



**The Bryte
Travel Index
2023**



Fun in the sun?

Out of the fire and into the frying pan

Bryte travel data from July 2022 to June 2023 shows we're revisiting our favourite international holiday spots.

Travel patterns have also normalised: last year's Bryte Travel Index revealed that fewer people were travelling, and those who left for foreign shores did so for extended periods. With COVID lockdowns and widespread travel disruptions behind us, ordinary holiday programming has resumed.

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As extreme weather threatens to throw even the best-laid travel plans into disorder, will the peak Northern Hemisphere holiday season lose its allure?

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The (sweaty) elephant in the room

Many travellers take advantage of South Africa's winter school holidays to grab some sunshine on the other side of the globe.

But how much heat is too much? The Northern Hemisphere's summers of 2022 and 2023 recorded searing temperatures in popular tourist cities in Europe, the Middle East and the United States. Such extremes are accompanied by various risks, from severe dehydration to wildfires to loss of lives.

The heat can also directly impact travel plans. In one example, Greek authorities closed the Acropolis in July to protect tourists from dangerously high temperatures.

A world on fire

It's the ultimate summer beach holiday

Lounging on a gorgeous island – designer cocktail in hand – with nothing but sea, sunshine, and spectacular views to keep you occupied.

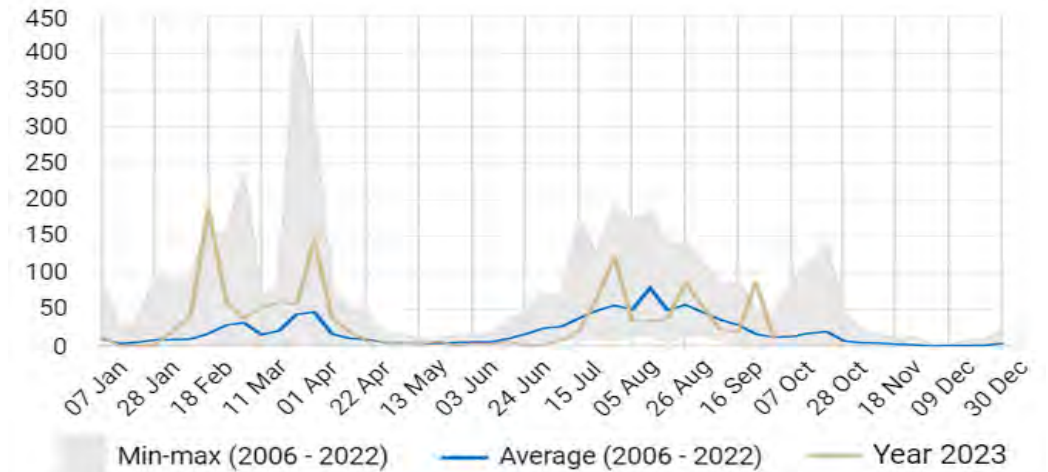
This summer dream quickly turned into a nightmare for tourists on the Greek islands of Rhodes and Corfu as travellers were forced to evacuate amid a searing heat wave and out-of-control wildfires.

According to the United Nations World Meteorological Organization, extreme heat and destructive weather events are the 'new normal'. The travel industry needs a strategy to adapt.

'The EU 2022 wildfire season was the second worst on record,' EU Science Hub, 2 May 2023 (https://joint-research-centre.ec.europa.eu/jrc-news-and-updates/eu-2022-wildfire-season-was-second-worst-record-2023-05-02_en)

'Extreme weather is the "new norm," World Meteorological Organization, 22 August 2023 (<https://public.wmo.int/en/media/news/extreme-weather-new-norm>)

Number of fires*



*European Forest Fire Information System site <https://effis.jrc.ec.europa.eu/>

Unfortunately, these kinds of incidents are becoming increasingly common. According to the European Forest Fire Information System (EFFIS), 2022 was the second-worst wildfire season across the European Union since records began.

Destination: Everywhere

South Africans have diverse interests and want to explore the world. However, the disruptions of the last few years severely curtailed our horizons.

Mauritius retains its lead as the top international destination for Bryte Travel customers. But it isn't the only game in town (see the [Bryte Travel Index 2022](#) for a more in-depth look).

The UK regained momentum as a firm favourite.

