



Leisure Travel Policy

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A. Summary

Thank you for buying a travel insurance policy from Bryte. We aim to prepare you for any unforeseeable and unexpected incidents that may affect your travel, for example, medical emergencies, accidents, cancellation, travel delay, and lost luggage.

When you travel, we want to make sure it is a safe and pleasant journey. So please, take the time to read and understand your policy wording. It is important that you understand:

- what you are covered for;
- what you are not covered for;
- the general conditions;
- what you should do in an emergency; and
- how to make a claim

This policy wording gives details of many sections of cover. You may not have cover under every section listed in the policy wording. To confirm what you are covered for, please refer to the *schedule of benefits* attached to your *travel insurance certificate*. Your *schedule of benefits* will show the *benefits* that you have insurance for, the *benefit limits* that apply and what the *excesses* are.

To help you better understand your policy, key terms that have a specific meaning and that appear throughout this policy wording, are printed in italics and are defined under D. Guidelines to interpretation and definitions on pages 8 to 11. There are further key terms defined under some of the specific sections in the wording.

Our general terms and conditions on pages 12 to 16 apply to the whole policy wording and gives you information on when your insurance starts, how to extend your policy, what to do if you want to cancel your policy, and more.

You will find our general exclusions under F. Events and items we do not insure on pages 17 to 23 that apply to the whole policy wording. There are additional events and items we do not insure that appear under the specific sections. It is important that you read the general conditions and exclusions together with the specific conditions and exclusions that appear under the specific sections.

In the event of an emergency, it is important that you contact us as soon as possible. Our emergency medical services are available 24 hours a day, 7 days a week. Bryte Travel Assist can be contacted at +1 416 642 2910 (reverse call charges accepted). Information on how to make a reverse charge call as well as our other important contact information and telephone numbers appear on page 7 of the wording.

If you need to claim, please refer to the terms and conditions under G: How to claim on pages 24 to 28 where we tell you what documentation you need to submit in support of your claim.

Our specific sections contain information on the events we provide cover for, the conditions that apply to these events as well as specific exclusions that apply. Our specific sections are on pages 29 to 71.

If you have any questions, or if you are in doubt that the travel plan you selected may not meet your travel requirements, please contact our customer services call centre at 0860 737 775 or email at travelcare@brytesa.com.

B. About the policy

Thank you for buying a travel insurance policy from us. We aim to help you be prepared for any incidents that may affect your travel, for example, medical emergencies, *accidents*, cancellation, travel delay, and lost luggage.

1. The policy is a contract between you and us

- 1.1 This policy is your travel insurance contract with us. We pay all valid claims if you comply with the terms and conditions of this policy. In this policy:
 - 1.1.1 The words 'you' and 'your' refer to the policyholder and the people named as *insured travellers* on the *travel insurance certificate*;
 - 1.1.2 The words 'we', 'us' and 'our' refer to Bryte Insurance Company Limited, registration number 1965/006764/06, a licensed insurer and authorised financial service provider;
 - 1.1.3 'Bryte Travel Assist' registration number 131418865 refers to the emergency medical company authorised to help with emergency medical and related claims.
- 1.2 You may not transfer your rights in this policy to anyone else. (This is known in law as cession.)
- 1.3 You may not transfer your obligations under this policy to anyone else. (This is known in law as assignment.)

2. The policy is made up of four documents

- 2.1 Your *travel insurance certificate*: This contains information that is particular to you. It includes the travel plan you chose when you applied for insurance, the type of insurance you bought, the *benefits* and limits you are insured for, the premiums you must pay, and the *excesses* that apply. There are age limits that apply to the various travel plans. Please check your *travel insurance certificate* to make sure you are insured for the travel plan that best suits your needs.
- 2.2 Policy terms and conditions: These are set out in this document and include your and our rights and duties, the conditions of insurance, how to claim, and the events and items that we do and do not insure.
- 2.3 Changes to your policy: These are also called endorsements. Any changes must be in writing and agreed to by us before they form part of your policy.
- 2.4 Your right to know: Information about your short-term insurance. This document is attached to the end of your policy. It gives details about us and the people you can contact for claims and disputes.

3. The structure of this policy

This policy is divided into two parts:

1. The first part contains general sections, labelled A to G;
2. The second part contains specific sections, numbered from 1 to 18. You might not have insurance under every section. Specific exclusions, limits and sub-limits may apply to your insurance. Please check your *travel insurance certificate* to see what you are insured for.

4. Important policy condition – contact us before incurring medical costs

For any medical claims over R10,000 you must get our approval before you incur the costs. If you do not get this approval, your *benefit* will be limited to R10,000.

Contact information for approval is: +1 416 642 2910 (reverse call charges accepted).

5. Travel plan names, age limits and important information

Your *travel insurance certificate* shows the travel plan you chose when you bought this travel insurance policy. Our travel plan names, age limits and important information that applies is as follows:

Name of travel plan	Age limits and important information that applies
Premier	Individuals and families 3 months up to 69 years inclusive <i>International journeys only</i>
Jet Set	Individuals and families 3 months up to 69 years inclusive <i>International journeys only</i>
Lite	Individuals and families 3 months up to 69 years inclusive <i>International journeys only</i>
Island Hopper	Individuals and families 3 months up to 69 years inclusive <i>International journeys to Mauritius, Maldives, Madagascar, Comores, Seychelles, Reunion, Rodriquez, Zanzibar only</i>
Group	Individuals - At least 10 people travelling together 3 months up to 69 years inclusive <i>International journeys only</i>
Business	Individuals 16 years up to 75 years inclusive <i>International journeys only</i>
Vintage	Individuals 70 years up to 79 years inclusive <i>International journeys only</i>
Golden Years	Individuals 80 years up to 84 years inclusive <i>International journeys only</i>
Exclusive Senior	Individuals 85 years up to 89 years inclusive <i>International journeys only</i> Before buying this travel plan you are required to provide a medical clearance form completed by your local <i>medical practitioner</i> . Cover is subject to pre-approval by Bryte.
Top Up	Individuals 3 months up to 75 years inclusive <i>International journeys only</i>
Local	Individuals and families 3 months up to 80 years inclusive Travel within the borders of South Africa only
Youth	Individuals 16 years up to 30 years inclusive <i>International journeys only</i>
Inbound	Individuals 3 months up to 75 years inclusive Travel within the borders of South Africa only. Cover may be extended to SADC countries upon request

The following plan types are available:

1. Individuals

One person travelling. Individual travellers, between the ages of 3 months and 69 years inclusive, can share their *benefits* with up to 5 dependent children travelling with them on an identical itinerary.

2. Family

Married couples or life partners travelling together on an identical itinerary. *Benefits* can be shared with up to 5 dependent children travelling with you on an identical itinerary.

3. Group

At least 10 people travelling together on an identical itinerary. Break away days are allowed.

4. Youth

One person travelling. If travelling as a full-time student, and studying at an accredited international institution, the policy will be deemed a multi-trip policy if an annual policy was purchased.

Condition:

Each *insured journey* must begin and end in South Africa.

C. Important contact information and telephone numbers

1. For emergency medical and related claims

Our emergency medical services are available 24 hours a day, 7 days a week. It is important that you contact us as soon as possible when you need assistance. Bryte Travel Assist can be contacted at:

Telephone: +1 416 642 2910 (reverse call charges accepted)

How to make a reverse call for emergency medical and related claims:

- 1.1 Dial the International Operator for the country you are in;
- 1.2 Ask to be connected to Bryte Travel Assist on +1 416 642 2910;
- 1.3 Bryte Travel Assist will accept the call charges;
- 1.4 You will be connected to talk to Bryte Travel Assist directly for assistance with your medical emergency.

Please note that you will be charged for the call if you contact Bryte Travel Assist directly

Please remember to dial the International Direct Dialling Number of the country that you are in, followed by: 1 416 642 2910

Email: assistance@wtp.ca

2. Non-medical claims and medical claims for out of hospital treatment

For all non-medical claims (for example, claims for *baggage* or cutting *the insured journey* short) and for medical claims for out of *hospital* treatment, you can contact us up to 30 days after you have returned to South Africa or your *country of residence* at:

Bryte Travel Insurance
PO Box 61489
Marshalltown
2107

Telephone: 0860 222 446 – within South Africa
+27 11 370 9634 – international calls

Email: travelclaims@brytesa.com

Our claims department is open Monday to Friday between 08:00 and 16:30 (South African time). We are closed on weekends and public holidays.

3. For sales and travel plan enquiries

For sales and travel plan enquiries, please contact:

Bryte Travel Insurance
PO Box 61489
Marshalltown
2107

Telephone: 0860 737 775 – within South Africa
+27 11 370 9075 – international calls

Email: travelcare@brytesa.com

Our customer services call centre is open Monday to Friday between 08:00 and 17:00 (South African time). We are closed on weekends and public holidays.

4. If you have any complaints

We do everything we can to make sure that you get a high standard of service. If you have any cause for complaint, please refer to the document on page 72 of your policy called: **Your right to know: Information about your short-term insurance**. It gives you details of who to contact and how to lodge your complaint.

D. Guidelines to interpretation and definitions

1. Guidelines to interpretation

Singular and plural

Words in the singular include the plural. Words in the plural include the singular.

Headings

Headings are aids to reading and understanding and are not terms in themselves.

Examples

Examples are aids to understanding the terms and conditions. They are not terms or conditions in themselves. The terms or conditions do not apply only to the situations and facts given in the examples or to similar situations and facts.

Including

The word 'including' must be interpreted as not limiting the number or type of items that follows the word.

Legal responsibility

A legal responsibility is a duty imposed on someone to do something, whether imposed by the law or created by agreement.

Reference to laws

When there is reference to a law or to a section of a law, we mean that law or section of that law as amended, repealed or replaced.

2. Definitions

In your policy, the words in the left-hand column of the table below have the meanings given in the right-hand column. These definitions apply to the whole policy. There are also extra definitions for each specific section. Words that are defined in the policy are in italics, except for the words 'you' and 'we'.

Accident	An event that is sudden and unexpected, that is caused by external and visible means at a time and place that can be identified, and that results in <i>injury</i> or death.
Baggage	Luggage, <i>personal belongings</i> , travel tickets, passports, visas, travellers' cheques, and <i>travel documents</i> .
Bank card	A credit, debit or ATM card issued or administered by a registered financial institution.
Benefit	The amount we pay for an event or item we insure.
Benefit limit	The most we pay out for the events and items we insure. This amount is shown on the <i>schedule of benefits</i> on your <i>travel insurance certificate</i> .
Business	Your work, trade, profession, career or occupation.
Business associate	Your <i>business</i> partner, director or employee.
Child	Any biological, adopted, step or surrogate <i>child</i> or a <i>child</i> who you are the legal guardian of who meets all of the following criteria: <ul style="list-style-type: none">• Is between the ages of 3 months and 18 years or between the ages of 3 months and 24 years inclusive if they are full-time students at an accredited educational institution;• Is financially dependent on you for maintenance and support;

	<ul style="list-style-type: none"> • Is not in full-time employment; • Is not married; • Is not pregnant or a parent at the time of an <i>insured event</i>.
Country of residence	The country that you live in and regard as your permanent home. If you are a temporary resident, have citizenship, a work permit or have been living in the country for more than 12 consecutive months, it will be deemed your <i>country of residence</i> for the purpose of this policy.
Cyber loss	Any loss, damage, liability, claim, cost or expense of whatsoever nature that is directly or indirectly caused by any unauthorized, malicious or criminal acts, or the threat or hoax thereof involving access to your data through your mobile, cloud or computer device or the mobile, cloud or computer device of a third party.
Date of loss	The date that a claim or loss comes into existence. The <i>date of loss</i> depends on the nature of the <i>insured event</i> : <ul style="list-style-type: none"> • For <i>illness</i>, the date you became aware of your <i>illness</i> or the date your <i>illness</i> was first diagnosed, whichever happens first; • For <i>injury</i>, the date that the <i>accident</i> happened; • For all other claims, the date that the <i>insured event</i> happened.
Excess	The amount you must pay towards your claim. If an excess applies it will be shown on the <i>travel insurance certificate</i> .
Family	Your <i>spouse</i> , parents, parents-in-law, grandparents, step-parents, children, grandchildren, brothers, brothers-in-law, sisters, sisters-in-law, daughters-in-law, sons-in-law, fiancés, half-brothers, half-sisters, aunts, uncles, nieces and nephews.
Hazardous activity	An activity, excursion or hobby that introduces or increases the possibility of serious harm, death or <i>injury</i> when compared to ordinary recreational activities.
Illness	Any unexpected sickness that you contract during the <i>insured journey</i> and that requires a consultation with a <i>medical practitioner</i> .
Inbound journey	An <i>insured journey</i> to South Africa. Your journey starts in your <i>country of residence</i> outside the borders of South Africa. Your insurance starts and ends when you pass through passport control in South Africa.
Infectious or contagious disease	Any disease that can be transmitted from an infected person, animal, or species to another person or species by any means.
Injury	Bodily <i>injury</i> caused by an <i>accident</i> directly and independently of all other causes.
In-patient	An <i>insured traveller</i> who has been admitted to <i>hospital</i> for <i>medical treatment</i> for <i>illness</i> or <i>injury</i> that in a <i>medical practitioner's</i> opinion requires <i>hospital</i> admission.
Insured event	An event that we insure you for under this policy as set out in your <i>travel insurance certificate</i> .
Insured journey	An <i>international, local</i> or <i>inbound journey</i> which includes your return journey.

Insured traveller	Any person insured under this policy who is named on the <i>travel insurance certificate</i> and who you have paid a premium for.
International journey	Travel from your home or work (whichever you leave later) to your international destination, and return to your home or work (whichever you arrive at earlier).
Local journey	Travel from your home or work (whichever you leave later) in a direct and uninterrupted manner to a destination within South Africa that is more than 100kms away from your home, and return to your home or work (whichever you arrive at earlier).
Medical expenses	All reasonable and expected costs incurred by the <i>insured traveller</i> for <i>illness</i> or <i>injury</i> on an <i>insured journey</i> resulting in <i>medical treatment</i> prescribed or performed by a <i>medical practitioner</i> .
Medical practitioner	A person registered with a current, legal license to practice medicine, optometry, dentistry or a veterinarian, but excludes you and any members of your immediate <i>family</i> .
Medical treatment	A <i>medical practitioner's</i> medical advice, treatment, surgery, diagnosis, consultations and prescribed medication.
Natural disaster	An event caused by the force of nature, such as an avalanche, earthquake, flood, forest fire, hurricane, tornado, tsunami and volcanic eruption that has catastrophic consequences, for example, loss of life or damage to property.
Other insurance	Any <i>insured event</i> or claim covered, paid or payable for the whole or any part of your <i>insured journey</i> under any other policy you may have such as automatic credit card insurance, medical aid scheme, medical cover, <i>other insurance</i> or statutory insurance.
Period of insurance	The time from the start date of the policy shown on the <i>travel insurance certificate</i> to the end date shown on the <i>travel insurance certificate</i> , according to these terms and conditions. Both the start date and the end date are included in the <i>period of insurance</i> .
Permanent total disability	A permanent medical condition that is likely to continue for the remainder of your life, as certified by a <i>medical practitioner</i> , and that prevents you from engaging in any <i>business</i> .
Personal belongings	Items that are normally worn or carried on you, for example, money, glasses, dentures, purses, wallets and cosmetics, but excluding electronic equipment.
Public transport carrier	Any scheduled or chartered land, water or air conveyance that you are travelling in as a fare-paying passenger and that meets both of the following criteria: <ul style="list-style-type: none"> • It is legally licensed to carry fare-paying passengers; • It operates commercially and complies with the laws and regulations that apply in the country it operates. <i>Public transport carrier</i> excludes minibuses, non-standard motor vehicles and non-pressurised single engine piston aircraft.
Schedule of benefits	A part of your <i>travel insurance certificate</i> that sets out the most we pay out for claims and the excesses that apply to those claims.

