

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

PERSONAL ACCIDENT							
Death and permanent total disability – excluding air travel (including terrorism)	R650 000	-	-	-	R50 000	R50 000	-
Death and permanent total disability – insurance for air travel only (including terrorism)	R1 000 000	-	-	-	R100 000	R100 000	-
BRYTE TRAVEL ASSIST SERVICES							
Assistance 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	-	-	Assistance only

PLAN NAME							
Test for infectious or contagious disease (when you test positive)	R2 000	R2 000	R2 000	R2 000	R2 000	-	R2 000
Additional accommodation (when you are not hospitalised as an in-patient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	R30 000	R25 000	R25 000	R15 000	R15 000	-	R25 000

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

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	R10 000	-	-	-	-	-	-

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

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

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

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

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

CRUISE COVER							
	-	R2 500	R2 500	R2 500	-	R5 000	-

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

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

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

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

*Manual labour extension available on request



Travel Insurance

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

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

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

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

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

*Minimum 10 people per group

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

TRAVEL WITH BRYTE
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	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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