

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 Fax: 0860 004 242
Bryte Travel Customer Care Centre	For customer service and advise	travelcare@brytesa.com	Tel: 0860 737 775 Fax: 0860 004 240

PLAN NAME	PREMIER (3 months – 69 years)	JET SET (3 months – 69 years)	LITE (3 months – 69 years)	ISLAND HOPPER (3 months – 69 years)	GROUP (3 months – 69 years)	TOP UP (3 months – 75 years)
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	✓	✓	✗	✓	✓	✗
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	R300 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	R10 000	R7 500	R5 000	R10 000	R10 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	R6 000	R4 000	R4 000	R 4 000	–	–
Ticket change fee	R6 000	R4 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	R20 000	R8 000	–	–	–	–
Delay of your visa application	R4 000	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	R25 000	R20 000	–	R20 000	R20 000	–
Missed connection (more than 6 hours)	R30 000	R20 000	R2 500	R15 000	R 1 500	R 3 000
Additional car parking costs due to missed connection	R2 500	R1 000	–	R750	–	–
Missed entertainment or sporting event	R5 000	R2 500	–	R2 000	–	–
Lounge access due to travel delay or missed connection	R3 000	R1 500	–	R3 000	–	–
LEGAL RESPONSIBILITY TO THIRD PARTIES						
HIJACK	R40 000	R30 000	–	R15 000	R5 000	–
NATURAL DISASTER	R5 000	R2 500	–	R5 000	R2 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)	R4 000	–	–	–	–	–
CAR RENTAL						
Car rental	–	–	–	–	–	–
Car rental excess waiver	R10 000	R5 000	–	R10 000	R5 000	–
Return of rented car	R2 500	R1 500	–	R2 500	R1 500	–
AIR SPACE CLOSURE						
Cancelling an insured journey	R25 000	R15 000	–	R10 000	R10 000	–
Additional expenses if you are stranded	R10 000	R5 000	–	R3 500	R3 500	–

PLAN NAME	RATES					
	PREMIER		JET SET		LITE	
	Individual	Family	Individual	Family	Individual	Family
1 – 5 days	R395	R725	R330	R595	R200	R355
6 – 9 days	R460	R850	R385	R695	R210	R380
10 – 15 days	R900	R1 665	R715	R1 415	R440	R795
16 – 21 days	R1 230	R2 380	R1 180	R2 125	R630	R1 135
22 – 31 days	R1 485	R2 880	R1 330	R2 395	R710	R1 275
32 – 47 days	R1 745	R 3 375	R1 695	R3 050	R895	R1 605
48 – 62 days	R2 050	R3 970	R1 935	R3 485	R1 000	R1 800
63 – 92 days	R2 565	R4 960	R 2 420	R4 355	R1 575	R2 835
93 – 185 days	R4 100	R7 940	R3 630	R6 535	R2 310	R4 160
Annual / Multi Trip	R6 665	R12 900	R6 050	R10 890	R3 940	R7 100

PLAN NAME	RATES	
	ISLAND HOPPER	
	Individual	Family
1 – 8 days	R260	R460
9th day onwards	R35 per person per day	R65 per family per day

PLAN NAME	RATES	
	TOP UP	
	Individual	
1 – 30 days	R305	
31 – 60 days	R485	
61 – 90 days	R605	

PLAN NAME	RATES	
	GROUP	
Daily rate (Minimum of 5 days)	R18 per person per day	

TOP-UP BANK AGES (Corresponds with bank credit card ages limits)	
RMB, Clicks, Kulula, FNB (credit cards and Premium Cheque cards)	Up to and including 70 years
ABSA, Diners Club, Virgin Money, Avios, Woolworths	Up to and including 74 years
Standard Bank	Up to and including 75 years

This brochure is for marketing purposes only. Our comprehensive schedule of benefits and our full terms, conditions and exclusions of cover are reflected in our policy wording. For more information on our products and excesses please speak to your travel agent or visit www.brytesa.com

Bryte Insurance Company Limited

15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
PO Box 61489, Marshalltown, 2107