Spouse or life partner	<p>A person who is any of the following:</p> <ul style="list-style-type: none"> • Recognised by South African law as your husband or wife by marriage; • A civil partner by civil union; • Fiancé; • Any person you have lived together with as a couple for more than six consecutive months. <p>This policy insures one <i>spouse</i> or <i>life partner</i> only.</p>
Total limit of all claims	This is the maximum amount that we will pay.
Travel companion	A person who is also insured under a Bryte travel policy who is travelling with you or who has arranged to travel to the same destination on the same date and on the same <i>public transport carrier</i> .
Travel documents	Travel tickets, accommodation and other redeemable travel vouchers, driver's license, passport and visas.
Travel insurance certificate	A document that is part of this policy that sets out your details, details of the <i>insured journey</i> , the premiums, and the <i>schedule of benefits</i> .
Travel supplier	<p>Any one or more of the following licensed operators in South Africa:</p> <ul style="list-style-type: none"> • A scheduled airline, exiting South Africa including all connecting and onward flights forming part of the <i>insured journey</i> (This excludes chartered airlines); • A cruise line; • A rail or coach operator; • A car rental company; • Accommodation booked before you start your <i>insured journey</i>.
Travel wholesaler	A South African registered company that acts as an intermediary between a <i>travel supplier</i> and a retail travel agent. A <i>travel wholesaler</i> puts together the services of <i>public transport carriers</i> , ground service suppliers and other travel needs into tour packages which is sold through retail travel agents to the public. A <i>travel wholesaler</i> develops, prepares, markets and reserves inclusive tours and individual travel packages.
War	A conflict carried on by force as between nations or military forces or between parties within a nation whether declared or not.
Warrant	Guarantee facts or conditions that we can rely on as true.

E. General terms and conditions

These general terms and conditions apply to the whole policy. There are also extra terms and conditions for each specific section. You must comply with both the general and the specific terms and conditions of your policy.

1. Information you must give us

You must give relevant, true and complete information

- 1.1 You must give us relevant, complete and true information about yourself and *insured travellers* when you buy this policy and when you claim.
- 1.2 Relevant information is information that is regarded as material to the risk and includes any information that:
 - 1.2.1 A reasonable person would consider is important to give to an insurance company;
 - 1.2.2 Might impact on your policy or any claims.Examples of relevant information are age, health conditions, taking part in *hazardous activities*. These are examples only and not a full list of what relevant information is. If you are in doubt, rather tell us.
- 1.3 The information can be given to us by phone, email, letter, or in person. We have the right to treat all information contained in your *travel insurance certificate* as being true and complete. If you authorise anyone else to contact us, you must make sure that we get information that is relevant, complete and true.

Tell us about any changes to the information you give us

- 1.4 You must tell us immediately that there are changes to any information we have on record for you and *insured travellers*.

Our rights if you do not comply

- 1.5 If you do not give us relevant, complete and true information, or if you do not immediately let us know of any changes, we have the right to do any one or more of the following:
 - 1.5.1 Change certain terms and conditions of your policy;
 - 1.5.2 Cancel your policy or any section of your policy from any date we choose. We have the right to keep your premiums for the insurance you have had until the date of cancellation;
 - 1.5.3 Treat your policy as if it had never started. In this case, we will refund your premiums;
 - 1.5.4 Not pay your claim;
 - 1.5.5 Recover any amounts we have paid for previous claims on this policy if those claims were based on incomplete or false information that you gave us.

2. Protection of your personal information

Bryte respects your constitutional right to privacy. We are committed to and bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPI") regarding the request for, sharing and deletion of your personal information.

Our Consent to Process Personal Information policy is available for download on our website, [www.brytesa.com \(https://www.brytesa.com/pdf/Consent_to_Process_Personal_Information.pdf\)](https://www.brytesa.com/pdf/Consent_to_Process_Personal_Information.pdf)

We have security measures in place to protect your personal information and will legally check and validate the information you provide.

We only collect relevant personal information that is necessary for the primary purpose of providing you with travel insurance and for all other activities and processes incidental to and relevant to this purpose. Sharing of information includes, but is not limited to, information sharing as arranged via the South African Insurance Association.

Your information will be kept confidential; however, we will use it for the following reasons:

- To manage your policy;
- To prevent and detect fraud, money laundering and other crime;
- To meet our obligations to any regulatory authority.

When you buy your travel insurance from us, you give consent and fully understand the reason for Bryte to process, use, share and retain your personal information for its designated purpose, and you confirm the accuracy of the information. You also *warrant* that you have received permission from every *insured traveller*, including minor children, that we may share their personal information.

You may request us to amend, update, change or correct your personal information by phone, email, letter or in person. Should you decide to cancel your policy you further consent that Bryte may keep the information in line with the legally permitted retention period, for statistical and reporting purposes only. Should you decide not to buy our policy, the information collected, will be de-identified and only used for statistical and research purposes.

3. When insurance starts and ends

You cannot buy a policy when your intended *period of insurance* is more than 365 days from the date of applying for your travel insurance.

For all sections except Section 4.1: Cancelling an insured journey

- 3.1 The *period of insurance* starts on the start date shown on your *travel insurance certificate*. It ends on the earliest of the following dates:
- 3.1.1 The end date stated on the *travel insurance certificate*;
 - 3.1.2 The date you complete your *insured journey*;
 - 3.1.3 The date your policy is cancelled by you or us.

For Section 4.1: Cancelling an insured journey

- 3.2 Cover under Section 4.1: Cancelling an insured journey, starts one day after you bought your travel insurance policy. You may claim for cancellation until such time that you board your *public transport carrier* for departure.

Extending your policy (for all sections)

- 3.3 You can ask us to extend this policy by applying for an extension. You must apply for an extension at least one business day before the end date of the policy. We can decline to extend your policy or change any terms and conditions, including premiums, *benefit limits* and exclusions of this policy at the time of the extension. The policy cannot be extended beyond 365 days.
- 3.4 If you cannot return to South Africa on the end date stated on your *travel insurance certificate* because of an *insured event* under Section 1: Emergency medical and related expenses, and your policy ends, we will automatically extend it. We will extend the *period of insurance* until you are medically fit to return to South Africa or your *country of residence* for up to one year after the *insured event* occurred. A *medical practitioner* we appoint will decide when you are medically fit to return.

Cancelling your policy (for all sections)

- 3.5 You can cancel this policy only if both of the following conditions are met:
- 3.5.1 You cancel 14 days before the start date shown on the *travel insurance certificate*;
 - and
 - 3.5.2 You have not brought a claim under the policy.

You can contact Bryte Travel on 0860 737 775 or travelcare@brytesa.com to cancel your policy.

- 3.6 In view of the short policy period applicable to this policy we will provide you with 14 days' notice of cancellation. Where circumstances, permit, a longer notice period will be provided.

4. Paying premiums

- 4.1 The premium for the policy is shown on your *travel insurance certificate*.
- 4.2 You must pay the premium before the start date shown on the *travel insurance certificate*. You are not insured until we receive your premium.
- 4.3 You must give us satisfactory proof that you paid your premium when we ask for it.

5. Paying claims

- 5.1 We pay only for valid claims. We do not pay you more than the *benefit limits*.
- 5.2 We pay the *benefit* to you except where you claim for emergency medical and related expenses while on an *insured journey*. In this case, we pay the *benefit* to the provider of the *medical expenses*. After we have paid the *benefit* for a valid claim, we have no further legal responsibility to you or to anyone else.
- 5.3 We pay the *benefit* to you except when you claim for legal responsibility to a third party while on an *insured journey*. In this case we pay the *benefit* to the person who claims for legal responsibility to a third party. After we have paid the *benefit* for a valid claim, we have no further legal responsibility to you or anyone else.
- 5.4 We only pay the *total limit of all claims* for any one *accident* or series of *accidents* caused by one event for each policy .
- 5.5 If we issue two or more travel policies for the same *insured journey* that apply to the same claim, then the most we pay is the highest *benefit limit* shown in one of the policies. We only pay under one policy.
- 5.6 You may insure up to 5 children on an individual or *family plan* if they are travelling on the same *insured journey* as you. We only pay the *total limit of all claims* for you and your children. This applies to each *insured traveller* named on the *travel insurance certificate*. Where the Short-Term Insurance Act (53 of 1998) places limits for insurance for a *child*, we only pay up to these limits.
- 5.7 For *permanent total disability* of a *child*, the most we pay is 20% of the *benefit limit*.
- 5.8 For death of a *child*, the most we pay is the lower amount of either:
 - 5.8.1 20% of the *benefit limit*; or
 - 5.8.2 The amount allowed by law at the *date of loss*.
- 5.9 If you have a *family plan*, your *spouse* has the same insurance as you.
- 5.10 You are responsible for any taxes on *benefit* payments.
- 5.11 We do not pay any interest on *benefit limits*.

6. If you have other insurance

This clause does not apply to Section 2: Personal accident.

- 6.1 The policy operates on a “first response basis” for emergency medical and related expenses. This means that in a medical emergency we will assist you, but any expenses incurred will be recovered from *other insurance* you might have in place. If any claim under this policy is covered by *other insurance*, this policy will be deemed to be in *excess* of your *other insurance* and you will have to claim against your *other insurance* first. For example, if an airline is responsible for all or some of your claim, you must claim against the airline first. We pay our proportion of the claim where we share legal responsibility with the airline. The amount we pay is the *benefit limit* less the amount the airline is responsible for.
- 6.2 When you claim on this policy, you must tell us about any *other insurance* you may have that insures you for the *insured event*. You must transfer to us all your rights to claim from those insurers. This transfer is known in law as subrogation. The subrogation must allow us to do all things necessary to claim against the other insurers, including bringing legal action against them if they do not pay their proportion of the claim.

- 6.3 If we have already paid the claim in full to you, your rights to claim from other insurers are automatically transferred to us. This means we can claim against those insurers in your name.
- 6.4 You must co-operate fully with us when we exercise our rights to claim against other insurers. This includes:
 - 6.4.1 Not doing anything that negatively affects or limits our rights;
 - 6.4.2 Giving us whatever information and documents we ask you for;
 - 6.4.3 Signing any document that we may give you for us to exercise our rights;
 - 6.4.4 Giving us permission to contact any of the other insurers about the claim and to contact any third parties that you may have a claim against;
 - 6.4.5 We reserve the right to confirm your other short-term insurance.

7. Top Up Plan

You can only buy the Top Up plan if you qualify for automatic travel insurance on your South African issued *bank card* or South African medical aid. Any claim under the Top Up plan will be deemed to be in excess of *other insurance* and you will have to claim against your bank on your credit card travel insurance policy or medical aid travel cover.

The Top Up plan age limits will correspond with your medical aid cover age limits up to a maximum of 69 years inclusive and your *bank card* travel insurance policy age limits up to a maximum of 75 years inclusive.

8. Inbound Plan

Cover may be extended on an *insured journey* when you travel to one or more of the SADC countries provided South Africa is your main destination. For cover to be extended you need to advise us when you purchase your travel insurance policy and additional premium will be charged. All terms and conditions of the policy will apply when you travel to one or more of the countries within the SADC region

The SADC countries are:

Angola, Botswana, Comoros, Democratic Republic of Congo (DRC), Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Swaziland, United Republic of Tanzania, Zambia and Zimbabwe.

Cover under the Inbound plan only applies to foreign nationals travelling to South Africa.

9. Conducting legal and settlement proceedings in your name

We have the right to start or take over and conduct any legal proceedings and settlements in your name (This is known in law as subrogation). We have the right to do so before or after we have paid a claim. You must do everything that we reasonably ask for to give effect to this right.

10. Public transport carrier tickets

We have the right to use your *public transport carrier* ticket to limit our expenses.

11. Payments made in South African Rand

- 11.1 All *benefits* except for emergency medical and related expenses are paid in South Africa and in Rand (ZAR), even if the event happened outside South Africa. The exchange rate that we use is calculated on the date that you incur expenses in a foreign currency.
- 11.2 You must pay premiums and the excesses in South African Rand (ZAR).

12. The contract is agreed in South Africa

- 12.1 For international travel, the *insured journey* must begin and end in South Africa.
- 12.2 For a *local journey*, the *insured journey* must be within the borders of South Africa.
- 12.3 For an *inbound journey*, the *insured journey* will only start once you pass through passport control in South Africa and end when you exit through passport control out of South Africa.
- 12.4 You must be a legal citizen or resident in South Africa when you buy the policy, except when

you buy an inbound policy.

12.5 The laws of South Africa govern this policy.

12.6 South African courts have the exclusive authority to hear matters arising from this policy.
(This authority is known in law as jurisdiction).

F. Events and items we do not insure

These are general events and items we do not insure you for. They apply to the whole policy. Please also check the specific sections (1 – 18) for specific exclusions under those sections.

1. **Fraud and dishonesty**

We do not pay for any claim under this policy that may be in any way fraudulent or if any fraudulent means or devices are used by you, the *insured traveller*, or anyone acting on your or the *insured traveller's* behalf to claim against any *benefit* under this policy. This includes any *accident*, loss, destruction, damage or liability caused by the willful act of, or with the collusion of the *insured traveller*. All *benefits* under the policy will be forfeited, and the policy will be cancelled. (Colluding means to act together with another person or people to achieve a dishonest or fraudulent outcome).

2. **Breaking the law**

We do not pay for claims arising from you deliberately breaking the law in the country you are travelling in.

3. **Cyber Loss**

We do not pay for claims or losses arising from *cyber losses*.

4. **Consequential loss**

We do not pay for consequential loss. Consequential loss is loss or damage that is not directly caused by an *insured event*.

5. **Normal travel expenses**

We do not pay for any expenses that you would normally spend on a journey.

6. **Vouchers and coupons**

We do not pay where you are offered vouchers, credits or coupons by the *public transport carrier*, accommodation provider, cruise company, travel agent, *tour operator*, *travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the voucher, credit or coupon.

7. **Travelling other than as a fare-paying passenger**

We do not pay you for claims if you are:

- 7.1 Travelling by air as part of an aircraft crew or travelling in a non-scheduled aircraft;
- 7.2 Travelling as a crew member on a ship;
- 7.3 Travelling illegally.

8. **Emigration**

We do not accept claims if the intention of the *insured journey* is to emigrate.

9. **Medical and related expenses for treatment in South Africa**

We do not pay for the medical and related expenses you incur in South Africa or your *country of residence* before the start date of the *insured journey*.

We do not pay for follow-up treatment in South Africa or your *country of residence*.

10. Medical conditions you had before insurance started

This section does not apply to the Premier, Island Hopper, Group, Top Up and Business plans.

We do not insure any medical conditions you had before your travel insurance started. (These are called pre-existing medical conditions). A pre-existing medical condition includes any doctor's consultation or medical advice, treatment, including prescription medication you received from a *medical practitioner* for any chronic or recurring *illness* or *injury* during the year before the insurance under this policy started.

11. Travelling for the purpose of receiving medical treatment

We do not insure claims arising from or relating to any condition where you are travelling for the purpose of or getting *medical treatment*, even when this is not the only reason for the *insured journey*.

12. Specific medical conditions

We do not pay for claims caused by or resulting from any of the following:

- 12.1 Travelling when you have been advised by a *medical practitioner* not to do so;
- 12.2 Travelling when you are unfit to do so;
- 12.3 Pregnancy and giving birth. However, we do insure unexpected medical complications and emergencies that take place in the first 26 weeks of the pregnancy;
- 12.4 Sexually transmitted diseases;
- 12.5 AIDS and HIV and any related *illness* or conditions, however you contracted them;
- 12.6 Mental or nervous disorders or *illness* such as psychiatric disorders, depression, anxiety, stress, personality disorders, mental retardation, autism, substance use disorders, psychosexual disorders, adjustment disorders, phobias or other mental disorders or *illness* determined by a qualified member of the South African Society of Psychiatry;
- 12.7 If you have received medical advice or treatment (including medication) for hypertension in the 12 months before the start of the *insured journey*. This exclusion will not apply if you are an *insured traveller* between the ages of 3 months and 69 years inclusive, and have bought a plan that includes insurance under Section 1.2: Emergency medical and related expenses for a medical condition that existed before your *insured journey*.

