



Investec
Corporate
Optional Top Up Travel
Insurance Policy

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Your Investec travel insurance benefits at a glance

Complimentary Cover

As an Investec Corporate credit cardholder, you qualify for up to 90 days complimentary travel insurance for *international journeys* when you buy your return *travel ticket(s)* with your Investec card. Complimentary travel insurance is available for travellers up to the age of 79 years inclusive.

When you buy more than one *public transport carrier* ticket and the travellers are travelling on the same *insured journey*, the travellers will share the complimentary cover. When you buy a *public transport carrier* ticket for another Investec cardholder travelling with you, this cardholder will qualify for the full complimentary cover.

Complimentary travel insurance does not include cover for pre-existing medical conditions, inconvenience *benefits* such as loss or theft of *baggage*, cancellation, *baggage* and travel delay and *hazardous activities*. You have the option to supplement the complimentary cover available to you. For information on the optional additional *benefit* plans, please contact the Bryte Customer Care Centre on 0860 22 44 88 or email at investectravel@brytesa.com.

Optional Additional Benefits

As complimentary travel insurance does not include cover for pre-existing medical conditions, inconvenience *benefits* such as loss or theft of *baggage*, cancellation, *baggage* and travel delay and *hazardous activities*, you have the option to buy the Premium optional additional benefit plan. The Premium optional additional *benefit* plan will supplement your complimentary cover by providing a wider range of *benefits* and cater for trips up to a maximum of 180 days. The Premium optional additional *benefit* plan is available for travellers up to the age of 79 years inclusive.

The Premium optional additional *benefit* plan may not include certain *hazardous activities*. Please refer to the *hazardous activities* listed on pages 41 to 42 in the *optional additional benefits* policy wording to ensure that you have cover for your planned activities. Should your activity not appear on our list, please contact the Bryte Customer Care Centre on 0860 22 44 88 or email at investectravel@brytesa.com to ensure that you have the appropriate cover in place.

When you are travelling from abroad to South Africa, we recommend that you buy travel insurance in your *country of residence*. We do however have cover available for inbound and *local journeys*. For information on the optional inbound and local *benefit* plans, please contact the Bryte Customer Care Centre on 0860 22 44 88 or email at investectravel@brytesa.com.

Cover for Pre-Existing Medical Conditions

The complimentary cover excludes claims which arise from any pre-existing medical condition that you are aware of. 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.

The Premium optional additional *benefit* plan includes cover for pre-existing medical conditions. Please refer to the schedule of *benefit* on pages 4 to 8 of the policy wording. The optional additional cover is available for travellers up to the age of 79 years inclusive.

Senior Cover

The complimentary insurance provides cover for travellers who are up to 79 years of age. However, if you use your Investec card to buy your return *travel ticket(s)*, and you are between the ages of 80 and 89 years inclusive, you qualify for the Investec senior plans. For information on the senior plans, please contact the Bryte Customer Care Centre on 0860 22 44 88 or email at investectravel@brytesa.com.

A. Schedules of benefits

The following benefits are in addition to the Corporate complimentary benefits

Premium optional additional benefits Age limit: Up to and including 79 years Duration: 1 to 180 days Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		Benefit limits
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R20,000,000
	Excess – in-patient	Not applicable
	Excess – out patient	R2,000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R1,000,000
1.2	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> up to 31 days (<i>hospital admission</i> must be longer than 48 hours)	R1,000,000
	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> from the 32nd day onwards (<i>hospital admission</i> must be longer than 48 hours)	R300,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – <i>illness</i> and <i>injury</i>	Included (part of emergency medical and related expenses)
1.5	Dental expenses – <i>illness</i> and <i>injury</i>	Included (part of emergency medical and related expenses)
1.6	<i>Hospital cash</i> (R500 a day)	R15,000
1.7	Refund of emergency telephone charges	R3,000
1.8	Holiday disruption	R1,500
2. PERSONAL ACCIDENT		
2.1	Death and <i>permanent total disability</i> – excluding air travel (including terrorism)	R250,000
2.2	Death and <i>permanent total disability</i> – insurance for air travel only (including terrorism)	R750,000
2.3	Credit card balance	R10,000
2.4	Education fund supplement	R10,000
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only

