

DURATION	BUSINESS	WORK AWAY	YOUTH	VINTAGE	GOLDEN YEARS	EXCLUSIVE SENIOR
	(16yrs - 75yrs)	(16yrs - 69yrs)	(16yrs - 30yrs)	(70yrs - 79yrs)	(80yrs - 84yrs)	(85yrs - 89yrs)
EMERGENCY MEDICAL AND RELATED EXPENSES						
Emergency medical expenses including terrorism	R100 000 000	R100 000 000	R7 500 000	R5 000 000	R1 000 000	R1 000 000
Sports, hazardous activities or adventure sports	✓	✓	x	x	x	x
Pre-existing medical and related expenses (1 to 30 days)	R1 000 000	R1 000 000	-	-	-	-
Medical evacuation, transport to medical centres, return to South Africa	Actual expense	Actual expense	Actual expense	Actual expense	Actual expense	Actual expense
PERSONAL ACCIDENT						
Death and permanent total disability – excluding air travel (including terrorism)	R650 000	-	R50 000	-	-	-
Death and permanent total disability – insurance for air travel only (including terrorism)	R1 000 000	-	R100 000	-	-	-
BRYTE TRAVEL ASSIST SERVICES						
Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services	Assistance Services
Assistance for accompanying spouse or travel companion whilst on a cruise	-	-	-	R5 000	R2 500	R2 500
Test for infectious or contagious disease (when you test positive)	R2 000	R2 000	R2 000	R2 000	R2 000	R2 000
Additional accommodation (when you are not hospitalised as an in-patient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	R30 000	R30 000	R15 000	R25 000	R25 000	R15 000
THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT						
Canceling or cutting short an insured journey for a named reason	R50 000	R50 000	R10 000	R15 000	R10 000	R10 000
Postponing an insured journey	R50 000	R50 000	-	R4 000	R4 000	R4 000
Ticket change fee	R10 000	-	-	R4 000	R4 000	R4 000
Public transport carrier schedule change	R7 500	-	-	R4 000	R4 000	R4 000
REJECTION OR DELAY OF YOUR VISA APPLICATION (Applicable to South African passport holders only)						
Rejection of your visa application	R40 000	-	-	-	-	-
Delay of your visa application	R15 000	-	-	-	-	-
BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY						
Theft or damage of baggage (Sub-limits apply)	R40 000	R35 000	R10 000	R20 000	R15 000	R15 000
Theft of passport and travel documents	R10 000	-	-	R2 000	R2 000	R1 000
Baggage delay (delayed for more than 6 hours)	R10 000	R2 500	R2 500	R10 000	R10 000	R10 000
TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT						
Travel delay (delayed for more than 4 hours)	R5 000	R5 000	-	R3 000	R3 000	R3 000
Cost of alternative travel due to travel delay	R40 000	-	-	-	-	-
Missed connection (more than 6 hours)	R30 000	R30 000	-	R1 000	R1 000	R1 000
Missed pre-paid event or activity	R5 000	R5 000	-	R2 500	R2 500	R2 500
LEGAL RESPONSIBILITY TO THIRD PARTIES						
HIJACK, KIDNAP AND WRONGFUL DETENTION	R40 000	R40 000	-	R7 500	R5 000	R5 000
NATURAL DISASTER	R10 000	R10 000	-	R2 500	-	-
INSOLVENCY OF YOUR TRAVEL SUPPLIER OR TRAVEL WHOLESALERS	R25 000	R25 000	R10 000	R22 000	R22 000	R22 000
TICKET UPGRADE (delayed for more than 6 hours)	R10 000	R10 000	-	-	-	-
CAR RENTAL						
Car rental excess waiver	R15 000	R15 000	-	-	-	-
Return of rented car	R2 500	R2 500	-	-	-	-
AIR SPACE CLOSURE						
Canceling an insured journey	R35 000	R35 000	-	R10 000	R10 000	R10 000
Additional expenses if you are stranded	R15 000	R15 000	-	R3 500	R3 500	R3 500
CRUISE COVER	-	-	-	R2 500	R2 500	R2 500