13. Cardiac or cardio vascular or vascular or cerebro-vascular conditions

If you are 70 years or older, we do not pay for claims caused by or resulting from any cardiac or cardio vascular or vascular or cerebro-vascular *illness* or consequences or complications that can reasonably be related to these conditions.

This exclusion will not apply if you bought the optional additional cardiac or cardio vascular or vascular or cerebro-vascular cover before your *insured journey*. This optional additional cover is only available to *insured travellers* between the ages of 70 and 79 years inclusive on the Vintage plan, and 70 and 75 years inclusive on the Business plan.

Specific conditions for cardiac or cardio vascular or vascular or cerebro-vascular conditions

- 13.1 This optional additional cover is only available to *insured travellers* between the ages of 70 and 79 years inclusive on the Vintage plan, and 70 and 75 years inclusive on the Business plan;
- 13.2 You are required to provide a medical clearance form completed by your local treating *medical practitioner* and/or cardiologist. Cover is subject to pre-approval by us;
- 13.3 This cover applies only if you have paid the applicable additional premium and it is shown on your *travel insurance certificate*;
- 13.4 If you need emergency *medical treatment* due to a sudden and unexpected cardiac or cardio vascular or vascular or cerebro-vascular *illness* or consequences or complications that can reasonably be related to these conditions, we pay up to R150,000 while you are in *hospital*;
- 13.5 *Hospital* admission must be longer than 48 hours;
- 13.6 The maximum *period of insurance* is 30 days.

14. Causing harm to yourself

We do not pay for claims arising from any of the following:

- 14.1 You committing or attempting to commit suicide;
- 14.2 You intentionally inflicting *injury* or harm on yourself;
- 14.3 You exposing yourself deliberately to danger (except in an attempt to save human life).

15. Under the influence of alcohol or drugs

We do not pay for claims arising from any of the following:

- 15.1 If you are under the influence of alcohol with more than the legal limit of alcohol in your blood or breath at the time of the *insured event*. The legal limit that applies is the legal limit of the country in which the *insured event* took place;
- 15.2 If you are under the influence of drugs or narcotics unless these were administered or prescribed by a *medical practitioner* and taken according to the directions of the *medical practitioner*;
- 15.3 Abuse of anything that may influence your judgement or control including alcohol abuse, substance abuse, solvent abuse, or drug abuse.

16. Two-wheeled motor vehicles

We do not pay for claims arising from you as a driver or passenger of a two-wheeled motor vehicle if at the time of the *insured event* any one or more of these conditions existed:

- 16.1 The person in control of the two-wheeled motor vehicle did not have a valid motorcycle license for the vehicle;
- 16.2 You were not wearing a crash helmet;
- 16.3 You were taking part in a race or hazardous driving;
- 16.4 You were participating in off-road motorcycling.

17. Specific occupational activities

17.1 Employment

Unless you buy a Business or Youth plan, we do not pay for claims resulting directly from your employment on a permanent or contract basis. We do however provide cover should your employment be on a casual basis.

17.2 Manual labour

We do not pay for claims resulting directly or indirectly from your employment as a manual labourer. This exclusion will not apply if you purchased the Business or Youth plan including optional additional manual labour cover. For cover to be extended you need to advise us when you purchase your travel insurance policy and additional premium will be charged.

Manual labour involves physical work including the use, installation, assembly, maintenance or repair of electrical, mechanical or non-mechanical, power tools and industrial machinery, equipment or tools. We exclude cover for construction work, work above 2 storeys or 3 meters, building sites, mines, any occupation involving heavy lifting.

If you have any queries or would like to confirm your cover while taking part in a manual labour activity, please contact 0860 737 775 or email travelcare@brytesa.com before taking part.

17.3 Professional sports

We do not pay for claims resulting directly or indirectly from you taking part in any sport as a professional sports player.

A professional sports player is any person who receives a fee, endorsement, financial reward or gain as a result of you taking part in the sport.

18. Insolvency of travel supplier, travel wholesaler or airline

Unless you have insurance under Section 12: Insolvency of your travel suppliers or travel wholesalers, we do not pay for claims arising from the *insolvency* of the *travel supplier, travel wholesaler* or any other organisation involved in the *insured journey*.

19. Military, war and similar events

We do not pay for claims caused by or resulting from you being in active service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation.

We do not pay for claims caused by or resulting from *war*, invasion, act of foreign enemy, hostilities, rebellion, revolution, insurrection or military or usurped power. However, you are insured for seven days from the start of the hostilities if you did not expect or could not reasonably have known of these events abroad and do not actively take part in them.

20. Nuclear material

We do not pay for claims resulting directly or indirectly from ionising, radiation, radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel where your exposure could have reasonably been avoided. Combustion includes any self-sustaining process of nuclear fission.

21. Poisonous, biological, or chemical materials

We do not pay for claims resulting directly or indirectly from the release, dispersal or application of pathogenic or poisonous biological or chemical materials where your exposure could have reasonably been avoided.

22. Search and rescue costs

We do not pay for claims for search and rescue costs.

23. Bryte Sanctions clause

We will not provide any cover, make any payments or provide any service or *benefit* to any *insured traveller* or other party that will violate any applicable trade or economic sanctions law or regulation.

24. Taking part in sports, hazardous activities or adventure sports

Sport, *hazardous activities* or adventure sports not listed in the tables below, are automatically included in your insurance if you purchase one of the following plans:

- Premier
- Jet Set
- Island Hopper
- Group
- Business
- Inbound

You have insurance under:

Section 1: Emergency medical and related expenses up to the *benefit limit* shown on your *schedule of benefits*

Section 2: Personal accident cover up to the *benefit limit* shown on your *schedule of benefits*.

These activities are only covered for leisure purposes.

24.1 Table 1 - Sports, hazardous activities or adventure sports we do insure but with limited benefits.

Sport, *hazardous activities* or adventure sports listed in Table 1 below is included in your insurance if you bought one of the following plans:

- Premier
- Jet Set
- Island Hopper
- Group
- Business
- Inbound

You have insurance under:

Section 1: Emergency medical and related expenses up to the *benefit limit* shown on your *schedule of benefits*

Section 2: Personal accident cover is excluded

Table 1	
Emergency medical and related expenses: Limited as per plan purchased	
Personal accident cover : Excluded	
Bungee jumping	Polo
Camel riding	Quad biking
Elephant riding	Shark cage diving
Gorilla trekking	Show jumping
Heliskiing	Snow mobiling with proper gear, which must include windproof outer layers, gloves, boots, helmet and goggles. The following conditions apply:
High diving	
Hot air balloon	
Horse jumping	
Martial arts	
Mountain biking: non-competitive	
Pentathlon	Ultra-marathons

24.1 Table 2 - Sports, hazardous activities or adventure sports we do not insure

We do not pay any claims arising from you taking part in any of the sport, *hazardous activities* or adventure sports listed in Table 2 below:

Table 2	
Sports, hazardous activities or adventure sport activities we do not insure	
Biathlons	Microlite flying
Boxing	Mixed martial arts or freestyle fighting
Canoeing down rapids	Motor racing
Cave diving	Mountain biking: competitive

Cliff jumping or diving	Mountain biking: downhill
Creeking	Mountaineering in India above 4,500 metres
Crocodile bungee	Muay Thai
Free diving	Ocean racing
Freestyle skiing	Parachute jumping
Grande Randonnée 20 (GR20) mountain trail	Paragliding
Gyrocopter flying	Parasailing
Hang gliding	Powerboat racing
Highlining	Rock climbing: solo or freestyle or without ropes
Hiking or trekking above 4,500 metres with the exception of Mount Kilimanjaro	Running with bulls, bull riding and Jallikattu
Horse racing	Sailing outside territorial waters
Horse reining	Sailplaning
Hunting	Scuba diving as a licensed diver more than 50 metres deep
Ice climbing	Scuba diving as an unlicensed diver, unsupervised and more than 18 metres deep
Ice diving	Ski cycle
Ice skating on an unrecognised ice rink	Skydiving
Iditarod	Skysurfing
Jet skiing	Spelunking
Jousting	Street luge
Kickboxing	Stunt riding
Kiteboarding	Swimming outside territorial limits
Lifesaving competition	Tubing
Longboarding	Wingsuit flying

Specific conditions for taking part in sports, hazardous activities, or adventure sports:

1. We do not pay claims for sprains, strains or physiotherapy that result from you taking part in any sports, *hazardous activities* or adventure sports.
2. We only pay claims if you are 69 years or younger and follow the safety guidelines for the activity you are taking part in.
3. We do not pay claims as a result of solo trekking, hikes and mountaineering that requires the use of ropes, crampons or ice axes.
4. Approval must be obtained for all mountaineering activities not reflected in the tables above.
5. We limit claims under Section 8 : Legal responsibility to third parties as a result of your participation in any sports, *hazardous activities* or adventure sports to R1,000,000.
6. We do not pay claims for participation in any dangerous sports or activities not usually viewed as tourist activities. These are sports or activities that are not easily accessible to the general public.

7. We do not pay for claims resulting directly or indirectly from you taking part in any sport as a professional sports player. A professional sports player is any person who receives a fee, endorsement, financial reward or gain as a result of the traveller taking part in the sport.

If you have any questions or if you want to take part in a sport or activity not shown in the tables above, please contact us on 0860 737 775 or email travelcare@brytesa.com before taking part.

G. How to claim

Before you claim, check these terms and conditions, the specific exclusions under each section, your *travel insurance certificate*, including the *schedule of benefits*, and any written changes to your policy to find out if you are insured. If you have a valid claim and you follow the proper process for claiming below, we will pay your claim. **The most we pay for any insured event is the benefit limit shown on the schedule of benefits.**

1. Tell us about your claim

- 1.1 You must give us notice in writing:
 - 1.1.1 Within 90 days of an *accident* that might give rise to a claim under Section 2: Personal accident of this policy.
 - 1.1.2 Within 30 days of any other *insured event*.
- 1.2 We only pay a *benefit* for death if we receive a death certificate within 90 days of the *insured event*. We have the right to have a coroner or relevant *medical practitioner* examine the body. (This is known as a post-mortem examination or an autopsy.)

2. Fill in a claim form and give us proof

Ask your travel agent for a claim form or download one from www.brytesa.com. You can also call our customer services call centre on 0860 737 775 to get one posted or emailed to you.

You must, at your own cost, give us all proof that we ask for about the *insured event*. Please see the table below for the documents we need. This list is not exhaustive, and we may request further supporting documentation.

3. Undergo medical examinations

If we ask you to, you must go for medical examinations relating to your *illness* or *injury*. We pay for the medical examinations we ask you to attend. We own any medical report that results from the examination. It will be treated as our confidential information but you may ask for a copy at any time.

After an *accident*, you must visit a *medical practitioner* and undergo any treatment the *medical practitioner* considers necessary. You must undergo the *medical treatment* within a reasonable time. If you do not undergo the suggested treatment within a reasonable time, we have the right to refuse to pay for any treatments.

4. Report crimes to the police

You must report all criminal events to the police in the country where the *insured event* occurred. You must give us a copy of the police report when we ask for it.

5. Do not admit legal responsibility to third parties

- 5.1 After an *insured event*:
 - 5.1.1 Do not tell any third party that you were at fault;
 - 5.1.2 Do not offer to settle or pay a third party's claim against you without our written consent;
 - 5.1.3 Do not make any promises of payment or *indemnity* to anyone else relating to the *insured event*.
- 5.2 If you do any of these, we have the right to reject your claim and any third party's claim. This is because, by doing any of these, you might open yourself up to claims against you. This could include claims or charges being brought against you by a third party or the police. By admitting legal responsibility, you could negatively affect our negotiations with third parties. You might not be responsible, even when you think you are, or you might have less legal responsibility than you believe.

6. Table showing proof we need for claims

A. Benefit section	B. Proof we need
For all claims	<ol style="list-style-type: none"> 1. A completed and signed claim form; 2. Copy of your <i>travel insurance certificate</i>; 3. Copy of your <i>public transport carrier</i> ticket (air ticket, train ticket, bus ticket, cruise ticket, etc); 4. Copy of a cancelled cheque or a letter from your bank, no older than 3 months, confirming your bank details; 5. Copy of all receipts and itemised invoices you received from your travel agent, <i>tour operator, travel supplier or travel wholesaler</i>; 6. Proof of your <i>other insurance</i>.
Section 1: Emergency medical and related expenses	<ol style="list-style-type: none"> 1. Comprehensive medical report from treating <i>medical practitioner</i> (diagnosis); 2. Report from your local <i>medical practitioner</i> stating what treatment was received 12 months before the start date of the policy; 3. Proof of costs incurred for <i>medical expenses</i>; 4. Detailed description of the event that led you to seek <i>medical treatment</i>; 5. Proof of cost of telephone calls; 6. Details of your medical aid (if any); 7. Copy of a valid driver's license and blood alcohol results if the <i>insured traveller</i> was the driver in a motor vehicle <i>accident</i>.
Section 2: Personal accident	<ol style="list-style-type: none"> 1. Medical reports; 2. Death certificate showing the cause of death (if the claim relates to accidental death); 3. Inquest and post-mortem reports when they become available (if the claim relates to accidental death); 4. Police report if death is due to an <i>accident</i>. The report must include the name of the police station and reference number if death is being criminally investigated; 5. Copy of valid driver's license and blood alcohol results if the <i>insured traveller</i> was the driver in a motor vehicle <i>accident</i>.
Section 3: Bryte Travel Assist services	<ol style="list-style-type: none"> 1. Copy of receipts for expenses incurred; 2. In the case of death, a copy of the death certificate indicating the cause of death and all medical reports; 3. Proof of your positive <i>infectious or contagious disease</i> test result; 4. Report from <i>medical practitioner</i> confirming that it was necessary for you to be quarantined; 5. Copy of receipts for additional accommodation; 6. Proof of <i>flight penalties</i>.

A. Benefit section	B. Proof we need
Section 4: The <i>insured journey</i> is cancelled, changed or cut short	<ol style="list-style-type: none"> 1. Proof of deposits and payments made towards your <i>travel costs</i>; 2. Proof of the <i>non-refundable</i>, unused portion of your <i>travel costs</i> that you cannot recover; 3. Proof of refunds and vouchers, credits or coupons you received; 4. Copy of your visa and proof of payment; 5. Medical certificate or death certificate in the case of death; 6. Letter from veterinarian confirming diagnosis, <i>in-patient</i> admission and number of days admitted; 7. Proof of accidental damage to your immovable property; 8. Copy of police report confirming theft of <i>travel documents</i>; 9. Proof from the accredited educational institution confirming the date change and reason for the change; 10. Proof from your employer that you were <i>retrenched</i>. The proof must show the date the <i>retrenchment</i> process started and the effective termination date; 11. Proof of <i>flight penalties</i> and additional <i>travel costs</i> due to postponement of the <i>insured journey</i>; 12. Proof of ticket change fees; 13. Proof of accommodation expenses due to <i>public transport carrier</i> schedule change.
Section 5: Rejection or delay of visa application	<ol style="list-style-type: none"> 1. Written confirmation from the consulate or embassy that your visa application was rejected; 2. Proof of deposits and payments made towards your <i>travel costs</i>; 3. Proof of the <i>non-refundable</i>, unused portion of your <i>travel costs</i> that you cannot recover; 4. Written confirmation from the consulate or embassy that the processing of your visa was delayed; 5. Proof of flight and accommodation penalties; 6. Proof of refunds received.
Section 6: <i>Baggage</i> , money, <i>bank cards</i> , travellers' cheques, <i>travel documents</i> and <i>baggage</i> delay	<ol style="list-style-type: none"> 1. Copy of the airline report or property irregularity report (this is the written acknowledgement of legal responsibility by airlines); 2. Copy of the police or relevant authority report if the loss or theft or damage is not related to the <i>public transport carrier</i>; 3. Any written settlement offer from the <i>public transport carrier</i>; 4. A detailed description of missing <i>personal belongings</i>; 5. For jewellery claims, original or certified copies of valuation certificates issued before the start date (or some other form of proof we agree to); 6. Receipts for essential expenses you incur; 7. Receipts for new items and quotes for replacement items; 8. A copy of the stamped pages of the passport showing your departure and arrival dates; 9. Proof of losses you suffered (for <i>bank card</i> fraud); 10. Report from your financial institution (for <i>bank card</i> fraud) 11. Proof of ownership of electronic items including laptops, tablets, notebooks, iPads, cameras, cell phones or similar equipment; 12. Proof from your cell phone service provider that your phone has been blacklisted.