Premium optional additional benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
	Replacement of lost travel documents	Assistance only
	24-hour medical emergency telephone line	Assistance only
3.2	Visit by a <i>family</i> member (this <i>benefit</i> is not in addition to the <i>benefit</i> provided under the <i>complimentary benefits</i>)	Actual expense up to a maximum of R300,000
3.3	Return of stranded children	Included (part of emergency medical and related expenses)
3.4	Return of stranded <i>travel companion</i>	Included (part of emergency medical and related expenses)
3.5	Substitute <i>business</i> colleague expenses	R10,000
3.6	Legal assistance when you are abroad	R10,000
3.7	Bail money after a traffic <i>accident</i> (you will have to repay this money to us)	R15,000
3.8	Burial, cremation or return of mortal remains	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.9	Assistance for an accompanying <i>spouse</i> or <i>travel companion</i> whilst on a cruise	Actual expense up to a maximum of R10,000
4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an <i>insured journey</i>	R50,000
4.2	Postponing an <i>insured journey</i>	R50,000
4.3	Cutting an <i>insured journey</i> short	R50,000
4.4	Car rental	Not applicable
4.5	Car rental excess waiver	R15,000
4.6	Return of rented car	R2,500
4.7	Ticket change	R10,000
4.8	Accommodation expenses due to <i>public transport carrier</i> schedule change	R7,500
	Excess	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	R25,000
5.2	Delay of your visa application	R8,000

Premium optional additional benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY		
6.1	Theft or damage of <i>baggage</i>	R30,000
	<i>Baggage</i> single item limit – theft or damage	R7,500
	Accidental loss of <i>baggage</i>	R7,500
	<i>Baggage</i> single item limit – accidental loss	R1,875
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R750
	Computers and similar electronic equipment (over and above excess)	R2,500
	Cell phones (over and above excess)	R1,000
	<i>Business</i> property	R5,000
	<i>Business</i> property – single item limit	R1,250
	<i>Excess</i>	R500
6.2	Theft of money, cheques and travellers' cheques, <i>bank cards</i> , postal or money orders	R3,000
	Theft of passport and travel documents	R5,000
	<i>Excess</i>	R500
6.3	<i>Bank card</i> fraud	R10,000
6.4	<i>Baggage</i> delay (delayed for more than 6 hours)	R3,500
7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		
7.1	Travel delay (delayed for more than 4 hours)	R5,000
7.2	Cost of alternative travel due to travel delay	R25,000
7.3	Missed connection (more than 6 hours)	R10,000
	Additional car parking costs due to travel delay or missed connection	R2,500
7.4	Missed pre-booked event or activity	R7,500
7.5	Lounge access due to travel delay or missed connection	R3,000
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R5,000,000
	<i>Excess</i>	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	<i>Hijack</i> of a <i>public transport carrier</i> (more than 24 hours)	R10,000
9.2	<i>Kidnap</i> and <i>wrongful detention</i>	R500,000

Premium optional additional benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
10. NATURAL DISASTER		
10.1	Alternative accommodation	R10,000
10.2	Natural disaster evacuation expenses	R10,000
11. IDENTITY FRAUD		
11.1	Legal expenses	R5,000
	Lost income	R5,000
	Legal obligations	R5,000
	Other expenses	R5,000
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	Insolvency of your travel suppliers or travel wholesalers	R25,000
	Excess	R500
13. PET CARE		
13.1	Pet care	R5,000
13.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	R5,000
14. WINTER SPORT EQUIPMENT		
14.1	Winter sport equipment – replacement or repair	R4,000
	Theft or loss of ski pass (R400 a day)	R4,000
	Hire of winter sport equipment	R4,000
14.2	Ski-trip package	R2,800
14.3	Piste closure	R2,400
14.4	Avalanche and landslide	R1,600
15. GOLF INSURE		
15.1	Theft, loss or damage of golf equipment	R10,000
	Hire of golf equipment (R500 a day)	R5,000
15.2	Golf tour package	R5,000
15.3	Hole in one	R2,000
16. TICKET UPGRADE		
16.1	Ticket upgrade (delayed for more than 6 hours)	R4,000
17. AIR SPACE CLOSURE		
17.1	Cancelling an <i>insured journey</i> due to <i>air space closure</i>	R35,000
17.2	Additional expenses to reach your destination	R10,000
17.3	Additional expenses if you are stranded on an international connection	R15,000

Premium optional additional benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
17.4	Additional expenses if you are stranded on your return journey home	R15,000
17.5	Alternative travel arrangements	R15,000
17.6	Additional car parking costs	R5,000
	Excess	R500
18. CRUISE COVER		
18.1	Cancelling pre-paid shore excursions	R5,000
18.2	Missed port	R5,000
18.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	R5,000
TOTAL LIMIT OF ALL CLAIMS		R20,000,000