Telephone No +27 11 370 9111 | www.brytesa.com

Registration No. 1965/006764/06 | Authorised Financial Services Provider No. 17703



Travel Insurance

PLAN NAME	BUSINESS (16 years – 75 years)	VINTAGE (70 years – 79 years)	GOLDEN YEARS (80 years – 84 years)	YOUTH (16 years – 30 years)	LOCAL (3 months – 80 years)	INBOUND (3 months – 75 years)
EMERGENCY MEDICAL AND RELATED EXPENSES						
Emergency medical expenses including terrorism	R100 000 000	R5 000 000	R1 000 000	R7 500 000	–	R5 000 000
Sports, hazardous activities or adventure sports	✓	✗	✗	✗	✗	✓
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	R 80 000	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 for accompanying spouse of travel companion whilst on a cruise	–	R5 000	R2 500	–	–	–
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
Postponing an insured journey	R6 000	R4 000	R4 000	–	–	–
Ticket change fee	R5 000	R4 000	R4 000	–	–	–
Public transport carrier schedule change	R7 500	R4 000	R4 000	–	–	–
REJECTION OR DELAY OF YOUR VISA APPLICATION (Applicable to South African passport holders only)						
Rejection of your visa application	R20 000	–	–	–	–	–
Delay of your visa application	R4 000	–	–	–	–	–
BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY						
Theft or damage of baggage	R35 000	R20 000	R15 000	R10 000	R7 500	–
Theft of passport and travel documents	R10 000	R2 000	R2 000	–	–	–
Baggage delay (delayed for more than 6 hours)	R3 500	R1 500	R1 500	R1 000	R500	–
TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT						
Travel delay (delayed for more than 4 hours)	R5 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	–
Additional car parking costs due to missed connection	R2 500	–	–	–	–	–
Missed entertainment or sporting event	R5 000	R2 500	R2 500	–	R1 000	–
Lounge access due to travel delay or missed connection	R3 000	R1 500	R750	–	–	–
LEGAL RESPONSIBILITY TO THIRD PARTIES	R5 000 000	R2 000 000	R2 000 000	R2 000 000	R1 000 000	–
HIJACK	R40 000	R7 500	R 5 000	–	R50 000	–
NATURAL DISASTER	R5 000	R2 500	–	–	R5 000	–
INSOLVENCY OF YOUR TRAVEL SUPPLIER OR TRAVEL WHOLESALERS	R25 000	R22 000	R22 000	R10 000	–	–
TICKET UPGRADE (delayed for more than 6 hours)	R4 000	–	–	–	–	–
CAR RENTAL						
Car rental	–	–	–	–	R3 000	–
Car rental excess waiver	R10 000	–	–	–	R5 000	–
Return of rented car	R2 500	–	–	–	R1 500	–
AIR SPACE CLOSURE						
Cancelling an insured journey	R25 000	R10 000	R10 000	–	–	–
Additional expenses if you are stranded	R10 000	R3 500	R3 500	–	–	–

RATES					
PLAN NAME	INBOUND	LOCAL		VINTAGE	GOLDEN YEARS
	Individual	Individual	Family	Individual	Individual
1 – 5 days	R370	R100	R180	R1 045	R1 435
6 – 9 days	R430	R125	R220	R1 985	R3 030
10 – 15 days	R665	R155	R255	R2 425	R3 310
16 – 21 days	R935	R170	R300	R3 640	R5 455
22 – 31 days	R1 225	R185	R325	R3 860	R5 455
32 – 47 days	R1 510	–	–	R5 735	R7 740
48 – 62 days	R1 975	–	–	R6 065	R7 940
63 – 92 days	R2 470	–	–	R6 950	–
93 – 185 days	R3 705	–	–	–	–

RATES	
PLAN NAME	YOUTH
	Individual
1 – 60 days	R1 280
61 – 90 days	R1 785
91 – 180 days	R2 645
181 – 365 days	R3 220

RATES	
PLAN NAME	BUSINESS
	Individual
1 – 31 days	R45 per person per day (Minimum of 6 days)
32 – 62 days	R2 260
63 – 92 days	R3 475
93 – 185 days	R4 930
Annual / Multi Trip	R8 165