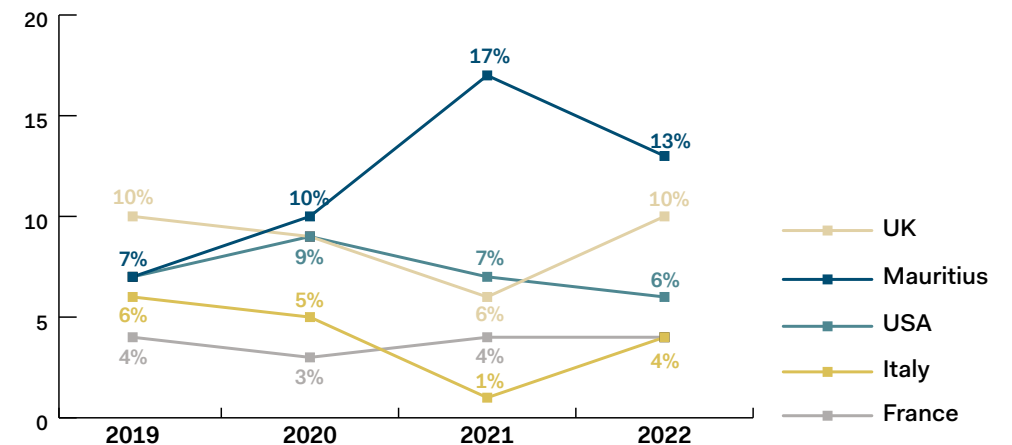
There for a good time, not a long time

In 2020 and 2021, with heightened travel restrictions, few people travelled; those who did went abroad for extended periods.

These patterns have now normalised, indicating that the disruptions of the previous few years and the remote work option have not (yet) permanently altered how we take our holidays.

Will Ethiopia's success inspire other African carriers to invest in becoming new transit hubs of choice for the continent's intrepid explorers?

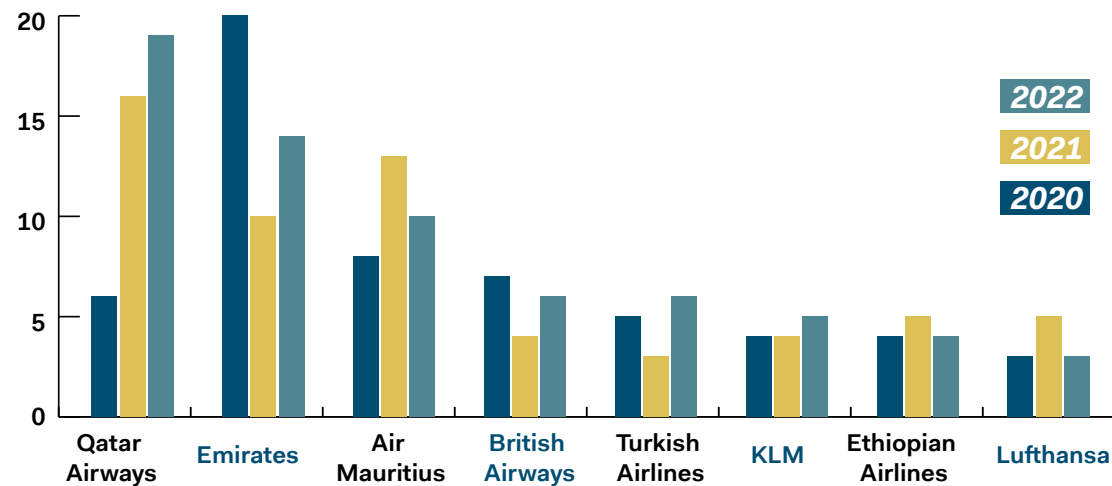
Top destinations for Bryte Travel customers



Gateways to getaways

Major hubs still rule the airport ranking. In 2022, 19% of Bryte Travel customers flew Qatar Airways, and 14% flew Emirates – both airlines remaining consistently at the top for Bryte customers:

Top airlines for Bryte Travel customers



The data also suggests that Ethiopia is a regional hub of growing significance, with Ethiopian Airlines ranking as the most popular African airline after Air Mauritius. Istanbul Airport is also holding its own as a significant transit hub.

Over the past five years, Turkey has averaged as the 15th most popular destination for Bryte Travel customers – while Turkish Airlines ranks as the 7th favourite overall.





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Trouble in Paradise -
The risk trends you
want to know about.

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Trips to the emergency room

Seeking emergency medical care abroad is expensive.
That is the iron law of travel risk.

Bryte's travel risk data over the last year confirms this: medical expenses accounted for 73% of the value of all valid Bryte Travel insurance claims paid.

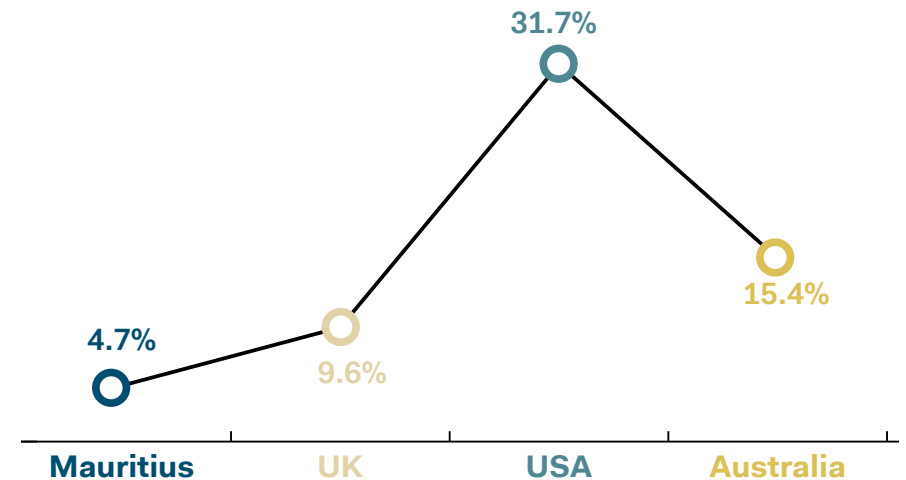
That is no surprise. While experiencing a severe injury or illness while travelling is a relatively rare occurrence, it can be catastrophically costly.