Local benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 47 days		
Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	Not applicable
	Excess – in-patient	Not applicable
	Excess – out patient	Not applicable
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable
1.2	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> up to 31 days (<i>hospital</i> admission must be longer than 48 hours)	Not applicable
	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> from the 32nd day onwards (<i>hospital</i> admission must be longer than 48 hours)	Not applicable
1.3	Medical evacuation, transport to medical centres	R80,000
1.4	Optical expenses – <i>illness</i> and <i>injury</i>	Not applicable
1.5	Dental expenses – <i>illness</i> and <i>injury</i>	Not applicable
1.6	<i>Hospital</i> cash (R500 a day)	R6,000
1.7	Refund of emergency telephone charges	R500
1.8	Holiday disruption	Not applicable
2. PERSONAL ACCIDENT		
2.1	Death and <i>permanent total disability</i> – excluding air travel (including terrorism)	R50,000
2.2	Death and <i>permanent total disability</i> – insurance for air travel only (including terrorism)	R100,000
2.3	Credit card balance	Not applicable
2.4	Education fund supplement	Not applicable
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Not applicable
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Not applicable
	Replacement of lost travel documents	Not applicable
	24-hour medical emergency telephone line	Not applicable
3.2	Visit by a <i>family</i> member	Not applicable

Local benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 47 days		
Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
3.3	Return of stranded children	Not applicable
3.4	Return of stranded <i>travel companion</i>	Not applicable
3.5	Substitute <i>business</i> colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	Not applicable
3.7	Bail money after a traffic <i>accident</i> (you will have to repay this money to us)	Not applicable
3.8	Burial, cremation or return of mortal remains	R10,000
	Coffin expenses	R10,000
3.9	Assistance for an accompanying <i>spouse</i> or <i>travel companion</i> whilst on a cruise	Actual expense up to a maximum of R10,000
4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an <i>insured journey</i>	R10,000
4.2	Postponing an <i>insured journey</i>	Not applicable
4.3	Cutting an <i>insured journey</i> short	R10,000
4.4	Car rental	R3,000
4.5	Car rental excess waiver	R15,000
4.6	Return of rented car	R1,500
4.7	Ticket change	R5,000
4.8	Accommodation expenses due to <i>public transport carrier</i> schedule change	R7,500
	<i>Excess</i>	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	Not applicable
5.2	Delay of your visa application	Not applicable
6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY		
6.1	Theft or damage of <i>baggage</i>	R7,500
	<i>Baggage</i> single item limit – theft or damage	R1,875
	Accidental loss of <i>baggage</i>	Not applicable
	<i>Baggage</i> single item limit – accidental loss	Not applicable
	Contact lenses, prescription glasses or sunglasses (over and above excess)	Not applicable
	Computers and similar electronic equipment (over and above excess)	Not applicable
	Cell phones (over and above excess)	Not applicable

Local benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 47 days		
Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
	<i>Business property</i>	Not applicable
	<i>Business property – single item limit</i>	Not applicable
	<i>Excess</i>	R500
6.2	Theft of money, cheques and travellers' cheques, <i>bank cards</i> , postal or money orders	R750
	Theft of passport and travel documents	Not applicable
	<i>Excess</i>	R100
6.3	<i>Bank card fraud</i>	Not applicable
6.4	<i>Baggage delay (air travel only – delayed for more than 6 hours)</i>	R500
7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		
7.1	Travel delay (air travel only – delayed for more than 4 hours)	R750
7.2	Cost of alternative travel due to due to travel delay	Not applicable
7.3	Missed connection (air travel only – more than 6 hours)	R1,000
	Additional car parking costs due to travel delay or missed connection	Not applicable
7.4	Missed pre-booked event or activity	R1,000
7.5	Lounge access due to travel delay or missed connection	R500
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R1,000,000
	<i>Excess</i>	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	<i>Hijack of a public transport carrier (more than 24 hours)</i>	R50,000
9.2	<i>Kidnap and wrongful detention</i>	R500,000
10. NATURAL DISASTER		
10.1	Alternative accommodation	R5,000
10.2	<i>Natural disaster</i> evacuation expenses	R5,000
11. IDENTITY FRAUD		
11.1	Legal expenses	R5,000
	Lost income	R5,000
	Legal obligations	R5,000
	Other expenses	R5,000
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	<i>Insolvency of your travel suppliers or travel wholesalers</i>	Not applicable
	<i>Excess</i>	Not applicable

Local benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 47 days		
Except for Section 2: Personal Accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
13. PET CARE		
13.1	Pet care	Not applicable
13.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	Not applicable
14. WINTER SPORT EQUIPMENT		
14.1	Winter sport equipment – replacement or repair	Not applicable
	Theft or loss of ski pass (R400 a day)	Not applicable
	Hire of winter sport equipment	Not applicable
14.2	Ski-trip package	Not applicable
14.3	Piste closure	Not applicable
14.4	Avalanche and landslide	Not applicable
15. GOLF INSURE		
15.1	Theft, loss or damage of golf equipment	Not applicable
	Hire of golf equipment (R500 a day)	Not applicable
15.2	Golf tour package	Not applicable
15.3	Hole in one	Not applicable
16. TICKET UPGRADE		
16.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable
17. AIR SPACE CLOSURE		
17.1	Cancelling an <i>insured journey</i> due to <i>air space closure</i>	Not applicable
17.2	Additional expenses to reach your destination	Not applicable
17.3	Additional expenses if you are stranded on an international connection	Not applicable
17.4	Additional expenses if you are stranded on your return journey home	Not applicable
17.5	Alternative travel arrangements	Not applicable
17.6	Additional car parking costs	Not applicable
	<i>Excess</i>	Not applicable
18. CRUISE COVER		
18.1	Cancelling pre-paid shore excursions	Not applicable
18.2	Missed port	Not applicable
18.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable
TOTAL LIMIT OF ALL CLAIMS		R80,000

