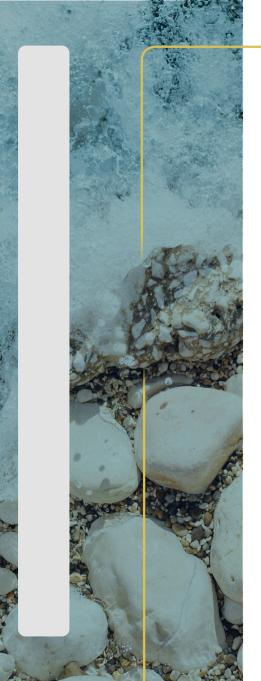
A 50-year-old male traveller's scooter ride through the streets of France took an unexpected turn when he suffered a complex tibial fracture.

The injury required specialised care, but surgery couldn't be performed in France. Instead, he was stabilised and transported back to South Africa, flying business class with medical assistance.

Total claim cost: R699,760.







Before you Go

1 Tickets, please!

Your adventure starts before the airport.

Bryte's 2023/2024 data shows visa and ticket issues are major causes of travel delays, with claims rejections leading to missed flights. We predict that 2025 and beyond may face the same issues. To avoid mishaps, double-check your tickets and visa to avoid being left at the gate.

Read before you go.

Insurance is your safety net—if you know what's covered! Many claims get denied because travellers don't read policy details.

Before you pack your bags, take the time to review your coverage, especially for adventure activities. Better safe than being caught off guard when something goes wrong.



Avoiding the luggage limbo.

Bryte's data shows lost luggage claims are still a frequent headache, especially during busy travel seasons.

To avoid any luggage mishaps, always label your luggage, use a tracking device, and take a photo of your bag.8

And remember, pack essentials in your carry-on to avoid waiting days for your stuff to arrive in paradise.





Before you Go

Pack smart, travel light.

Bryte's 2023/2024 insights say travel light. Over-packing could mean extra fees—and a sore shoulder!

Focus on the essentials: Key documents, medication, chargers, weather-appropriate clothes, extra copies of your ID, passport, and tickets.9

5 Health first, holidays second.

No one wants to get sick on vacation, and Bryte's claims data shows an increase in medical claims related to preventable illnesses. Before you go, make sure you're up to date on vaccinations for your destination, pack a first aid kit, and be prepared for any health hiccups.

Open Plan the fun, not just the flight.

Spontaneity is great, but a little planning goes a long way.

Bryte's data shows travellers with itineraries file fewer claims for missed activities. Take time to research your destination, plan your must-see spots, and book activities in advance.¹⁰

And don't forget to leave room for relaxation!









Where to Start

Travel with Bryte.

By choosing Bryte, you can be assured that you are covered by a premier, proactive travel insurance specialist in Southern Africa.

We offer a wide range of travel insurance plans, designed to suit the varying needs of travellers.

Depending on your cover, benefits include emergency medical and related expenses, cover for infectious and contagious diseases, 24-hour assistance while abroad, cancellation, theft or loss of baggage, travel delay, missed connection, air space closure and more.

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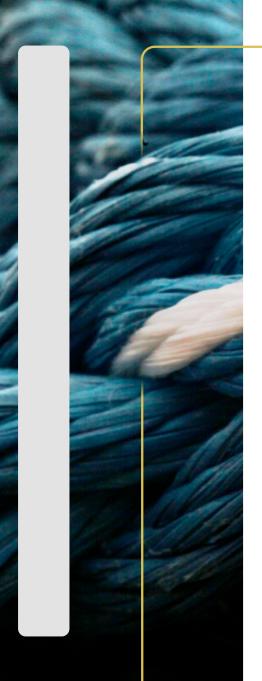
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Bryte Insurance Company Limited A Fairfax Company Bryte is a licensed insurer and an authorised FSP (17703)





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