The Outlier in the Outback

Australia is legendary for its deadly creepy crawlies, from toxic jellyfish to venomous spiders. But that doesn't explain why it appeared outsized in the claims data. Australia is a very safe destination for most travellers – yet it was the second riskiest place for Bryte Travel customers in 2022 by the total value of claims. Accidents, illness and other mishaps can happen anywhere, anytime – and extremely expensive.

That's why travel insurance isn't just for the risks you can anticipate – but for costly risks that take you by surprise, too.

Highest medical claims by country (2022)



The US of ailments also stayed true to its reputation. Once again, the USA accounted for the highest number of claims by monetary value despite being the third most popular destination for Bryte Travel customers.

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Some real travel stories

The USA is consistently the source of the most claims by rand value.

The basic fact is that medical care – eye-wateringly expensive in the US – accounts for the highest cost of claims paid to Bryte customers. To contextualise these abstract data points, let's consider some real travel stories that bring the numbers to life.

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Travel insurance or a lifetime of debt?

A Bryte Travel customer in their mid-fifties, holidaying in the **USA**, fainted and hit their head. They were admitted to the hospital and underwent several tests (including a CT scan and a 24-hour EKG). Doctors concluded the fainting had been caused by dehydration and sleep deprivation. They were discharged and had to cut short their trip due to the head and face injuries sustained.

Total claim cost: R585,000.

A stroke of misfortune

In 2022, a Bryte Travel customer in their mid-twenties suffered a stroke in **Hong Kong**. The traveller was rushed to the hospital and transferred to ICU. Tests confirmed inflamed blood vessels in the brain and spine. The patient subsequently remained bed-bound in the hospital and required long-term rehabilitation. After treatment in the Hong Kong hospital, they were declared fit to return home by air ambulance. The traveller was admitted to a Johannesburg hospital—the cost of treatment and repatriation was **R3.2 million**.

Given the potential cost of a medical emergency abroad, there is no substitute for adequate – life-saving – travel insurance cover.

Home of dim sum...and then some

We have undeniably established that a medical emergency abroad can be very costly (especially given the often unfavourable exchange rates). Reaffirming this reality and making its appearance on the high-risk list is **Hong Kong** – a cosmopolitan city and international trade hub. Bryte data reveals that Hong Kong accounted for just a handful of claims but was the **6th highest** in claims by rand value.

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Your holiday
checklist – a few
considerations.

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Passing through

Destination visa. Check. But what about your transit visa?

Transit visas can be an unanticipated travel headache. Before choosing an indirect flight, check your passport's visa requirements.

For example, South African passport holders now require a transit visa when flying through the UK.

Transit visas can also be a hidden expense. When comparing the price of flights, remember that the additional investment in a transit visa could affect the cost of choosing a particular airline.

Weigh in

Comparing flights online or through your travel agent can be a quick and easy way to find the most affordable option.

When booking online, double-check the conditions of the ticket offer. If check-in luggage is not included in the flight price, you could end up forking out more than you bargained for.

It's all there

Read the policy wording and clearly understand what is and – equally important – what isn't covered by the policy.

Understand important claims conditions, such as when a traveller is eligible for a refund under the policy.

When booking via the web, make sure you're on the official airline or travel agent's website. Scammers often create fake sites that imitate the real ones.

If in doubt, visit a reputable travel agent.

High fashion, high-stakes

Planning on wearing very expensive Italian loafers while you sip your Manhattan in Manhattan?

Take note of your travel insurance policy's per-item limit for lost luggage.

If you're travelling with pricey goods – like designer fashions, smartphones and laptops – consider a personal insurance policy for those items.

As an added precaution, always place expensive items in your carry-on luggage.

What, not where

Plan for your itinerary, not just your destination.

Your travel insurance cover should match the risks associated with your planned activities. Island hopping, adventure sports, and even business activities all face a unique set of risks, that may not be adequately covered under a generic insurance plan. To avoid being underinsured, be sure to select a travel plan that best reflects your itinerary.

High-risk activities are not ordinarily covered by standard insurance plans, so be sure to look into additional coverage for any extreme/adventure sports you plan on engaging in.

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Contact

Registered Address

Head Office:

Rosebank Towers, 5th Floor

15 Biermann Avenue, Rosebank 2196

South Africa

T +27 (0) 11 088 7000

www.brytesa.com

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