Inbound benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R5,000,000
	Excess – in-patient	Not applicable
	Excess – out patient	Not applicable
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	R500,000
1.2	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> up to 31 days (<i>hospital admission</i> must be longer than 48 hours)	Not applicable
	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> from the 32nd day onwards (<i>hospital admission</i> must be longer than 48 hours)	Not applicable
1.3	Medical evacuation, transport to medical centres, return to your <i>country of residence</i>	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – <i>illness and injury</i>	Included (part of emergency medical and related expenses)
1.5	Dental expenses – <i>illness and injury</i>	Included (part of emergency medical and related expenses)
1.6	<i>Hospital cash</i> (R500 a day)	Not applicable
1.7	Refund of emergency telephone charges	Not applicable
1.8	Holiday disruption	Not applicable
2. PERSONAL ACCIDENT		
2.1	Death and <i>permanent total disability</i> – excluding air travel(including terrorism)	Not applicable
2.2	Death and <i>permanent total disability</i> – insurance for air travel only(including terrorism)	Not applicable
2.3	Credit card balance	Not applicable
2.4	Education fund supplement	Not applicable
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only

Inbound benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
	Replacement of lost travel documents	Assistance only
	24-hour medical emergency telephone line	Assistance only
3.2	Visit by a <i>family</i> member	Not applicable
3.3	Return of stranded children	Not applicable
3.4	Return of stranded <i>travel companion</i>	Not applicable
3.5	Substitute <i>business</i> colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	Not applicable
3.7	Bail money after a traffic <i>accident</i> (you will have to repay this money to us)	Not applicable
3.8	Burial, cremation or return of mortal remains	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.9	Assistance for an accompanying <i>spouse</i> or <i>travel companion</i> whilst on a cruise	Not applicable
4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an <i>insured journey</i>	R15,000
4.2	Postponing an <i>insured journey</i>	Not applicable
4.3	Cutting an <i>insured journey</i> short	R15,000
4.4	Car rental	Not applicable
4.5	Car rental excess waiver	Not applicable
4.6	Return of rented car	Not applicable
4.7	Ticket change	Not applicable
4.8	Accommodation expenses due to <i>public transport carrier</i> schedule change	Not applicable
	<i>Excess</i>	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	Not applicable
5.2	Delay of your visa application	Not applicable
6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY		
6.1	Theft or damage of <i>baggage</i>	Not applicable
	<i>Baggage</i> single item limit – theft or damage	Not applicable
	Accidental loss of <i>baggage</i>	Not applicable
	<i>Baggage</i> single item limit – accidental loss	Not applicable

Inbound benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
	Contact lenses, prescription glasses or sunglasses (over and above excess)	Not applicable
	Computers and similar electronic equipment (over and above excess)	Not applicable
	Cell phones (over and above excess)	Not applicable
	<i>Business property</i>	Not applicable
	<i>Business property – single item limit</i>	Not applicable
	<i>Excess</i>	Not applicable
6.2	Theft of money, cheques and travellers' cheques, <i>bank cards</i> , postal or money orders	Not applicable
	Theft of passport and travel documents	Not applicable
	<i>Excess</i>	Not applicable
6.3	<i>Bank card fraud</i>	Not applicable
6.4	<i>Baggage delay</i> (delayed for more than 6 hours)	Not applicable
7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		
7.1	Travel delay (delayed for more than 4 hours)	Not applicable
7.2	Cost of alternative travel due to due to travel delay	Not applicable
7.3	Missed connection (more than 6 hours)	Not applicable
	Additional car parking costs due to travel delay or missed connection	Not applicable
7.4	Missed pre-booked event or activity	Not applicable
7.5	Lounge access due to travel delay or missed connection	Not applicable
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	Not applicable
	<i>Excess</i>	Not applicable
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	<i>Hijack of a public transport carrier</i> (more than 24 hours)	Not applicable
9.2	<i>Kidnap and wrongful detention</i>	Not applicable
10. NATURAL DISASTER		
10.1	Alternative accommodation	Not applicable
10.2	<i>Natural disaster</i> evacuation expenses	Not applicable
11. IDENTITY FRAUD		
11.1	Legal expenses	Not applicable
	Lost income	Not applicable