DURATION	RATES	
	BUSINESS	
	Individual excluding manual labour	Individual including manual labour
Minimum premium	R270	R390
1 - 31 days	R45 per person per day	R65 per person per day
32 - 42 days	R2 090	R2 720
43 - 62 days	R2 690	R3 500
63 - 92 days	R4 795	R6 185
93 - 185 days	R6 755	R8 775
Annual/Multi Trip	R10 145	R13 300

DURATION	RATES	
	WORK AWAY	
	Individual including manual labour	
1 - 92 days	R8 500	
93 - 185 days	R10 000	
Annual/Multi Trip	R12 995	

DURATION	RATES		
	VINTAGE	GOLDEN YEARS	EXCLUSIVE SENIOR
	Individual	Individual	Individual
1 - 5 days	R1 485	R1 995	R2 905
6 - 9 days	R2 625	R3 995	R5 415
10 - 15 days	R3 085	R4 445	R5 765
16 - 21 days	R4 750	R6 390	R9 400
22 - 31 days	R5 325	R7 945	R10 350
32 - 47 days	R7 995	R11 475	-
48 - 62 days	R10 050	R13 230	-
63 - 92 days	R11 355	-	-
93 - 123 days	R15 785	-	-

DURATION	RATES	
	YOUTH	
	Individual	
1 - 62 days	R2 990	
63 - 92 days	R3 500	
93 - 185 days	R6 220	
Annual/Multi Trip	R7 575	

**Manual labour extension available on request

*Exclusive Senior cover is subject to proof of medical aid, completion of medical questionnaire by treating medical practitioner and pre-approval by Bryte



Travel
Insurance

  [brytesa.com](https://www.brytesa.com)

Bryte Insurance Company Limited is a licensed insurer and an authorised FSP (17703)
Valid from 1 November 2023

DURATION	PREMIER	JET SET	LITE	ISLAND HOPPER	GROUP	LOCAL	INBOUND
	(3mths - 69yrs)	(3mths - 69yrs)	(3mths - 69yrs)	(3mths - 69yrs)	(3mths - 69yrs)	(3mths - 80yrs)	(3mths - 75yrs)
EMERGENCY MEDICAL AND RELATED EXPENSES							
Emergency medical expenses including terrorism	R100 000 000	R50 000 000	R2 000 000	R15 000 000	R25 000 000	-	R5 000 000
Sports, hazardous activities or adventure sports	✓	✓	x	✓	✓	x	✓
Pre-existing medical and related expenses (1 to 30 days)	R1 000 000	-	-	R75 000	R300 000	-	-
Medical evacuation, transport to medical centres, return to South Africa	Actual expense	Actual expense	Actual expense	Actual expense	Actual expense	R80 000	Actual expense
PERSONAL ACCIDENT							
Death and permanent total disability – excluding air travel (including terrorism)	R500 000	R300 000	R50 000	R 300 000	R250 000	R50 000	-
Death and permanent total disability – insurance for air travel only (including terrorism)	R650 000	R500 000	R50 000	R300 000	R250 000	R100 000	-
BRYTE TRAVEL ASSIST SERVICES							
Assistance for accompanying spouse or travel companion whilst on a cruise	R15 000	R10 000	R5 000	R10 000	R10 000	-	-
Test for infectious or contagious disease (when you test positive)	R2 000	R2 000	-	R2 000	-	-	R2 000
Additional accommodation (when you are not hospitalised as an in-patient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	R30 000	R25 000	-	R25 000	-	-	R25 000
THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT							
Canceling or cutting short an insured journey for a named reason	R50 000	R30 000	R7 500	R20 000	R20 000	R15 000	R15 000
Postponing an insured journey	R50 000	R30 000	R7 500	R20 000	-	-	-
Ticket change fee	R10 000	R5 000	-	R5 000	R2 500	-	-
Public transport carrier schedule change	R7 500	R5 000	-	R7 500	R3 750	-	-
REJECTION OR DELAY OF YOUR VISA APPLICATION (Applicable to South African passport holders only)							
Rejection of your visa application	R40 000	R20 000	-	-	R8 000	-	-
Delay of your visa application	R15 000	R7 500	-	-	R2 000	-	-
BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY							
Theft or damage of baggage (Sub-limits apply)	R40 000	R25 000	R3 000	R20 000	R20 000	R7 500	-
Theft of passport and travel documents	R10 000	R7 500	-	R7 500	R5 000	-	-
Baggage delay (delayed for more than 6 hours)	R10 000	R5 000	R2 500	R5 000	R2 000	R2 500	-
TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT							
Travel delay (delayed for more than 4 hours)	R5 000	R3 000	R1 500	R3 000	R1 000	R750	-
Cost of alternative travel due to travel delay	R30 000	R20 000	-	R20 000	R20 000	-	-
Missed connection (more than 6 hours)	R30 000	R20 000	R2 500	R15 000	R1 500	R1 000	-
Missed pre-paid event or activity	R7 500	R5 000	-	R5 000	-	R2 000	-
LEGAL RESPONSIBILITY TO THIRD PARTIES							
HIJACK, KIDNAP AND WRONGFUL DETENTION	R40 000	R30 000	-	R15 000	R5 000	R50 000	-
NATURAL DISASTER	R10 000	R5 000	-	R7 500	R2 000	R5 000	-
INSOLVENCY OF YOUR TRAVEL SUPPLIER OR TRAVEL WHOLESALERS	R25 000	R25 000	R20 000	R25 000	-	-	-
TICKET UPGRADE (delayed for more than 6 hours)	R10 000	-	-	-	-	-	-
CAR RENTAL							
Car rental excess waiver	R15 000	R7 500	-	R10 000	R5 000	R10 000	-
Return of rented car	R2 500	R1 500	-	R2 500	R1 500	R2 500	-
AIR SPACE CLOSURE							
Canceling an insured journey	R35 000	R20 000	-	R15 000	R10 000	-	-
Additional expenses if you are stranded	R15 000	R7 500	-	R5 000	R3 500	-	-
CRUISE COVER							
	R5 000	-	-	-	-	R5 000	-