A. Benefit section	B. Proof we need
Section 7: Travel delay, missed connection and missed event	<ol style="list-style-type: none"> 1. Letter from <i>public transport carrier</i> giving reason for and the length of the travel delay; 2. Copy of receipts for additional <i>travel costs</i>; 3. Copy of receipts for essential expenses; 4. Copy of police report confirming theft of <i>travel documents</i>; 5. Repairers report if travel delay is due to mechanical breakdown of the motor vehicle in which you were travelling to the point from where your <i>public transport carrier</i> would depart; 6. Letter from <i>public transport carrier</i> giving the reason for and the length of the missed connection at transfer point; 7. Copy of receipt for additional parking costs; 8. Copy of receipts or proof of payment for pre-paid event or activity; 9. Copy of receipts for lounge access; 10. Any written settlement offer or compensation from the <i>public transport carrier</i>.
Section 8: Legal responsibility to third parties	<ol style="list-style-type: none"> 1. Copy of any legal documents you receive, for example a lawyer's letter, a letter of demand, a summons; 2. A written description of the <i>insured event</i>; 3. Any written settlement offer you may get.
Section 9: <i>Hijack, kidnap and wrongful detention</i>	<ol style="list-style-type: none"> 1. Copy of the police or relevant authority report; 2. Copy of receipts for necessary and expected expenses you incur (for <i>kidnap</i> and <i>wrongful detention</i>).
Section 10: <i>Natural disaster</i>	<ol style="list-style-type: none"> 1. Written statement from an appropriate public authority confirming the reason and nature of the disaster; 2. Copy of receipts for essential expenses incurred; 3. Proof of <i>flight penalties</i>.
Section 11: <i>Identity fraud</i>	<ol style="list-style-type: none"> 1. Proof of losses you suffered; 2. Police report; 3. Report from your financial institution.
Section 12: <i>Insolvency of your travel suppliers or travel wholesalers</i>	<ol style="list-style-type: none"> 1. Unused <i>travel supplier</i> or <i>travel wholesaler</i> tickets and vouchers; 2. Proof of payments made to the <i>travel supplier</i> or <i>travel wholesaler</i> that you cannot recover; 3. If no airline is involved, evidence of the <i>travel supplier</i> or <i>travel wholesaler</i> that is insolvent.
Section 13: Ticket upgrade	<ol style="list-style-type: none"> 1. Letter from the <i>public transport carrier</i> giving the reason for and the length of the delay; 2. Any written settlement offer or compensation from the <i>public transport carrier</i>; 3. Copy of receipts for expenses incurred.
Section 14: Car rental	<ol style="list-style-type: none"> 1. Repairers report if car rental is required due to the mechanical breakdown of the motor vehicle in which you are travelling (local plan only); 2. Copy of the police report indicating the date and time of damage to or theft of your car or the rented car; 3. Copy of receipt or the car rental contract; 4. Proof of excess payment; 5. Proof from a <i>medical practitioner</i> that you were unfit to drive your rental car (for return of rented car).

A. Benefit section	B. Proof we need
Section 15: <i>Air space closure</i>	<ol style="list-style-type: none"> 1. Letter from the <i>public transport carrier</i> giving the reason for and the length of the <i>air space closure</i>; 2. Any written settlement offer or compensation from the <i>public transport carrier</i>; 3. Proof of your original itinerary; 4. Proof of deposits and payments that you cannot recover; 5. Proof of additional expenses for alternative <i>travel arrangements</i>; 6. Proof of additional car parking costs; 7. Proof of cost of telephone calls.
Section 16: Cruise cover	<ol style="list-style-type: none"> 1. Comprehensive medical report from treating <i>medical practitioner</i> (diagnosis); 2. Written confirmation from the cruise liner that it did not dock at a port due to a <i>natural disaster</i> or bad weather conditions. 3. Proof of losses suffered.
Section 17: Winter sport	<ol style="list-style-type: none"> 1. Proof of payment for repair costs to skis, snowboards, bindings, ski or snowboard and ski poles; 2. Proof of payment for winter sport equipment you hire or own that is lost, stolen, damaged or delayed after your arrival; 3. Proof of payment for the remaining number of days on your ski pass; 4. Medical certificate confirming <i>illness</i> or <i>injury</i> that resulted in unused ski hire, ski lessons and ski lift pass costs booked and paid for in advance; 5. Proof of piste closure for more than 12 hours due to too much or not enough snow; 6. Written proof from the resort that an avalanche or landslide delayed your arrival or departure.
Section 18: Golf insure	<ol style="list-style-type: none"> 1. Proof of replacement costs for lost, stolen or damaged golf equipment you own or hired; 2. Medical certificate confirming <i>illness</i> or <i>injury</i> that resulted in you not being able to use your golf tour package booked and paid for in advance; 3. Written proof from the golf club president that the golf course had been closed due to bad or dangerous weather conditions; 4. Proof of the cost incurred for hole in one.

7. If we do not accept your claim

- 7.1 If we reject your claim, we will inform you in writing. You have the right to object to our decision. Your objection must be in writing and we must receive it within 90 days of the date of the rejection letter.
- 7.2 You may write to our Compliance Officer or the Short-Term Insurance Ombudsman if you are not satisfied with the outcome of your claim.
- 7.3 If the matter is not resolved and you choose to start legal proceedings against us, you must do so within 6 months from the end of the 90-day period for the objection.
- 7.4 All time limits will be on hold while a rejected claim is being considered by your legal representative or by the Ombudsman.

Specific benefits of the policy

Please note that the sections listed below only apply if they are listed in your *schedule of benefits* for the relevant travel plan you bought.

Section 1: Emergency medical and related expenses

Definitions for this section

Emergency medical expenses	All reasonable expected costs that we alone decide are medically necessary for <i>illness</i> or <i>injury</i> on an <i>insured journey</i> .
Hospital	Any legally constituted establishment that operates according to the laws of the country in which it is situated. It must meet all of the following criteria to be recognised as a <i>hospital</i> : <ol style="list-style-type: none"> 1. It operates primarily for receiving, caring for and treating sick and injured people as <i>in-patients</i>; 2. It admits <i>in-patients</i> only under the supervision of a <i>medical practitioner</i>; 3. It maintains organised facilities for the medical diagnosis and treatment of sick and injured people and, where appropriate, provides on-site facilities for major surgery; 4. It provides full-time nursing services by or under the supervision of a staff of nurses; 5. It is not a day clinic, health hydro or nature clinic; 6. It is not a mental institution, an institution maintained primarily for the treatment of psychiatric diseases, or the psychiatric department of a <i>hospital</i>; 7. It is not a place for the treatment of chemical dependency or an establishment or a special unit of a <i>hospital</i> used primarily as a place for treatment of drug addicts or alcoholics; 8. It is not a hospice, a frail care centre, a rest home or nursing, convalescent-assisted living, or extended care facility.
Reasonable and expected medical expenses	The standard costs that are medically required for treatment, including the costs of supplies and medical services. We do not pay for costs that are more than either of the following: <ol style="list-style-type: none"> 1. The usual level of costs for similar treatment, supplies and medical services in the locality where the costs are incurred; 2. The costs for treatment that would have been charged if you did not have insurance.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

1.1 Emergency medical expenses

We pay for *emergency medical expenses* you incur because of *illness* or *injury* while travelling on an *insured journey*.

We pay for reasonable additional accommodation costs in three-star accommodation if your trip is extended beyond your scheduled return date due to medical reasons.

If you need emergency *medical treatment* because of an *injury* while taking part in sports, *hazardous activities* or adventure sports, we will pay for the *reasonable and expected medical expenses* you incur up to the *benefit limit* shown on the *schedule of benefits* if you bought a plan that includes cover for these activities.

1.2 Emergency medical and related expenses for a medical condition that existed before your insured journey

If you need emergency *medical treatment* due to a sudden and unexpected acute onset of a medical condition that existed before your *insured journey*, we pay the *reasonable and expected medical expenses* you incurred while in *hospital*.

Conditions for emergency medical and related expenses for a medical condition that existed before your insured journey

1. This section only applies if shown on your *schedule of benefits*.
2. You must be in *hospital* as an *in-patient* for longer than 48 hours.
3. Your *hospital* admission must not merely be for any form of nursing, convalescence, rehabilitation, rest or extended care.

1.3 Medical evacuation, transport to medical centres, return to South Africa or your country of residence

We pay emergency transport that you need if you suffer an *illness* or *injury*. We will do one or more of the following:

1. Transfer you to another location to get necessary *medical treatment*;
2. Return you to South Africa or your *country of residence*;
3. Pay for the cost of the emergency transport service, including the necessary accompanying medical staff;
4. If you are travelling aboard a seafaring vessel, we will provide emergency services from the nearest port or harbour.

Conditions for medical evacuation, transport to medical centres, return to South Africa or your country of residence

1. We only pay if you have received our consent before you use the emergency transport.
2. We may decide where and how to move you depending on the medical advice you receive.
3. We may use your return ticket towards this emergency transport.

1.4 Optical expenses

We pay emergency optical treatment given by a *medical practitioner*. Where you need optical treatment because of *illness* or *injury* while on an *insured journey*, these expenses will form part of the *benefit limit* shown on the *schedule of benefits*.

Emergency optical expenses are all reasonable and expected medical costs that a *medical practitioner* considers necessary to treat a sudden optical *illness* or *injury* you suffer on an *insured journey*.

1.5 Dental expenses

We pay for emergency dental treatment given by a *medical practitioner* to restore dental function or ease pain. Where you need dentistry to restore dental function or ease pain because of *illness* or *injury* while on an *insured journey*, these expenses will form part of the *benefit limit* shown on the *schedule of benefits*.

Emergency dental expenses are all reasonable and expected medical costs that a *medical practitioner* considers necessary to treat a sudden dental *illness* or *injury* you suffer on an *insured journey*.

Exclusions for dental expenses

We do not pay for fillings or crowns made of precious metal.

1.6 Hospital cash

We pay for your *hospital* stay as an *in-patient* if the *medical practitioner* decides it is necessary to diagnose and treat an *illness* or *injury* you suffered from while on an *insured journey*. We pay the *benefit limit* for each full day that you are in *hospital*. For this *benefit*, a day is a period of 24 hours starting from the time you are admitted and continuing until you are discharged. We only pay for full days so if you remain in *hospital* for a portion of a day, that time is not counted. For example, if you are in *hospital* as *in-patient* for 58 hours, we will pay only for two 24-hour periods (48 hours). We do not pay for the remaining 10 hours you are in *hospital*.

1.7 Holiday disruption

We will pay towards the costs of your original holiday for the disruption of your holiday if you are treated as an *in-patient* in a *hospital* for longer than five consecutive days.

1.8 Refund of emergency telephone charges

If you suffer a medical emergency while you are on an *insured journey*, we pay the personal cell phone and standard landline phone charges from a hotel, *hospital* or residence when:

1. You call your *family*; and
2. Your *family* calls you.

We also refund you for the use of a prepaid telephone card for the purposes set out above.

Conditions for refund of emergency telephone charges

1. You must have registered a claim with us under this section or Section 2: Personal accident.
2. We refund you with your actual telephone costs incurred up to the *benefit limit*.
3. You must send us proof of telephone calls and charges.

1.9 Refund of in-patient excess (for Top Up plan only)

If you bought the Top Up plan, we refund you the *excess* that you pay for a claim against the automatic travel insurance cover on your South African *bank card* or medical aid. The claim must be for a valid medical *in-patient* *benefit*.

Specific conditions for Section 1

1. You must obtain written consent from us before you incur expenses over R10,000. If you do not get this written consent, we do not pay more than R10,000.
2. We pay medical and related expenses until you are advised by a *medical practitioner*, we appoint that you can return to South Africa or your *country of residence*. If the *medical practitioner* decides that you can return but you choose not to, you must pay all further medical and related expenses that you incur from that date. We have the right to use your original travel tickets. Any refund you would get from unused tickets belongs to us.
3. If you cannot return to South Africa or your *country of residence* on the end date stated on your *travel insurance certificate* because of an *insured event* under this Section 1: Emergency medical and related expenses and your policy ends, we automatically extend it. We will extend the *period of insurance* until you are medically fit to return to South Africa or your *country of residence* or up to one year after the *insured event* occurred. A *medical practitioner* we appoint will decide when you are medically fit to return.

Specific exclusions for Section 1

We do not pay for any *medical expenses* you incur for any of the following:

1. Any medication or treatment you started before the start date of the *insured journey*;
2. Diagnostic treatment not considered by a *medical practitioner* as immediately necessary;
3. Specialist *medical treatment* without a referral from a *medical practitioner*;
4. Any procedures relating to dental hygiene or oral hygiene;

5. Contraceptive devices, prosthetic devices, medical appliances or artificial aids;
6. Preventative treatment, including any vaccinations or immunisations;
7. Physiotherapy or chiropractic treatment of more than R1,000, unless you are admitted to a *hospital* as an *in-patient*;
8. A *medical practitioner* has advised you not to travel;
9. Treatment that you and your *medical practitioner* are aware may arise during the *insured journey*;
10. Cosmetic surgery;
11. A terminal prognosis with a life expectancy of less than 24 months diagnosed before you started the *insured journey*;
12. Cardiac or cardio vascular or vascular or cerebro-vascular *illness* or consequences or complications that, in the opinion of a *medical practitioner*, can reasonably be related to these conditions for persons aged 70 years or older.

This exclusion will not apply if you bought the optional additional cardiac or cardio vascular or vascular or cerebro-vascular cover before your *insured journey* started. This optional additional cover is only available to travellers between the ages of 70 and 79 years inclusive on the Vintage plan, and 70 and 75 years inclusive on the Business plan.

13. Travelling for the purpose of receiving *medical treatment*.
14. Any *medical expenses* you incur in South Africa or your *country of residence*;
15. Treatment which, in the opinion of our *medical practitioner*, can reasonably be delayed until you return to South Africa or your *country of residence*;
16. Expenses over R10,000 without our prior written consent.

Section 2:

Personal accident

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 8 to 11.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

2.1 Death and permanent total disability – excluding air travel

This *benefit* does not apply to the time that you are travelling in an aircraft. For air travel *benefit* see below 2.2 Death and *permanent total disability*: insurance for air travel only.

If you suffer an *injury* that results in death or permanent disability, we pay you a percentage of the *benefit limit* set out in the table at the end of this section.

If you disappear and after 12 months it is reasonable to believe that you may have died from an *injury*, we pay the death *benefit* to your beneficiary. Your beneficiary must give us a signed undertaking that the *benefit* will be refunded to us if you did not die or if you did not die from an *insured event*. A beneficiary is the person you choose to receive the *benefit* from us if you die.

2.2 Death and permanent total disability – insurance for air travel only

If you suffer an *injury* that results in death or permanent disability, we pay you a percentage of the *benefit limit* set out in the table at the end of this section.

This *benefit* applies if you suffer an *injury* on an *insured journey* while you are in, boarding or getting off the *public transport carrier*.

2.3 Education fund supplement – Business plan only

If you die from an *injury* you sustain during an *insured journey*, we pay an educational fund supplement for your children.

Condition for education fund supplement

We pay for a maximum of 5 of your children even if the children are under 3 months of age.