Inbound benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
	Legal obligations	Not applicable
	Other expenses	Not applicable
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	<i>Insolvency of your travel suppliers or travel wholesalers</i>	Not applicable
	Excess	Not applicable
13. PET CARE		
13.1	Pet care	Not applicable
13.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	Not applicable
14. WINTER SPORT EQUIPMENT		
14.1	Winter sport equipment – replacement or repair	Not applicable
	Theft or loss of ski pass (R400 a day)	Not applicable
	Hire of winter sport equipment	Not applicable
14.2	Ski-trip package	Not applicable
14.3	Piste closure	Not applicable
14.4	Avalanche and landslide	Not applicable
15. GOLF INSURE		
15.1	Theft, loss or damage of golf equipment	Not applicable
	Hire of golf equipment (R400 a day)	Not applicable
15.2	Golf tour packages	Not applicable
15.3	Hole in one	Not applicable
16. TICKET UPGRADE		
16.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable
17. AIR SPACE CLOSURE		
17.1	Cancelling an <i>insured journey</i> due to <i>air space closure</i>	Not applicable
17.2	Additional expenses to reach your destination	Not applicable
17.3	Additional expenses if you are stranded on an international connection	Not applicable
17.4	Additional expenses if you are stranded on your return journey home	Not applicable
17.5	Alternative travel arrangements	Not applicable
17.6	Additional car parking costs	Not applicable
	Excess	Not applicable

Inbound benefits		Benefit limits
Age limit: Up to and including 79 years		
Duration: 1 to 180 days		
Except for Section 2: Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
18. CRUISE COVER		
18.1	Cancelling pre-paid shore excursions	Not applicable
18.2	Missed port	Not applicable
18.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable
TOTAL LIMIT OF ALL CLAIMS		R5,000,000

Senior benefits		Benefit limits
Age limit: 80 up to and including 85 years		
Duration: 1 to 90 days		
Except for Section 2 Personal accident, benefits are paid for actual costs up to the maximum amount stated on/in the schedule of benefits. Benefits are paid once per insured journey.		
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R1,000,000
	Excess – in-patient	Not applicable
	Excess – out patient	R2,000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable
1.2	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> up to 31 days (<i>hospital</i> admission must be longer than 48 hours)	Not applicable
	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> from the 32nd day onwards (<i>hospital</i> admission must be longer than 48 hours)	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – <i>illness</i> and <i>injury</i>	R5,000
1.5	Dental expenses – <i>illness</i> and <i>injury</i>	R5,000
1.6	<i>Hospital</i> cash (R500 a day)	R5,000
1.7	Refund of emergency telephone charges	R800
1.8	Holiday disruption	Not applicable
2. PERSONAL ACCIDENT		
2.1	Death and <i>permanent total disability</i> – excluding air travel (including terrorism)	R50,000
2.2	Death and <i>permanent total disability</i> – insurance for air travel only(including terrorism)	R50,000
2.3	Credit card balance	Not applicable
2.4	Education fund supplement	Not applicable
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
	Replacement of lost travel documents	Assistance only
	24-hour medical emergency telephone line	Assistance only
3.2	Visit by a <i>family</i> member	Actual expense up to a maximum of R300,000

Senior benefits		Benefit limits
Age limit: 80 up to and including 85 years		
Duration: 1 to 90 days		
Except for Section 2 Personal accident, benefits are paid for actual costs up to the maximum amount stated on/in the schedule of benefits. Benefits are paid once per insured journey.		
3.3	Return of stranded children	Included (part of emergency medical and related expenses)
3.4	Return of stranded <i>travel companion</i>	Included (part of emergency medical and related expenses)
3.5	Substitute <i>business</i> colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	R5,000
3.7	Bail money after a traffic <i>accident</i> (you will have to repay this money to us)	R1,000
3.8	Burial, cremation or return of mortal remains	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.9	Assistance for an accompanying <i>spouse</i> or <i>travel companion</i> whilst on a cruise	Actual expense up to a maximum of R10,000
4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an <i>insured journey</i>	R20,000
4.2	Postponing an <i>insured journey</i>	R5,000
4.3	Cutting an <i>insured journey</i> short	R20,000
4.4	Car rental	Not applicable
4.5	Car rental excess waiver	Not applicable
4.6	Return of rented car	Not applicable
4.7	Ticket change	Not applicable
4.8	Accommodation expenses due to <i>public transport carrier</i> schedule change	Not applicable
	Excess	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	R5,000
5.2	Delay of your visa application	R2,000
6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY		
6.1	Theft or damage of <i>baggage</i>	R20,000
	<i>Baggage</i> single item limit – theft or damage	R5,000
	Accidental loss of <i>baggage</i>	R5,000
	<i>Baggage</i> single item limit – accidental loss	R1,250
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R750