DURATION	RATES					
	PREMIER		JET SET		LITE	
	Individual	Family	Individual	Family	Individual	Family
1 - 5 days	R495	R965	R435	R820	R385	R680
6 - 9 days	R540	R1 050	R450	R865	R405	R725
10 - 15 days	R1 125	R2 115	R950	R1 880	R840	R1 510
16 - 21 days	R1 555	R2 995	R1 485	R2 700	R1 165	R2 095
22 - 31 days	R1 810	R3 540	R1 710	R2 990	R1 350	R2 420
32 - 47 days	R2 780	R5 325	R2 525	R4 500	R1 685	R3 040
48 - 62 days	R3 465	R6 650	R3 270	R5 845	R1 900	R3 410
63 - 92 days	R4 860	R8 670	R4 485	R7 580	R2 985	R5 370
93 - 185 days	R6 570	R12 725	R5 735	R10 230	R4 375	R7 880
Annual/Multi Trip	R10 925	R21 530	R9 895	R17 965	R7 465	R13 440

RATES		
DURATION	ISLAND HOPPER	
	Individual	Family
Minimum premium	R395	R695
9th day onwards (Maximum 32 days)	R60 per person per day	R110 per family per day

RATES	
DURATION	GROUP
	Individual
Minimum premium	R240
Daily rate (Maximum 180 days)	R30 per person per day

*Minimum 10 people per group travelling on same itinerary

RATES			
DURATION	LOCAL		INBOUND
	Individual	Family	Individual
1 - 5 days	R170	R295	R555
6 - 9 days	R200	R345	R585
10 - 15 days	R250	R400	R1 265
16 - 21 days	R275	R480	R1 770
22 - 31 days	R340	R595	R2 080
32 - 47 days	-	-	R3 085
48 - 62 days	-	-	R4 030
63 - 92 days	-	-	R4 465
93 - 185 days	-	-	R7 570

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TRAVEL WITH BRYTE
CLAIMS MANAGEMENT
No matter where you are in the world, lodging a claim is made easy. Our approach to claims handling is based on speed, professionalism and fairness. What's more, our claims handlers will help develop individual action plans for fast recovery while minimising interruptions to your journey. Whenever a claim arises, we will involve you every step of the way.

CLAIMS AND CUSTOMER SERVICE CONTACT DETAILS			
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 https://travelinsurance.brytesa.com/claim/	Tel: 0860 222 446
Bryte Travel Customer Care Centre	For customer service and advice	travelcare@brytesa.com	Tel: 0860 737 775



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