Specific conditions for Section 2

1. If we accept a claim for *permanent total disability*, we pay the *benefit limit*. After we make a payment, your insurance under this Section 2: Personal accident comes to an end.
2. We only pay for *permanent total disability* if we receive proof from your *medical practitioner* that the disability will most likely continue for the rest of your life.
3. We do not pay more than 100% of the *benefit limit* when more than one *injury* arises from the same *accident*.
4. We pay the *benefit limit* for either:
 - 4.1 Death and *permanent total disability*: excluding air travel; or
 - 4.2 Death and *permanent total disability*: insurance for air travel only.
5. A *medical practitioner* must diagnose that the *permanent total disability* is permanent and confirm this in a report to us.

6. If you have an existing *illness*, weakness or other physical or mental disability and it is made worse by an *accident*, we will calculate the *benefit* by the degree the condition is made worse. We base our calculations on medical evidence.
7. If you have a medical condition that existed before this policy started and that medical condition is made worse by an *accident*, we calculate the *benefit* by the degree the medical condition is made worse. We base our calculations on medical evidence.
8. If the consequences of an *accident* are worse because of a medical condition that existed before this policy started, we calculate the *benefit* by considering the consequences the *accident* would have had if the medical condition did not exist. This does not apply if the medical condition came about because of an earlier *accident* you had for which a *benefit* has been or will be paid under this policy.
9. If you die of natural causes before your disability is confirmed by a *medical practitioner*, we pay what we would have had to pay for the total permanent disability according to specific condition 4.1 above. We do not pay the *benefit* that applies to death.
10. If a *child* dies, we pay the lower amount of either:
 - 10.1 20% of the *benefit limit*; or
 - 10.2 The amount that is stated by law at the *date of loss*.
11. For *permanent total disability* of a *child*, the most we pay is 20% of the *benefit limit*. However, we do not pay any *benefit* for occupational disability of a *child*.

Specific exclusions for Section 2

We do not pay any *benefit* under this Section 2: Personal accident as a result of any of the following:

1. Any *insured event* caused by any type of *illness* or bacterial infection. We do pay, however, if you get the *illness* or bacterial infection from blood poisoning or *medical treatment* resulting from an accidental cut or wound;
2. You committing or attempting to commit suicide;
3. Taking part in sports, *hazardous activities* or adventure sports listed under Table 1 and Table 2 under F: Events and items we do not insure.

Table of benefits for death and permanent disability

Insured event	Percentage of benefit limit that we pay
Category 1 – Death	100%
As a result of an <i>accident</i>	100%
As a direct result of exposure to the elements of nature as a direct result of an <i>accident</i>	100%
Disappearance where presumed dead	100%
Category 2 – <i>Permanent total disability</i>	100%
As a result of an <i>accident</i>	100%
As a direct result of exposure to the elements as a direct result of an <i>accident</i>	100%
Category 3 – <i>Permanent total disability</i>	
Total, permanent and irrecoverable loss of hearing in both ears	100%
Total, permanent and irrecoverable loss of hearing in one ear	50%
Total, permanent and irrecoverable loss of sight in both eyes	100%
Total, permanent and irrecoverable loss of sight in one eye	50%

Insured event	Percentage of benefit limit that we pay
Total, permanent loss of both hands or feet	100%
Total, permanent loss of one hand or one foot	50%
Total, permanent loss of speech	100%
Total, permanent loss of four fingers and thumb of either hand	50%
Total permanent disabilities not otherwise provided for under the <i>insured events</i> under permanent disability	15%

Section 3: Bryte Travel Assist services

Definitions for this section

Tour operator	Combines and organises two or more travel services such as transport, accommodation and sightseeing into an all-inclusive holiday package which is sold through travel agents or directly to the public.
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How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

3.1 Assistance services

We offer you our 24-hour worldwide assistance services.

We arrange access to the following services:

1. Cash transfer advice. If you need money to pay for travel or accommodation because of theft, loss, *illness* or *injury*, we will advise you on the process you must follow to get money.
2. Consular and embassy referral. Where possible, we will give you the details of the representative of the relevant consulate or embassy. For example, if you have lost your passport or *travel documents*.
3. Emergency travel and accommodation arrangements. Where possible, we will help you to arrange emergency alternative transportation and accommodation.
4. Sending urgent messages. We will help you to send urgent personal messages on your behalf or get messages to you if you experience travel delay or suffer from *illness* or *injury*.
5. Evacuation assistance. If there is a catastrophe or terrorist threat or attack, we will attempt to arrange emergency evacuations. This includes access to private and commercial aircrafts and extensive air transport systems. This is an assistance service. You must pay for the costs of the evacuations if they do not form part of an emergency medical claim.

3.2 Visit by a family member

If you suffer *illness* or *injury* that result in you being admitted to *hospital* for more than 5 consecutive days, we pay up to the *benefit limit*, for the reasonable expenses of your *family* to travel to you and back with you to South Africa. This includes the necessary expenses for extra accommodation and travel, telephone costs, meals and beverages. We pay only if the *medical practitioner* attending to you advises that your *family* should be there with you.

3.3 Return of stranded children

Where possible, we change the existing tickets of your children if they are left stranded in any one or more of these circumstances:

1. Your death on an *insured journey*;
2. Your return to South Africa by emergency medical transport;
3. Your admission to *hospital* as an *in-patient*.

If it is not possible to change your children's tickets, we arrange and pay for their transport back to South Africa. We also pay for a qualified escort if necessary.

Condition for return of stranded children

Your children must be named as *insured travellers* on this policy.

3.4 Return of stranded travel companion

Where possible, we change the existing tickets of your *travel companion* if they are left stranded in any one or more of these circumstances:

1. Your death on an *insured journey*;
2. Your return to South Africa by emergency medical transport;
3. Your admission to *hospital* as an *in-patient*.

If it is not possible to change their tickets, we arrange and pay for their transport back to South Africa.

Condition for return of stranded travel companion

Your *travel companion* must also have insurance under a Bryte travel policy.

3.5 Substitute business colleague expenses – Business plan only

We refund you for the reasonable and necessary expenses to do any one of the following:

1. Send a substitute employee to complete an original *business* commitment if you cannot complete it because of your death, *illness* or *injury*;
2. Send a substitute employee to complete an original *business* commitment if you cannot complete it because you have to return to South Africa for a *family* member or *business associate* who has died or who is dying;
3. Send you back to complete an original *business* commitment if, within 90 days of your return to South Africa because of a claim under Section 1 and Section 1.3, you are well enough to travel again.

Conditions for substitute business colleague expenses

1. We only pay for one of the options above.
2. We only pay if you are insured under the Business plan.
3. We do not pay for any expenses you incurred before the *insured event*.
4. We have the right to use your original ticket.

3.6 Legal assistance when you are abroad

If you are imprisoned or threatened with imprisonment while on an *insured journey*, we help you find a lawyer. We pay for the legal expenses you pay to the lawyer.

The lawyer you choose must be qualified to practice in the court of the country where the *insured event* happened. You must receive our consent in writing before you appoint that lawyer.

If an award or compensation is made to you or your lawyer, you must repay all amounts to us that we paid to you or your lawyer for that case.

We do not pay for any of the following:

1. Expenses you incur without our written consent before you incur them;
2. Expenses you incur in bringing a claim against us;
3. Expenses you incur in bringing a claim against a travel agent, *tour operator* or *public transport carrier*;
4. Expenses you incur as a result of actions between *insured travellers*;
5. Expenses you incur in bringing actions to obtain satisfaction of a judgement or a legally binding decision;
6. Expenses you incur for claims that were caused by a member of your household or *business associate* or employee;
7. Any criminal act you intentionally commit.

Conditions for legal assistance when you are abroad

1. You must have been arrested, imprisoned or threatened with imprisonment while on the *insured journey*.
2. You must tell us as soon as possible of any incident that may give rise to a claim for legal expenses but in any event not later than 48 hours after the incident.

3.7 Bail money after a traffic accident

If you are imprisoned following a traffic *accident*, we provide assistance to you and pay the bail money on your behalf if required. You must refund us the bail amount we paid within 3 months from the payment date.

If you are summoned to appear in court but do not appear, we may immediately demand that you refund the bail money to us. If you do not immediately pay it to us, we will bring legal proceedings against you to recover it.

3.8 Assistance for an accompanying spouse or travel companion whilst on a cruise

When you are on a cruise and your *spouse* or *travel companion* gets injured or suffers from an emergency *illness* that requires *medical treatment* from a *medical practitioner* on land, we will refund you for reasonable additional accommodation and travel expenses to be with your *spouse* or *travel companion* if they cannot continue with the cruise.

Condition for assistance for accompanying spouse or travel companion whilst on a cruise

Your *spouse* or *travel companion* must also have insurance under a Bryte policy.

3.9 Burial, cremation or return of your mortal remains

If you die on an *insured journey*, we pay for the reasonable cost for your burial or cremation in the country where the *insured event* occurred. Alternatively, we pay to return your body, *baggage* and *personal belongings* to South Africa or your place of residence.

If you die on an *insured journey*, we pay for the coffin expenses when your body is returned to South Africa or your place of residence.

3.10 Infectious or contagious disease test and quarantine

If you test positive for an *infectious* or *contagious disease* on your *insured journey*, we will pay the costs that you have incurred for the test. We pay up to the *benefit limit* as shown on your *schedule of benefits*.

If you test positive for an *infectious* or *contagious disease* on your *insured journey* and you need to be quarantined, but you are not hospitalised as an *in-patient*, we will pay for your additional accommodation costs in three-star accommodation. We will also pay for *flight penalties* if you must change your *public transport carrier* ticket.

Cover will extend to your spouse and children travelling with you on the same *insured journey*.

Conditions for infectious or contagious disease test and quarantine

1. You must provide proof of your positive test result.
2. If you need to be quarantined, the most we will pay for your additional accommodation in three-star accommodation and *flight penalties* as shown on your *schedule of benefits*.
3. A *medical practitioner* must confirm in writing that it was necessary for you to be quarantined.
4. Cover is only available if you bought the Premier, Jet Set, Island Hopper, Vintage, Golden Years, Exclusive Senior, Inbound or Business plans.
5. Your *spouse* and children must also have cover for this *benefit* under a Bryte policy.

Exclusions for infectious or contagious disease test and quarantine

1. We do not pay for the cost of the test or for self-quarantine when you do not test positive for an *infectious* or *contagious disease* while on your *insured journey*.
2. We do not pay for mandatory testing for an *infectious* or *contagious disease* before the start date of your *insured journey*.

3. We do not pay for mandatory testing or quarantine for an *infectious or contagious disease* upon your return to South Africa or your *country of residence*.
4. We do not pay for mandatory testing or quarantine for an *infectious or contagious disease* when you arrive at your destination on your *insured journey*.
5. We do not pay when the pre-paid accommodation can be used to cover the costs of the quarantine accommodation costs. We do, however, pay for the additional quarantine accommodation costs that is in excess of the pre-paid accommodation costs.
6. We do not pay for costs where you do not provide an itemised invoice from the accommodation provider that confirms the payment you made and the additional accommodation costs you incurred.
7. We do not pay for any expenses you would normally have to pay during your *insured journey*.

Specific conditions for Section 3

You must get our confirmation before you incur any expenses under Section 3: Bryte Travel Assist services. For confirmation contact us on +1 416 642 2910.

Section 4: The insured journey is cancelled, changed or cut short

Definitions for this section

Flight penalties	The fees you have to pay to change your original <i>public transport carrier</i> ticket to a new date on the same <i>public transport carrier</i> .
Non-refundable	The <i>travel costs</i> you paid to the travel agent, <i>tour operator</i> , <i>travel supplier</i> or <i>travel wholesaler</i> that you cannot recover from them or any other source.
Retrenchment	The legal termination of an employee's services where the specific job no longer exists as a consequence of a variety of possible factors.
Tour operator	Combines and organises two or more travel services such as transport, accommodation and sightseeing into an all-inclusive holiday package which is sold through travel agents or directly to the public.
Travel costs	Payments, including deposits, made for <i>public transport carrier</i> tickets and accommodation, before the start of the <i>insured journey</i> .

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

4.1 Cancelling an insured journey

For a named reason

We refund you if the *insured journey* needs to be cancelled due to an *insured event* listed below. We pay you for the following:

1. The *non-refundable*, unused portion of your *travel costs*, and
2. The *non-refundable* cost of your unused visas you have paid for.

The insured events are

We only pay if the *insured journey* is cancelled because of one of the following events:

1. Your death or the death of your *spouse*, *business associate*, children, a *family member*, *travel companion*, or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, children, a *family member*, *travel companion*, the person who you had intended to stay with abroad, or pet if a *medical practitioner* considers it necessary;
3. A traumatic event that occurs within 30 days before the start date of the policy that you, your *spouse*, *business associate*, children, a *family member*, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to cancel your *insured journey*.
4. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary;
5. Cancelling or diverting a scheduled *public transport carrier* service, including because of strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;

6. Considerable accidental damage to immovable property you own caused within 30 days of the intended start date of the *insured journey*. The cause of the damage must be unexpected or unintentional, and it must require you to cancel the journey to safeguard your interests;
7. Loss or theft of *travel documents*;
8. A *natural disaster* in a country listed on your original itinerary. We pay you for the *non-refundable*, unused portion of your *travel costs* if your flight is cancelled or your pre-paid accommodation is unusable because of the *natural disaster*;
9. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination;
10. If you, your *spouse* or *travel companion* is retrenched. This does not apply if you, your *spouse* or *travel companion* is self-employed.

Exclusions for retrenchment

In the event of *retrenchment*, we do not pay if:

1. You are the owner or co-owner of the company implementing the *retrenchment* programme;
2. You are a director of the company and it is found that the directors were instrumental in the demise of the company;
3. Voluntary *retrenchment*;
4. Where the government nationalises or takes over the business;
5. You had prior knowledge that *retrenchment* was likely to happen;
6. You bought the policy while the company you were working for was restructuring.

Cancelling an insured journey for an unnamed reason (optional cover available for Premier and Business plans only)

We refund you if the *insured journey* needs to be cancelled due to an event not listed under Section 4.1: Cancelling an *insured journey*. We pay you for the *non-refundable*, unused portion of your *travel costs*.

We offer five levels of optional cover for cancelling an *insured journey* for an unnamed reason at an additional premium. This cover is only available when you buy a Premier or Business plan.

For information or to buy optional cover for cancelling an *insured journey* for an unnamed reason, please contact our customer services call centre on 0860 737 775 or email at travelcare@brytesa.com.

Conditions for cancelling an insured journey for an unnamed

1. You must buy your travel insurance policy within 48 hours after you have made full or part payment to your travel agent, *travel supplier* or *travel wholesaler* for your travel booking (including accommodation).
2. The full or part payment for your travel booking must be for your original journey. You may not use vouchers, credits or coupons offered to you for travel at a future date as the method of payment.
3. You must cancel your *insured journey* 48 hours or more before the start date of the policy.
4. The optional cover for cancelling an *insured journey* for an unnamed reason is a separate *benefit* and is not added to the cancelling of an *insured journey benefit limit* shown on your *schedule of benefits*.
5. The level of cover you choose is shown on your *travel insurance certificate* when you buy a policy.
6. You may not claim under cancelling of an *insured journey* for both a named reason and an unnamed reason. This applies even if you bought the optional cover for cancelling an *insured journey* for an unnamed reason.

4.2 Postponing an insured journey

We refund you if the *insured journey* needs to be postponed due to an *insured event* listed below. We pay you for the following:

1. *Flight penalties* if you need to postpone the *insured journey* before the start date; and
2. Extra accommodation costs in three-star accommodation and economy class *public transport carrier* ticket (but not telephone costs, meals and beverages) if you need to postpone the return flight of the *insured journey* after the start date.