Senior benefits		Benefit limits
Age limit: 80 up to and including 85 years		
Duration: 1 to 90 days		
Except for Section 2 Personal accident, benefits are paid for actual costs up to the maximum amount stated on/in the schedule of benefits. Benefits are paid once per insured journey.		
	Computers and similar electronic equipment (over and above excess)	R1,500
	Cell phones (over and above excess)	R1,000
	<i>Business property</i>	Not applicable
	<i>Business property – single item limit</i>	Not applicable
	<i>Excess</i>	R500
6.2	Theft of money, cheques and travellers' cheques, <i>bank cards</i> , postal or money orders	R3,000
	Theft of passport and travel documents	R3,500
	<i>Excess</i>	R500
6.3	<i>Bank card fraud</i>	R5,000
6.4	<i>Baggage delay</i> (delayed for more than 6 hours)	R1,000
7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		
7.1	Travel delay (delayed for more than 4 hours)	R3,000
7.2	Cost of alternative travel due to due to travel delay	Not applicable
7.3	Missed connection (more than 6 hours)	R3,000
	Additional car parking costs due to travel delay or miss connection	Not applicable
7.4	Missed pre-booked event or activity	R2,500
7.5	Lounge access due to travel delay or missed connection	R1,500
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R2,000,000
	<i>Excess</i>	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	<i>Hijack of a public transport carrier</i> (more than 24 hours)	R5,000
9.2	<i>Kidnap and wrongful detention</i>	Not applicable
10. NATURAL DISASTER		
10.1	Alternative accommodation	R2,500
10.2	<i>Natural disaster</i> evacuation expenses	R2,500
11. IDENTITY FRAUD		
11.1	Legal expenses	R2,000
	Lost income	R2,000
	Legal obligations	R2,000
	Other expenses	R2,000
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	<i>Insolvency of your travel suppliers or travel wholesalers</i>	R22,000
	<i>Excess</i>	R500

Senior benefits		Benefit limits
Age limit: 80 up to and including 85 years		
Duration: 1 to 90 days		
Except for Section 2 Personal accident, benefits are paid for actual costs up to the maximum amount stated on/in the schedule of benefits. Benefits are paid once per insured journey.		
13. PET CARE		
13.1	Pet care	R5,000
13.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	R5,000
14. WINTER SPORT EQUIPMENT		
14.1	Winter sport equipment – replacement or repair	Not applicable
	Theft or loss of ski pass (R400 a day)	Not applicable
	Hire of winter sport equipment	Not applicable
14.2	Ski-trip package	Not applicable
14.3	Piste closure	Not applicable
14.4	Avalanche and landslide	Not applicable
15. GOLF INSURE		
15.1	Theft, loss or damage of golf equipment	R8,000
	Hire of golf equipment (R240 a day)	R2,400
15.2	Golf tour packages	R2,400
15.3	Hole in one	R2,000
16. TICKET UPGRADE		
16.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable
17. AIR SPACE CLOSURE		
17.1	Cancelling an <i>insured journey</i> due to <i>air space closure</i>	R10,00
17.2	Additional expenses to reach your destination	R2,500
17.3	Additional expenses if you are stranded on an international connection	R3,500
17.4	Additional expenses if you are stranded on your return journey home	R3,500
17.5	Alternative travel arrangements	R5,000
17.6	Additional car parking costs	Not applicable
	<i>Excess</i>	R500
18. CRUISE COVER		
18.1	Cancelling pre-paid shore excursions	R5,000
18.2	Missed port	R5,000
18.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	R5,000
TOTAL LIMIT OF ALL CLAIMS		R1,000,000

Exclusive Senior benefit plan		Benefit limits
Age limit: 86 up to and including 89 years		
Duration: 1 to 31 days		
Except for Section 2 Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
Cover is subject to completion of medical questionnaire by treating medical practitioner and pre-approval by Bryte		
1. EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	R1,000,000
	Excess	R100,000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable
1.2	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> up to 31 days (<i>hospital admission</i> must be longer than 48 hours)	Not applicable
	Emergency medical and related expenses for a medical condition that existed before your <i>insured journey</i> for <i>insured journeys</i> from the 32nd day onwards (<i>hospital admission</i> must be longer than 48 hours)	Not applicable
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – <i>illness and injury</i>	R5,000
1.5	Dental expenses – <i>illness and injury</i>	R5,000
1.6	<i>Hospital cash</i> (R500 a day)	R3,500
1.7	Refund of emergency telephone charges	R800
1.8	Holiday disruption	Not applicable
2. PERSONAL ACCIDENT		
2.1	Death and <i>permanent total disability</i> – excluding air travel (including terrorism)	Not applicable
2.2	Death and <i>permanent total disability</i> – insurance for air travel only(including terrorism)	Not applicable
2.3	Credit card balance	Not applicable
2.4	Education fund supplement	Not applicable
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only
	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
	Replacement of lost travel documents	Assistance only
	24-hour medical emergency telephone line	Assistance only