The insured events are

We only pay if the *insured journey* is postponed because of one of the following events:

1. Your death or the death of your *spouse, business associate, children, a family member, travel companion* or the person who you had intended to stay with abroad;
2. Your *illness or injury* or the *illness or injury* of your *spouse, business associate, children, a family member, travel companion*, the person who you had intended to stay with abroad or pet if a *medical practitioner* considers it necessary;
3. A traumatic event that occurs within 30 days before the start date of the policy that you, your *spouse, business associate, children, a family member, travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to postpone your *insured journey*.
4. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary;
5. Cancelling or diverting a scheduled *public transport carrier* service, including because of strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
6. Considerable accidental damage to immovable property you own caused within 30 days before the start date of the *insured journey*. The cause of the damage must be unexpected or unintentional, and it must require you to postpone the *insured journey* to safeguard your interests;
7. Loss or theft of *travel documents*;
8. A *natural disaster* in a country listed on your original itinerary. We pay for the *non-refundable, unused portion* of your *travel costs* if your flight is cancelled or your pre-paid accommodation is unusable because of the *natural disaster*;
9. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination.

4.3 Cutting an insured journey short

For a named reason

We refund you if the *insured journey* needs to be cut short due to an *insured event* listed below. We pay you for the following:

1. The *non-refundable, unused portion* of your *travel costs* (including *flight penalties*).

The insured events are

We only pay if the *insured journey* is cut short because of one of the following events:

1. Your death or the death of your *spouse, business associate, children, a family member, travel companion* or the person who you had intended to stay with abroad;
2. Your *illness or injury* or the *illness or injury* of your *spouse, business associate, children, a family member, travel companion*, the person who you had intended to stay with abroad or pet if a *medical practitioner* considers it necessary;

3. A terrorist attack while on your *insured journey*, within 14 days of your arrival in a city listed on your original itinerary;
4. Cancelling or diverting a scheduled *public transport carrier* service, including because of strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
5. Considerable accidental damage to immovable property you own during the *insured journey*. The cause of the damage must be unexpected or unintentional, and it must require you to cut short the *insured journey* to safeguard your interests;
6. Loss or theft of *travel documents*;
7. A *natural disaster* in a country listed on your original itinerary. We pay for the *non-refundable*, unused portion of your *travel costs* if your flight is cancelled or your pre-paid accommodation is unusable because of the *natural disaster*;
8. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examination due to failing the original examination.

Cutting an insured journey short for an unnamed reason (optional cover available for Premier and Business plans only)

We refund you if the *insured journey* needs to be cut short due to an event not listed under Section 4.3: Cutting an *insured journey* short. We pay you for the *non-refundable*, unused portion of your *travel costs*.

We offer five levels of optional cover for cutting an *insured journey* short for an unnamed reason at an additional premium. This cover is only available when you buy a Premier or Business plan.

For information or to buy optional additional cover for cutting an *insured journey* short for an unnamed reason, please contact our customer services call centre on 0860 737 775 or email at travelcare@brytesa.com.

Conditions for cutting an insured journey short for an unnamed reason

1. You must buy your travel insurance policy within 48 hours after you have made full or part payment to your travel agent, *travel supplier* or *travel wholesaler* for your travel booking (including accommodation).
2. The full or part payment for your travel booking must be for your original journey. You may not use vouchers, credits or coupons offered to you for travel at a future date as the method of payment.
3. The optional cover for cutting an *insured journey* short for an unnamed reason is a separate *benefit* and is not added to the cutting an *insured journey* short *benefit limit* shown on your *schedule of benefits*.
4. The level of cover you choose is shown on your *travel insurance certificate* when you buy a policy.
5. You may not claim under cutting an *insured journey* short for a named reason and an unnamed reason. This applies even if you bought the optional cover for cutting an *insured journey* short for an unnamed reason.

4.4 Ticket change

We refund you the fee or costs you have to pay if you have to change your *public transport carrier* ticket. We refund you the difference between the refunded unused portion of your *public transport carrier* ticket and the cost of your new *public transport carrier* ticket.

The insured events are

1. Your death or the death of your *spouse*, *business associate*, children, a *family member*, *travel companion* or the person who you had intended to stay with abroad;

2. Your *illness or injury* or the *illness or injury* of your *spouse, business associate*, children, a *family member, travel companion*, the person who you had intended to stay with abroad, or a pet if a *medical practitioner* considers it necessary. A medical report is required from the treating *medical practitioner*;
3. A traumatic event that occurs within 30 days before the start date of the policy that you, your *spouse, business associate*, children, a *family member, travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event requires the medical advice of a *medical practitioner*;
4. A terrorist attack within 14 days of the start date or whilst on your *insured journey* in a city listed on your original itinerary;
5. Cancelling or diverting a scheduled *public transport carrier* service, including strikes or other industrial action affecting the *public transport carrier* service. We do not pay if there was media warning before the date you booked the journey that the event was likely to happen;
6. Considerable accidental damage to immovable property you own caused within 30 days of the intended start date. The cause of the damage must be unexpected or unintentional, and it must require you to cancel the dates of the journey to safeguard your interests;
7. Loss or theft of *travel documents*;
8. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was a warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination.

Condition for ticket change fee

The *benefit* is limited to the difference in cost between the refunded unused portion of the original *public transport carrier* ticket and the new *public transport carrier* ticket.

4.5 Accommodation expenses due to public transport carrier schedule change

We refund you when the *public transport carrier* you were scheduled to travel on changes your scheduled departure and no alternative arrangements are provided.

We pay for the following:

1. Additional accommodation in three-star accommodation at your destination when the *public transport carrier* you were scheduled to travel on changes your scheduled departure prior to your departure or return from your *insured journey*.
2. Accommodation you were unable to use at your destination when the *public transport carrier* you were scheduled to travel on changes your scheduled departure prior to your departure on your *insured journey*.

Conditions for accommodation expenses due to public transport carrier schedule change

1. The *public transport carrier* schedule changes must happen prior to your departure to or from your destination.
2. You may not claim for accommodation expenses in your *country of residence*.

Specific conditions for Section 4

1. You may not claim under more than one *benefit* under this Section 4: The *insured journey* is cancelled, changed or cut short.
2. You must provide a letter from the *public transport carrier* and accommodation provider that confirms the payment you made, their cancellation policy and the amount they refunded to you. If you do not provide this letter, we will not pay your claim.
3. We do not pay where you are offered vouchers, credits or coupons by the *public transport carrier*, accommodation provider, cruise company, travel agent, *tour operator, travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the compensation provided.

Specific exclusions for Section 4

We do not pay for any expenses for cancelling, changing or cutting short or postponing an *insured journey* because of any of the following:

1. Your poor financial circumstances. This exclusion will not apply if you bought the optional cover for cancelling or cutting an *insured journey* short for an unnamed reason within 48 hours after making payment for your travel booking;
2. *Insolvency* of your travel agent, *tour operator*, *travel supplier*, or *travel wholesaler*;
3. You not being in possession of the required or valid or correct *travel documents*;
4. Any *business* or employment commitment or financial or contractual obligation you or any other person has that affects the journey. This exclusion will not apply if you bought the optional cover for cancelling or cutting an *insured journey* short for an unnamed reason within 48 hours after making payment for your travel booking;
5. Any change of plans or reluctance you or any other person has to travel on an *insured journey*. This exclusion will not apply if you bought the optional cover for cancelling or cutting an *insured journey* short for an unnamed reason within 48 hours after making payment for your travel booking;
6. The inability of a travel agent, *tour operator*, *travel supplier* or *travel wholesaler* to complete arrangements for a tour because of a failure to reach the required number of people for a tour;
7. You are denied entry into a country for any reason;
8. Where a government restricts your travel to and from South Africa or your *country of residence* and any destination on your original itinerary;
9. Your failure to comply with the health requirements of the country you are travelling to or through;
10. You not checking in on time unless this is because of poor weather conditions in South Africa or your *country of residence*;
11. Pregnancy or childbirth where the pregnancy would have been more than 26 weeks at the beginning of the *insured journey*. However, we do pay if:
 - 11.1 The pregnancy was confirmed after the date your travel tickets or confirmation of bookings was issued;
 - 11.2 The pregnancy was confirmed after the start date on an annual multi-trip policy;
 - 11.3 Cancelling, postponing, or cutting short the journey is confirmed as medically necessary.
12. Any circumstances you are aware of at the time of buying your travel insurance policy that can result in you cancelling, postponing or cutting short your *insured journey*. This exclusion will not apply if you bought the optional cover for cancelling or cutting an *insured journey* short for an unnamed reason within 48 hours after making payment for your travel booking;
13. Any *travel costs* where the service was cancelled by the *public transport carrier* or accommodation provider. You must direct your claim to the *public transport carrier* or accommodation provider involved;
14. You are denied boarding by the *public transport carrier*;
15. When the service of the *public transport carrier* on which you are booked to travel, is withdrawn from service by the order or recommendation of the regulatory authority in any country. You must direct your claim to the *public transport carrier* you were booked to travel on;
16. Any unused airfare where the original airline ticket does not show how the airfare was calculated, or there is no breakdown between the airfare and taxes paid;
17. You refuse to follow the recommendation of a *medical practitioner* to return to South Africa or your *country of residence*;
18. You continue the *insured journey* while your physical condition is unfit for travel according to a *medical practitioner*;

19. You claim for cancelling an *insured journey* for an unnamed reason and you did not buy your travel insurance policy within 48 hours after you have made full or part payment to your travel agent, *tour operator, travel supplier* or *travel wholesaler*;
20. You claim for cutting an *insured journey* short for an unnamed reason and you did not buy your travel insurance policy within 48 hours after you have made full or part payment to your travel agent, *tour operator, travel supplier* or *travel wholesaler*;
21. Your visa is valid for an extended period and not only for the duration of your *insured journey*;
22. Any costs you incur when you apply for your visa. These costs include, but are not limited to, courier costs, delivery costs, third-party processing costs, lounge fees and costs to expedite the submission and approval of your visa.

We do not pay in any of the following circumstances:

1. You receive compensation in terms of any loyalty schemes;
2. You are compensated by any existing insurance scheme, government programme, *public transport carrier*, travel agent or any other provider of transportation or accommodation;
3. Where you are offered vouchers, credit or coupons by the *public transport carrier*, accommodation provider, cruise company, travel agent, *tour operator, travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the compensation provided. This applies even if you bought the optional additional cover for cancelling or cutting an *insured journey* short for an unnamed reason within 48 hours after making payment for your travel booking.

Section 5: Rejection or delay of your visa application

Definitions for this section

Flight penalties	The fees you have to pay to change your original <i>public transport carrier</i> ticket to a new date on the same <i>public transport carrier</i> .
Non-refundable	The <i>travel costs</i> you paid to the travel agent, <i>tour operator</i> , <i>travel supplier</i> or <i>travel wholesaler</i> that you cannot recover from them or any other source.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

5.1 Rejection of your visa application

We refund you if the *insured journey* is cancelled due to the rejection of your visa application. We pay for the following:

- 5.1.1 The *non-refundable* and unused portion of your airfare
- 5.1.2 Accommodation penalties for your accommodation you paid before the start date of your *insured journey*.

5.2 Delay of your visa application

We refund you if the *insured journey* needs to be postponed due to a delay in the processing of your visa application. We pay you for the following:

- 5.2.1 *Flight penalties* if you need to postpone the *insured journey* before the start date; and
- 5.2.2 Accommodation penalties for your accommodation you paid before the start of your *insured journey*.

Specific conditions for Section 5

1. We pay only if you meet all the following criteria:
 - 1.1 You are a South African passport holder;
 - 1.2 Your passport must be valid for at least 6 months after the end date;
 - 1.3 Your passport must have at least 2 adjacent free pages for your visa stamp;
 - 1.4 You must be applying for a tourist or *business visa*;
 - 1.5 You must have bought a return ticket before the start date;
 - 1.6 You must not have a criminal record;
 - 1.7 You must not have been deported or denied entrance into any country before;
 - 1.8 You must give the embassy true and valid documents when you apply for the visa.
2. This *benefit* does not apply to emigration or working holiday visas.
3. You must make sure that you meet all the relevant embassy requirements when you apply for the visa.
4. The air ticket you buy must be a return ticket.

Specific exclusions for Section 5

We do not pay for any expenses for the rejection or delay of your visa application because of any of the following:

1. Your poor financial circumstances;
2. Your failure to comply with the health requirements of the country you are travelling to or through;
3. The cost of your visa;
4. Any costs you incur when you apply for your visa. These costs include, but are not limited to, courier costs, delivery costs, third-party processing costs, lounge fees and costs to expedite the submission and approval of your visa.

Section 6:

Baggage, money, bank cards, travellers' cheques, travel documents and baggage delay

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 8 to 11.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

6.1 We pay you the accidental loss, theft of or damage to the items listed below that you have with you on the *insured journey*. Sub-limits apply to each of the insured items. The sub-limits are shown on the *schedule of benefits* on your *travel insurance certificate*. These items are:

1. *Baggage*;
2. Contact lenses, prescription glasses or sunglasses;
3. Computers and similar electronic equipment;
4. Cell phones;
5. *Business property*, including trade samples, *business papers*, specifications, manuscripts and stationery excluding items intended for sale. We pay for the cost of reproducing the documents but not for the research and development costs. This applies only if you have bought the Business travel plan.

While this travel insurance policy provides cover for the accidental loss, theft or damage of your *baggage* you take with you on your *insured journey*, you should ensure that your all risk insurance policy includes cover for high value items such as sophisticated photographic equipment, jewellery and other valuable items.

6.2 We pay for theft of the items listed below that you took with you on the *insured journey*. These items are:

1. Money; cheques and travellers' cheques; *bank cards*; postal or money orders;
2. *Travel documents* including passports.

6.3 We pay for costs you cannot recover from the bank for replacing your *bank cards* or travellers' cheques as a result of theft. We also refund you for fraud committed with your *bank cards* if your *bank cards* are lost or stolen.

6.4 We refund you the reasonable expenses you incur to replace essential items if your *baggage* is delayed by a *public transport carrier* for more than 6 hours. We only refund you for essential items you have to buy within 4 days of your arrival at your intended destination. We do not refund you for expenses you incur to replace essential items when you arrive back in South Africa or your *country of residence*.

Specific conditions for Section 6

1. You must take care of and keep safe the items listed in 6.1 and 6.2 of this section. You must not leave the items unattended in a public place or in any unlocked vehicle, room or building.
2. You must carry jewellery, cash and *travel documents* on your person or lock it in a safe or safety deposit box;
3. You must take all reasonable steps to attempt to recover items listed in 6.1 and 6.2 of this section if they are accidentally lost, damaged or stolen.

4. You must report any accidental loss, damage or theft of items to the local police or appropriate authority as soon as possible after you discover the loss or damage. You must get a written acknowledgement of the report.
5. You must report accidental loss, damage, theft or fraud of *bank cards*, travellers' cheques and *travel documents* including your passport within 24 hours of the *insured event* to the relevant issuing authority. You must take the appropriate steps to cancel the *bank cards*, cheques or documents. You will have to prove that any delay in reporting the loss or theft did not affect us negatively.
6. You must report the delay of *baggage* that happens at the destination airport to the airline or airport authority immediately. You must get a written acknowledgement of the report.
7. We pay up to the *benefit* sub-limit for each single item accidentally lost, stolen or damaged on an *insured journey*. We treat the following items as a single item for each category:
 - 7.1 A camera and its lenses and accessories;
 - 7.2 A video camera and its lenses and accessories;
 - 7.3 Sports equipment sets;
 - 7.4 A cell phone and its fittings and accessories;
 - 7.5 A laptop, tablet, palmtop, notebook or similar electronic equipment, and its fittings and accessories (including discs, storage mechanisms and carry cases).
8. If you claim for the accidental loss, damage or theft of one or more items the most we pay is the total limit for *baggage* shown on the *schedule of benefits*. This applies even if the sum of all your claims is more than that amount. We apply the sub-limits for each single item as shown on your *schedule of benefits*.
9. The most we pay for the repair or replacement cost of cell phones and their fittings and accessories is the *benefit limit* for each *insured traveller*.
10. The most we pay for the repair and replacement costs of laptops, tablets, palmtops, notebooks, iPads, cameras, cell phones or similar electronic equipment, and their fittings and accessories (including discs, storage mechanisms and carry cases) is the *benefit* sub-limit for each *insured traveller*.
11. You must provide us proof of ownership of laptops, tablets, palmtops, notebooks, iPads, cameras, cell phones or similar electronic equipment in the event of a claim.
12. You must provide us proof from your cell phone service provider that your cell phone has been blacklisted.
13. For jewellery claims, we must receive the original or certified copies of valuation certificates (or some other form of proof that we agree to) that were issued before the start date of the *insured journey*. This condition applies to all jewellery including gifts and inherited items.
14. The most we pay for contact lenses, prescription glasses or sunglasses is the *benefit* sub-limit for each pair.
15. Any electronic equipment (including cameras, cell phones, satellite phones, laptops, navigation systems, tablets, personal computers, iPads and readers) must be carried as hand luggage.