Exclusive Senior benefit plan		Benefit limits
Age limit: 86 up to and including 89 years		
Duration: 1 to 31 days		
Except for Section 2 Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
3.2	Visit by a <i>family</i> member	R5,000
3.3	Return of stranded children	R10,000
3.4	Return of stranded <i>travel companion</i>	R5,000
3.5	Substitute <i>business</i> colleague expenses	Not applicable
3.6	Legal assistance when you are abroad	R5,000
3.7	Bail money after a traffic <i>accident</i> (you will have to repay this money to us)	R1,000
3.8	Burial, cremation or return of mortal remains	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.9	Assistance for an accompanying <i>spouse</i> or <i>travel companion</i> whilst on a cruise	Actual expense up to a maximum of R2,500
4. THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an <i>insured journey</i>	R10,000
4.2	Postponing an <i>insured journey</i>	R4,000
4.3	Cutting an <i>insured journey</i> short	R10,000
4.4	Car rental	Not applicable
4.5	Car rental excess waiver	Not applicable
4.6	Return of rented car	Not applicable
4.7	Ticket change	R4,000
4.8	Accommodation expenses due to <i>public transport carrier</i> schedule change	R4,000
	<i>Excess</i>	R500
5. REJECTION OR DELAY OF YOUR VISA APPLICATION		
5.1	Rejection of your visa application	Not applicable
5.2	Delay of your visa application	Not applicable
6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY		
6.1	Theft or damage of <i>baggage</i>	R15,000
	<i>Baggage</i> single item limit – theft or damage	R3,750
	Accidental loss of <i>baggage</i>	R3,750
	<i>Baggage</i> single item limit – accidental loss	R950
	Contact lenses, prescription glasses or sunglasses (over and above excess)	R750
	Computers and similar electronic equipment (over and above excess)	R1,000

Exclusive Senior benefit plan		Benefit limits
Age limit: 86 up to and including 89 years		
Duration: 1 to 31 days		
Except for Section 2 Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
	Cell phones (over and above excess)	R1,000
	<i>Business property</i>	Not applicable
	<i>Business property – single item limit</i>	Not applicable
	<i>Excess</i>	R500
6.2	Theft of money, cheques and travellers' cheques, <i>bank cards</i> , postal or money orders	R250
	Theft of passport and travel documents	R1,000
	<i>Excess</i>	R500
6.3	<i>Bank card fraud</i>	R5,000
6.4	<i>Baggage delay</i> (delayed for more than 6 hours)	R750
7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		
7.1	Travel delay (delayed for more than 4 hours)	R3,000
7.2	Cost of alternative travel due to due to travel delay	Not applicable
7.3	Missed connection (more than 6 hours)	R1,000
	Additional car parking costs due to travel delay or miss connection	Not applicable
7.4	Missed pre-booked event or activity	R2,500
7.5	Lounge access due to travel delay or missed connection	R750
8. LEGAL RESPONSIBILITY TO THIRD PARTIES		
8.1	Legal responsibility to third parties	R2,000,000
	<i>Excess</i>	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	<i>Hijack of a public transport carrier</i> (more than 24 hours)	R5,000
9.2	<i>Kidnap and wrongful detention</i>	Not applicable
10. NATURAL DISASTER		
10.1	Alternative accommodation	Not applicable
10.2	<i>Natural disaster</i> evacuation expenses	Not applicable
11. IDENTITY FRAUD		
11.1	Legal expenses	Not applicable
	Lost income	Not applicable
	Legal obligations	Not applicable
	Other expenses	Not applicable
12. INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS		
12.1	<i>Insolvency of your travel suppliers or travel wholesalers</i>	R22,000
	<i>Excess</i>	R500

Exclusive Senior benefit plan		Benefit limits
Age limit: 86 up to and including 89 years		
Duration: 1 to 31 days		
Except for Section 2 Personal accident, benefits are paid for actual costs up to the maximum amount stated in the schedule of benefits. Benefits are paid once per insured journey.		
13. PET CARE		
13.1	Pet care	R5,000
13.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	R5,000
14. WINTER SPORT EQUIPMENT		
14.1	Winter sport equipment – replacement or repair	Not applicable
	Theft or loss of ski pass	Not applicable
	Hire of winter sport equipment	Not applicable
14.2	Ski-trip package	Not applicable
14.3	Piste closure	Not applicable
14.4	Avalanche and landslide	Not applicable
15. GOLF INSURE		
15.1	Theft, loss or damage of golf equipment	R8,000
	Hire of golf equipment (R240 a day)	R2,400
15.2	Golf tour packages	R2,400
15.3	Hole in one	R2,000
16. TICKET UPGRADE		
16.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable
17. AIR SPACE CLOSURE		
17.1	Cancelling an <i>insured journey</i> due to <i>air space closure</i>	R10,00
17.2	Additional expenses to reach your destination	R2,500
17.3	Additional expenses if you are stranded on an international connection	R3,500
17.4	Additional expenses if you are stranded on your return journey home	R3,500
17.5	Alternative travel arrangements	R5,000
17.6	Additional car parking costs	Not applicable
	Excess	R500
18. CRUISE COVER		
18.1	Cancelling pre-paid shore excursions	R2,500
18.2	Missed port	R2,500
18.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	R2,500
TOTAL LIMIT OF ALL CLAIMS		R1,000,000