Specific exclusions for Section 6

We do not pay for:

1. Loss, destruction or damage arising from confiscation or detention by customs or other officials or government authorities;
2. Any loss, damage or theft that you cannot prove. We may ask you to show us your travel tickets, tags, relevant receipts and proof of ownership;
3. Any loss, theft or damage not reported to the relevant police authority;
4. Any loss, theft or damage to checked-in *baggage* not reported to the relevant *public transport carrier*. You must report the loss, theft or damage to your checked-in *baggage* immediately to the *public transport carrier*;

5. Any loss, theft or damage to valuables and cash that is in your checked-in *baggage*;
6. Any loss, theft or damage to valuables and cash that is left in the *baggage* hold or storage area of the *public transport carrier*;
7. Any loss if you cannot show receipts for buying emergency items or essentials if your *baggage* is delayed;
8. Any loss you cannot prove by written confirmation from the *public transport carrier* on the number of hours and the reason for the delay;
9. Theft carried out directly or indirectly by *family, business associates* or *travel companions*;
10. Damage or loss arising from electrical or mechanical breakdown of any item;
11. Damage to or replacement of any electronic data or software;
12. Scratching or breakage of fragile or brittle items;
13. Damage or loss not arising from an *insured event*;
14. Damage or loss caused by alterations;
15. Damage or loss to *baggage* if it is not on the same *public transport carrier* as you are. Damage or loss to *personal belongings, business property, travel documents* or money shipped under any freight agreement, or items sent by postal or courier services or given to someone else other than a *travel companion*;
16. Loss of or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion;
17. Contractual duties you might have in relation to a cell phone, computer or similar electronic equipment;
18. Damage to or loss of any cell phone unless you carry it with you;
19. Damage to or loss of any goods intended for sale or trade;
20. Damage to or loss of sports equipment while in use.

Section 7:

Travel delay, missed connection and missed event

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 8 to 11.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

7.1 Travel delay

We refund you for the reasonable essential expenses you incur for accommodation, transportation, restaurant meals and refreshments if the *public transport carrier* does not provide these after unforeseen travel delays because of:

1. Accidental loss or theft of *travel documents*;
2. Breakdown or an *accident* involving the private vehicle you use to get to the point from where your *public transport carrier* would depart;
3. Delay of the scheduled departure of your *public transport carrier* due to any of the following:
 - 3.1 Industrial dispute, strike or action;
 - 3.2 Poor weather conditions in the country from, to or through which you are travelling;
 - 3.3 Technical breakdown;
 - 3.4 Failure of *public transport carrier* services.

The travel delay must be more than 4 hours. This is known as the period of delay. When you have more than one delay, each delay must be more than 4 hours.

Exclusions for travel delay

We do not pay for expenses you incur for travel delay in any of the following circumstances:

1. Where a similar alternative *public transport carrier* has been made available to you within the period of delay;
2. Where you do not check in according to the itinerary;
3. Where the delay is due to industrial dispute, strike or action which existed or for which notice had been given before the start date of the *insured journey*;
4. Where the delay is due to the withdrawal from service of any *public transport carrier* on the orders of any government or regulatory body in any country in which notice had been given before the start date. You must direct your claim to the *public transport carrier* you were booked to travel on;
5. Where the delay is caused by the *public transport carrier* and the cost of expenses can be recovered from the *public transport carrier*;
6. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check in.

7.2 Cost of alternative travel due to travel delay

If the scheduled public transport of the *insured journey* is delayed by more than 12 hours after check-in, we pay economy fare costs for you to travel to your planned destination by alternative means.

Conditions for cost of alternative travel due to travel delay

1. Your means of public transport must be delayed because of one or more of the following:
 - 1.1 Technical breakdown;
 - 1.2 Poor weather conditions;
 - 1.3 Strike or industrial action.
2. The *public transport carrier* does not arrange alternative transport. You must provide proof from the *public transport carrier* that it did not arrange alternative transport for you.
3. You can only claim under this section once during any *insured journey*.

Exclusions for cost of alternative travel due to travel delay

We do not pay for expenses due to:

1. Any circumstances leading to the delay of the *public transport carrier* that exist or are expected to arise or are announced before you booked the *insured journey*;
2. Your late arrival for check-in with the *public transport carrier*. Late arrival means arriving after the time required for check-in or booking-in;
3. Any loss you can recover from any other source;
4. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check-in;
5. Where the delay is due to the withdrawal from service of any *public transport carrier* on the orders of any government or regulatory body in any country in which notice had been given before the start date. You must direct your claim to the *public transport carrier* you were booked to travel on.

7.3 Missed connection

1. We pay for the extra cost of economy transport by the most direct route to continue with your original itinerary if you miss your connecting scheduled transport because of the delay of your scheduled incoming transport.
2. We will pay for additional car parking costs you incur if your return journey is delayed by more than 24 hours as a result of your missed connection.

Condition for missed connection

We only pay these costs if there are 3 hours or more allowed between your original scheduled arrival time and the scheduled departure time of your connecting transport in your original itinerary.

Exclusions for missed connection

We do not pay in any of the following circumstances:

1. If the *public transport carrier* is at fault and makes alternative arrangements at their cost;
2. If you arrive later than the time required for check-in with the *public transport carrier*;
3. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check-in;
4. If there is alternative onward transportation to your destination available for you to use within 6 hours of your arrival;
5. Where you miss the connection because of industrial dispute, strike or action which existed or for which notice had been given before the start date of the *insured journey*.

7.4 Missed pre-paid event or activity

We refund you for costs of an event or activity paid for before the start date of the *insured journey* by *bank card* if you cannot attend the event because of:

1. Your death or the death of your *spouse, business associate*, your children, the person who you had intended to stay with abroad, a *family member or travel companion*;
2. Your *illness or injury* if a *medical practitioner* considers it necessary;
3. The *illness or injury* of your *spouse, business associate*, your children, the person who you had intended to stay with abroad, a *family member or travel companion* if a *medical practitioner* considers it necessary;
4. Technical breakdown of the *public transport carrier* that happened at the time of the scheduled departure before the start time of the event or activity.

7.5 Lounge access as a result of travel delay or missed connection

We refund you for expenses you incur for lounge access due to travel delay or missed connection.

Condition for lounge access as a result of travel delay or missed connection

1. You must have registered a claim with us under Section 7.1: Travel delay or Section 7.3: Missed connection.
2. You must have lounge access as a *benefit* on your *bank card*.

Exclusions for lounge access as a result of travel delay or missed connection

We do not pay in any of the following circumstances:

1. Where a similar *benefit* has been made available to you within the period of delay or missed connection;
2. Where you do not check in according to the itinerary;
3. Where the delay or missed connection is due to industrial dispute, strike or action which existed or for which notice had been given before the start date of the *insured journey*;
4. Where the delay or missed connection is due to the withdrawal from service of any *public transport carrier* on the orders of any government or regulatory body in any country in which notice had been given before the start date;
5. Where the delay or missed connection is caused by the *public transport carrier* and the cost of expenses can be recovered from the *public transport carrier*;
6. For any loss that is not confirmed in writing by the *public transport carrier* setting out the number of hours and the reason for the delay, as well as the scheduled and actual departure times and confirmation of your check in.

Section 8:

Legal responsibility to third parties

Definitions for this section

Indemnity	An amount paid or promised for payment as compensation for a loss suffered by a third party.
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How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

- 8.1 We pay amounts that you become legally responsible to pay for because your actions have resulted in:
1. The death of a third party;
 2. *Injury* of a third party;
 3. Loss of or damage to the property of a third party.

Specific conditions for Section 8

1. You must not admit fault or legal responsibility to the third party or any other person without our consent in writing beforehand.
2. You must not make any offer, promise, payment or *indemnity* without our consent in writing beforehand.
3. You must give us written notice with full details of the event that may give rise to a claim within 30 days of the end date of an *insured journey*.
4. You must send us copies of every letter, legal demand, summons and other legal documents immediately after you receive them.
5. We may take over the defense and settlement of a claim in your name for our *benefit*. We alone may decide the best way to conduct proceedings and settlements of claims.
6. If you have already paid an amount to the third party with our consent, we will refund the amount you have paid. We pay the third party the balance of the claim, if any.

Specific exclusions for Section 8

We do not pay for your legal responsibility to a third party that arises from death, *injury* or loss as a result of your intentional acts. We do not pay for amounts that you become legally responsible to pay if that legal responsibility arises directly or indirectly from any of the following:

1. *Injury* to you or to any *family* member who ordinarily lives with you, the person you are staying with on your *insured journey* or a *travel companion*;
2. *Injury* to you or to your employees arising from your or their employment;
3. *Injury* or loss or damage to property arising out of your profession, *business* or trade, or from professional advice you have given;
4. Loss or damage to property owned or controlled by you or a *family* member or a *travel companion* who ordinarily lives with you;
5. Your ownership, possession or use of any caravan, mechanically propelled vehicle (other than golf carts and motorised wheelchairs), aircraft or other aerial device, hovercraft (other than hand-propelled or sailing craft in territorial waters);

6. Your ownership or possession of any animals;
7. Any contract unless your legal responsibility would have arisen if there were no contract;
8. Judgements that are not in the first instance either delivered by a court of competent jurisdiction in South Africa or in the country the event happened in;
9. Costs relating to any judgements, awards, payments, or settlements made in the United States of America or Canada or any country that operates under the laws of these countries, even if the costs are approved by a court in another country;
10. Any claim for fines, penalties, punitive, aggravated or vindictive damages;
11. Your intentional or unlawful or criminal acts;
12. A legal responsibility insured by *other insurance*.

Section 9: Hijack, kidnap and wrongful detention

Definitions for this section

Hijack	Using force or the threat of force to take the unlawful control of the <i>public transport carrier</i> that you are travelling in or on.
Kidnap	The taking away, transporting or detaining of a person against their will and without legal authority in order to demand ransom or performance in exchange for their release.
Travel costs	Payments, including deposits, made for <i>public transport carrier</i> tickets and accommodation before the start of the <i>insured journey</i> .
Wrongful detention	The detaining of a person by a government or private entity (including rebels) either without that person's consent or without valid cause.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an excess, we will deduct the excess amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

- 9.1 *Hijack of a public transport carrier.* We pay if the *public transport carrier* you are travelling in is *hijacked* and you are held hostage.
- 9.2 *Kidnap and wrongful detention.* We pay if you are *kidnapped* or *wrongfully detained*. We pay up to the maximum *benefit limit* as shown on the *schedule of benefits*.

We pay the reasonable and necessary expenses you incur as a direct result of an *insured event* under this section for:

- 9.2.1 Fees and expenses incurred while attempting to negotiate your release;
- 9.2.2 Reasonable and necessary fees and expenses of a qualified interpreter assisting you during an *insured event*;
- 9.2.3 Your *travel costs* to join your *family* upon your release;
- 9.2.4 The *travel costs* of a substitute employee sent to complete your original *business* commitment;
- 9.2.5 Rest and rehabilitation expenses up to R20,000, including your travel and lodging and the travel and lodging of your *spouse* and children.

Specific conditions for Section 9

You must send us a detailed, sworn statement of loss as soon as possible after the *insured event*. You must co-operate with us in all matters relating to this insurance.

Specific exclusions for Section 9

We do not pay for loss caused directly or indirectly from:

1. Any demand for ransom money;
2. Actual loss of or damage to property of any description, including intellectual property, as a result of an *insured event*;
3. Any loss from *kidnap* if you intended to stay for more than 90 consecutive days in the country where the event occurs;

4. An *insured event* that takes place in the following countries or regions:
 - 4.1 Angola, Brazil, Colombia, Mexico, Nigeria, Philippines, Somalia and Venezuela;
 - 4.2 Any country where the British Foreign and Commonwealth Office or South African Department of Foreign Affairs has issued a travel warning;
 - 4.3 Any country in which the United Nations armed forces are present and active.
5. Your failure to evacuate from the country you are travelling in within 10 days after an advisory against travel to that country has been issued.

Section 10: Natural disaster

Definitions for this section

Tour operator	Combines and organises two or more travel services such as transport, accommodation and sightseeing into an all-inclusive holiday package which is sold through travel agents or directly to the public.
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How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

10.1 Alternative accommodation

We refund you for the cost of similar alternative accommodation if you cannot stay in your booked accommodation because the accommodation is unusable because of a fire, flood or *natural disaster*.

10.2 Emergency evacuations

If necessary, we will attempt to arrange for emergency evacuations. This may include access to private and commercial aircrafts and intensive air transport systems. We pay up to the *benefit limit* for the emergency evacuations.

10.3 Ticket change fee

We refund you the extra costs for changing your means of *public transport carrier*.

Specific conditions for Section 10

You must not have known or reasonably been able to know about the *insured event* or the possibility of the *insured event* that leads to a claim under this section before the start date.

Specific exclusions for Section 10

We do not pay for:

1. Any expense you can recover from any travel agent, *tour operator*, *travel supplier* or *travel wholesaler*, *public transport carrier*, accommodation or other service provider.
2. Any expenses you would normally have to pay during your *insured journey*.
3. Any claim if you are travelling against the advice of an appropriate national or local authority.

Section 11: Identity fraud

Definitions for this section

Identity fraud	The unlawful obtaining or using of your personal identity details to open and use bank accounts or credit accounts and similar facilities in your name.
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How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

- 11.1 The reasonable legal expenses you incur as a direct result of *identity fraud* while on the *insured journey* in:
1. Defending any action brought against you by a creditor or collection agency or someone acting on their behalf;
 2. Removing any civil or criminal judgement wrongfully entered against you;
 3. Challenging the accuracy or completeness of any information in a consumer credit report if this information is inaccurate and was falsely provided to the credit agency or financial institution.
- 11.2 Income you lost that is directly related to the *identity fraud*. We do not pay this *benefit* if you are self-employed.
- 11.3 The following expenses:
1. Costs for reapplying for loans or other credit or debit accounts that are rejected solely because the credit provider received incorrect information;
 2. Costs for notarising documents related to *identity fraud*, long distance telephone calls, and certified mail reasonably incurred as a result of efforts to report an *identity fraud* or to correct financial and credit records that have been changed. (Notarising means going to an official called a Notary Public to get your documents certified as true copies. Many law firms have notary publics available);
 3. Costs to contest the accuracy or completeness of any credit history information;
 4. Costs for a maximum of 4 credit reports from a credit bureau approved by us. You must have asked for the credit reports during the *insured journey* or within 3 months after the end date.

Specific conditions for Section 11

1. You must report the *identity fraud* to the relevant law enforcement agencies and send us the police report within 24 hours of discovering the *identity fraud*.
2. Your bank or financial institution must confirm any false charges or withdrawals. We only pay for the amount the bank or financial institution holds you responsible for up to the *benefit limit*.
3. We have the right to inspect relevant books of account and other financial records.
4. You must co-operate with us and help us to enforce any legal rights you or we may have in relation to *identity fraud*.

5. You must:

- 5.1 Report the *identity fraud* to the relevant banks, *bank card* companies, financial institutions and other account providers within 24 hours of discovering the *identity fraud*;
- 5.2 If you claim for loss of income as a result of you having to take unpaid leave, you must give us notarised proof of unpaid days off from your employer and proof that it was necessary to take time away from work. Notarised proof means proof signed by a Notary Public;
- 5.3 Send us copies of any demands, notices, summonses, complaints, or legal papers you received in connection with the *identity fraud*;
- 5.4 Take all reasonable steps to prevent further *identity fraud*.

Section 12: Insolvency of your travel suppliers or travel wholesalers

Definitions for this section

Insolvency	The total stopping or suspending of all operations of the <i>travel supplier</i> or <i>travel wholesaler</i> whether voluntarily or involuntarily because it is financially unable to meet its obligations according to the Insolvency Act No. 24 of 1936. This applies whether or not the <i>travel supplier</i> or <i>travel wholesaler</i> files an <i>insolvency</i> petition, or totally stops or suspends all of its operations voluntarily or involuntarily.
Travel arrangements	Bookings made for a scheduled airline (this excludes charter airlines), accommodation, rail or coach operators, car rental company and cruise lines.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

12.1 We refund you for:

1. The portion of your loss that you will not be refunded for by the *travel supplier* or *travel wholesaler* if the *insured journey* is cancelled before the start date because of the *insolvency* of the *travel supplier* or *travel wholesaler*.
2. The extra costs you incur to return to South Africa if the *insured journey* is cut short because of the *insolvency* of your *travel supplier* or *travel wholesaler*.

Specific conditions for Section 12

1. The *insured journey* must have been booked in South Africa.
2. The *travel supplier* or *travel wholesaler* must be registered in South Africa.
3. The *insolvency* of the *travel supplier* or *travel wholesaler* must have resulted in the complete stopping of services with no alternative *travel arrangements* being provided by them.
4. If you paid for your *travel arrangements* through an agent and not directly to the *travel supplier* or *travel wholesaler* who is insolvent, the agent must give us proof that the full costs were paid on your behalf to the *travel supplier* or *travel wholesaler*.
5. There must have been no public warning 14 days or more before you bought this policy that this *insolvency* could possibly take place.

Specific exclusions for Section 12

We do not pay for any of the following:

1. Travel or accommodation not booked within South Africa before the start date;
2. The *insolvency* of:
 - 2.1 Any *travel supplier* or *travel wholesaler* who is insured for losses in the case of its *insolvency* (even if the insurance is not sufficient to meet all claims against it); or
 - 2.2 Any travel agent, *tour operator*, tour organiser, booking agent or consolidator responsible for booking your travel or accommodation; or
 - 2.3 Any third party who is not a *travel supplier* or *travel wholesaler*.

3. Any loss for which a third party is responsible that you can recover by other legal means.
4. Any losses caused by fraud or negligent misrepresentation by the *travel supplier* or *travel wholesaler*. Negligent misrepresentation means the *travel supplier* or *travel wholesaler* carelessly makes statements whether in writing or orally while having no reasonable basis to believe it to be true.
5. Any losses that are not directly associated with the *insolvency* of the *travel supplier* or *travel wholesaler*.
6. If you buy a travel insurance policy after the *travel supplier* or *travel wholesaler* applied for *business rescue*, *administration*, or a similar legal process.

Section 13: Ticket upgrade

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 8 to 11.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

We pay for the costs you incur if you need to pay for a new ticket on a *public transport carrier* during an *insured journey* in any of the following cases:

1. Your confirmed scheduled *public transport carrier* is delayed and no onward transport is offered to you for at least 6 hours after the scheduled departure time;
2. You are not admitted onto a confirmed scheduled *public transport carrier* because it is overbooked. There must be no other means of transport offered to you by your *public transport carrier* for at least 6 hours after the scheduled time of departure;
3. You miss a connection at the transfer point during an *insured journey* because your connecting scheduled *public transport carrier* is late. There must be no onward transport available to you for at least 6 hours after the time you arrive at the transfer point.

Specific condition for Section 13

You must give us written proof of the delay from the *public transport carrier*. We only pay if we get a copy of the receipts for the expenses you incur.

Specific exclusions for Section 13

We do not pay in either of the following circumstances:

1. You arrive after the time required by the *public transport carrier* for check-in.
2. Any circumstances leading to the delay of the *public transport carrier* that exist or are expected to arise or are announced before you booked the *insured journey*.

Section 14: Car rental

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 8 to 11.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow

What we insure

14.1 Car rental (Local plan only)

We will refund you the cost of renting a car to continue with your *local journey* if you are unable to continue with your *local journey* as a result of the following:

1. Mechanical breakdown of your car whilst travelling on a *local journey*, provided that your car is not older than 5 years at the time when you undertake your *local journey*;
2. Being involved in an *accident* with your car whilst travelling on your *local journey*;
3. Theft of your car whilst on your *local journey*.

14.2 Car rental excess waiver

We will refund you the *excess* you have to pay as a result of accidental damage to or theft of a rented car on your *insured journey*.

14.3 Return of rented car

We will refund you the cost to return your rented car to the nearest car rental depot if you become unfit to drive on your *insured journey*.

Specific conditions for Section 14

1. The car must be rented from a registered car rental company.
2. You must report any *accidents* or theft as soon as possible. You must get a written report from the police.
3. You must give us proof that you paid the relevant *excess* to the car rental company.
4. You must provide us with confirmation from a *medical practitioner* stating that you are unfit to drive your rented car.

Specific exclusions for Section 14

We do not pay in any of the following circumstances:

1. Breach of the car rental contract.
2. Damage to the car if it is used for off road purposes.
3. Damage to commercial vehicles or motorcycles.

Section 15: Air space closure

Definitions for this section

Air space	The air or sky above a country that is available to aircraft to fly in that is considered to belong to that country.
Air space closure	A recommendation or order by a government or travel authority to close the <i>air space</i> .
Travel arrangements	Bookings made for a scheduled airline (this excludes charter airlines), accommodation, rail or coach operators, car rental company and cruise lines.
Tour operator	Combines and organises two or more travel services such as transport, accommodation and sightseeing into an all-inclusive holiday package which is sold through travel agents or directly to the public.
Travel costs	Payments, including deposits, made for <i>public transport carrier</i> tickets, accommodation and events before the start of the <i>insured journey</i> .

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

15.1 Cancelling an insured journey due to air space closure

We refund you if you cancel before the start date of the *insured journey* because of a delay of more than 24 hours due to the closure of *air space*. We refund you for the following:

1. *Non-refundable travel costs*;
2. Costs of excursions and tours you have paid for;
3. Costs of visas you have paid for.

15.2 Additional expenses to reach your destination

We refund you if the start of the *insured journey* is delayed by more than 24 hours due to *air space closure* and you decide to continue with the journey. We refund you for additional and unexpected costs you incur when you re-arrange your trip to your original destination.

15.3 Additional expenses if you are stranded on an international connection

We refund you if your international connection is delayed by more than 24 hours due to *air space closure*. We refund you for the following:

1. Three-star accommodation;
2. Transportation to and from your accommodation and point of departure.

Condition for additional expenses if you are stranded on an international connection

We only pay these expenses for a maximum of five days while you are stranded or waiting to make your international connection.

15.4 Additional expenses if you are stranded on your return journey home

We refund you if your return journey is delayed by more than 24 hours due to *air space closure*. We refund you for the following:

1. Three-star accommodation;
2. Transportation to and from your accommodation and point of departure;
3. Emergency telephone costs while you are stranded. We pay the personal cell phone and standard landline phone charges from a hotel or residence when:
 1. You call your *family*; and
 2. Your *family* calls you.

We also refund you for the use of a pre-paid telephone card for the purposes set out above.

Condition for additional expenses if you are stranded on your return journey home

We only pay these expenses for a maximum of five days while you are stranded.

15.5 Alternative travel arrangements

We refund you if the *public transport carrier* you are booked on to return from your *insured journey* is unable to make arrangements for your return within 72 hours of your original return date. We refund you for alternative *travel arrangements* to get you home.

Condition for alternative travel arrangements

We refund you the difference between the refunded unused portion of your *public transport carrier* ticket and the cost of your new *public transport carrier* ticket.

15.6 Additional car parking costs

We refund you for additional car parking costs you incur if your return journey is delayed by more than 24 hours.

Specific exclusions for Section 15

We do not pay in any of the following circumstances:

1. Costs which can be recovered from any other source, for example the airline or travel agent, *tour operator*, *travel supplier* or *travel wholesaler*;
2. You may not claim under more than one *benefit* under this Section 15: Air space closure.

Section 16: Cruise cover

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 8 to 11.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

16.1 Cancelling pre-paid shore excursions

We refund you for shore-based excursions you have paid for in advance if you cannot take part because of your *illness* or *injury*. A *medical practitioner* must consider it necessary that you be confined to your cabin or cruise medical facility.

16.2 Missed port

We refund you for shore-based excursions you have paid for in advance if you cannot take part because your cruise does not dock at a scheduled port during your *insured journey* due to weather conditions or a *natural disaster*. We pay if the cruise liner does not make provision for this.

Condition for missed port

You can only claim once under this section during an *insured journey*.

Exclusions for missed port

We do not pay for expenses you incur in any of the following circumstances:

1. Any loss that is not confirmed in writing by the cruise liner, setting out the reason for not docking at the port;
2. You have not suffered a financial loss.

16.3 Cabin confinement

We pay when you are confined to your cabin or cruise medical facility because of your *illness* or *injury* for a continuous period of more than 48 hours.

Conditions for cabin confinement

1. A *medical practitioner* must deem it necessary that you be confined to your cabin or cruise medical facility;
2. You must have registered a claim with us under Section 1: Emergency medical and related expenses;
3. You must have a written statement from the treating *medical practitioner*, confirming the period of confinement.

Section 17: Winter sport (Premier and Business plans only)

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 8 to 11.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

17.1 Winter sports equipment

We pay for the replacement or repair costs of winter sport equipment you own or hire if they are accidentally lost, damaged or stolen during the journey. Winter sports equipment includes:

1. Skis;
2. Snowboards;
3. Bindings;
4. Ski or snowboard boots;
5. Ski poles.

We pay:

1. Up to a maximum of 10 days for the value of the remaining number of days of your ski pass if it is lost or stolen;
2. For the hire of winter sports equipment if the equipment you own is lost, damaged, destroyed, stolen, or delayed for more than 12 hours after your arrival. You must give us proof that you took your own equipment and that it has been lost, stolen, damaged or destroyed.

17.2 Ski-trip package

We pay for the unused part of your ski package that you have not used if you fall ill or you are injured during the journey. A ski package includes ski hire, ski lessons and lift pass costs booked and paid for in advance. You must give us a written report from a *medical practitioner*.

17.3 Piste closure

We pay you if all the lift systems are closed for more than 12 hours because there is not enough or too much snow in the pre-booked holiday resort during the *insured journey* and you are unable to ski. This does not apply if the ski lift is closed because of high winds. We also pay for either but not both of the following:

1. Extra costs for transport and ski lift pass if you have to travel to another resort if the cost is not covered by your ski resort; or
2. Up to a maximum of 10 days if you are unable to ski and transportation to another resort is not available.

Conditions for piste closure

1. You may only claim under this section if the *insured journey* is scheduled to take place between 1 December and 31 March if in the northern hemisphere or between 1 May and 30 September if in the southern hemisphere.
2. You must get a written statement from the resort managers or local authority that confirms the reason for the closed piste, how long it was closed for and that it was not possible to travel to another resort.

3. The general ski area where you take part in the winter sports must be at least 1,000 metres above sea level.

17.4 Avalanche and landslide

We pay for extra travel and accommodation costs if an avalanche or landslide delays your arrival at or departure from the booked resort for more than 12 hours. You must give us written confirmation from the resort of the period of and reason for the delay.

Section 18: Golf insure (Premier and Business plans only)

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 8 to 11.

How we pay

If you have a valid claim, we pay only up to the *benefit limit*. If there is an *excess*, we will deduct the *excess* amount from the amount we pay to you. This applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

18.1 Golf equipment

We pay you for the replacement cost of golf clubs, golf bags, non-motorised golf trolley and golf shoes you own or hire if they are lost, damaged, destroyed or stolen during the *insured journey*.

We pay:

1. For golf equipment you hire or own that is lost, stolen, damaged, or destroyed during the *insured journey*.
2. For the hire of golf equipment if the equipment you own is lost, damaged, destroyed, stolen, or delayed for more than 12 hours after your arrival. You must give us proof that you took your own equipment and that it has been lost, stolen, damaged or destroyed.

18.2 Golf tour package

We pay you for the unused part of your golf tour package.

We pay:

1. If you fall ill or you are injured during the *insured journey*. You must give us a written report from a *medical practitioner*;
2. If you cannot play because the golf course has been closed for 12 consecutive hours or more because of bad or dangerous weather conditions. You must give us written confirmation from the golf club president that the golf course was closed.

A golf tour package includes green fees and hiring golf equipment or tuition fees booked and paid for in advance.

18.3 Hole in one

We pay for the customary bar expenses as a result of you hitting a hole in one during an official amateur round of golf whilst on an *insured journey*.

Your right to know:

Information about your short-term insurance

This document forms part of your insurance policy with us and it contains information that you have the right to know.

1. Your insurer

Name, physical address, postal address and telephone number:

Name:	Bryte Insurance Company Limited
Physical address:	15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
Postal address:	PO Box 61489, Marshalltown, 2107
Telephone number:	011 370 9111
Licensed insurer and authorised Financial Services Provider license number:	I070 / 17703
Website:	www.brytesa.com

2. Written mandate to agents to act on behalf of insurer

We confirm that we have given authority to the agent (including any travel agents) to represent us and to accept business and issue policies on our behalf. You can contact your agent for more details.

3. Details of your financial services provider compliance officer

Compliance Officer:	The Compliance Officer
Physical address:	15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
Postal address:	PO Box 61489, Marshalltown, 2107
Telephone number:	011 370 9827

4. Details of how to claim

If you have a claim, please do the following:

- 4.1 Tell us by contacting our claims department at the above address or by telephone on 0860 222 446 or +27 11 370 9634.
- 4.2 We will give you a claim form by hand, email or postal address according to your instruction.
- 4.3 Complete the claim form and return it to us at the above address or fax it to us at the above number.
- 4.4 We will then attend to your claim and let you know the outcome.
- 4.5 If you have any problems, please contact our claims department and someone will help you.

5. Complaints

If you have a query about this policy or you are in any way unhappy with the service that you have received, please contact:

General Complaints

Telephone number:	0800 12 11 74
Email:	nonclaimscomplaints@brytesa.com
Website:	www.brytesa.com

Claims Complaints

Telephone number:	0800 12 11 74
Email:	claims.complaints@brytesa.com
Website:	www.brytesa.com

6. Details of the Short-Term Insurance Ombudsman	
If you are not satisfied with how we have dealt with your complaint, you may contact:	
Name:	The Ombudsman for Short Term Insurance
Physical address:	Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown, Johannesburg
Postal address:	PO Box 32334, Braamfontein, 2017
Telephone number:	086 066 2837 / 011 726 8900
Fax number:	011 726 5501
Email:	info@osti.co.za
Website:	www.osti.co.za
7. Details of the FAIS Ombud	
If you have a FAIS complaint, you may contact:	
Name:	The FAIS Ombud
Physical address:	Eastwood Office Park, Boabab House, Ground Floor, Lynnwood Ridge, 0081
Postal address:	PO Box 74571, Lynnwood Ridge, 0040
Telephone number:	012 470 9080
Fax number:	012 348 3447
Email:	info@faisombud.co.za
Website:	www.faisombud.co.za
(This document is called a Disclosure Notice in terms of Financial Advisory Intermediary Services Act No 37, 2002 "FAIS")	

Claims and customer service contact			
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 +27 11 370 9634
Bryte Travel Customer Care Centre	For customer service and advice	travelcare@brytesa.com	Tel: 0860 737 775 +27 11 370 9075



Contact

Registered Address

15 Marshall Street, Ferreirasdorp,
Johannesburg, 2001, South Africa

T +27 (0) 11 370 9111
www.brytesa.com

Postal Address
PO Box 61489, Marshalltown, 2107

Bryte Insurance Company Limited

A Fairfax Company

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