Frequent traveller benefits

This option has been designed for Investec Corporate credit cardholders who travel more than five times a year and offers comprehensive travel insurance at a preferential premium. Your frequent traveller policy can be issued through the Bryte Customer Care Centre. Our customer care centre will also assist with travel documentation such as your *travel insurance certificate* and Embassy letters should you require it for future trips. You can contact us on 0860 22 44 88 or by email at investectravel@brytesa.com.

Specific conditions

1. You do not qualify for frequent traveller *benefits* when you buy your *public transport carrier* ticket with your Voyager miles or miles from a similar programme.
2. The frequent traveller *benefits* will automatically terminate when you turn 79 years of age.
3. The frequent traveller *benefits* are only available for trips up to 30 days.
4. The frequent traveller option is available for *international journeys* only.

Premiums

Travel period	Premium Benefit Plan	Senior Benefit Plan
1 to 8 days	R515	R1,860
9 to 15 days	R620	R4,190
16 to 31 days	R830	R4,910
32 to 62 days	R1,040	R7,360
63 to 90 days	R1,165	R11,040
91 to 180 days	R2,480	No cover
Frequent traveller (1 to 30 days)	R455	No cover

Travel period	Inbound Benefit Plan	Local Benefit Plan
1 to 5 days	R555	R160
6 to 9 days	R655	R200
10 to 15 days	R995	R240
16 to 21 days	R1,295	R260
22 to 31 days	R1,690	R280
32 to 47 days	R2,085	R2,330
48 to 62 days	R2,730	Not applicable
63 to 92 days	R3,395	Not applicable
93 to 180 days	R5,105	Not applicable

Travel period	Exclusive Senior Benefit Plan
1 to 5 days	R1,940
6 to 9 days	R4,090
10 to 15 days	R4,470
16 to 21 days	R7,360
22 to 31 days	R8,180

B. About the policy

1. The policy is a contract between Bryte Insurance Company South Africa Limited and Investec Bank Limited

- 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;
 - 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 *benefit* 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 *benefit* plans. Please check your *travel insurance certificate* to make sure you are insured for the *benefit* 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, and exclusions and limits 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 R5,000 you must get our approval before you incur the costs. If you do not get this approval, your *benefit* will be limited to R5,000.

Contact information for approval is: +1 416 645 4684 (reverse call charges accepted).

5. Benefit plans and age limits

Your *travel insurance certificate* shows the *benefit plan* you chose when you bought this travel insurance policy. Our *benefit plans* and age limits are as follows:

Name of benefit plan	Age limits that apply
Corporate <i>complimentary benefit plan</i>	Up to and including 79 years
Premium <i>benefit plan</i>	Up to and including 79 years
Local <i>benefit plan</i>	Up to and including 79 years
Inbound <i>benefit plan</i>	Up to and including 79 years
Senior <i>benefit plan</i>	80 up to and including 85 years
Exclusive Senior <i>benefit plan</i>	86 up to and including 89 years
Frequent Flyer <i>benefits</i>	Up to and including 79 years

5. Specific conditions for the Exclusive Senior *benefit plan*

1. The benefit plan is only available to travellers between the ages of 86 and 89 years inclusive;
2. The maximum period of insurance is 31 days;
3. You are required to provide proof of your medical aid membership when requesting this *benefit plan*;
4. Before purchasing the Exclusive Senior *benefit plan* you are required to provide a medical clearance form completed by your local *medical practitioner*;
5. Cover is subject to pre-approval by us;
6. If we decline cover based on the information provided on your medical clearance form, our decision is final and no further correspondence will be entered into.

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:

Tel: +1 416 645 4684 (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 +1 416 645 4684.
- 1.3 Bryte Travel Assist will accept the call charges.
- 1.4 You will be connected 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 Dialing Number of the country that you are in, followed by: 1 416 645 4684

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 at:

Bryte Travel Insurance
PO Box 61489
Marshalltown
2107

Tel: 0860 22 44 88

Email: investctravel@brytesa.com

Our claims department is open Monday to Friday between 08:00 and 16:30 (South African time).

3. For sales and benefit plan enquiries

For sales and *benefit* plan enquiries, please contact:

Bryte Travel Insurance
PO Box 61489
Marshalltown
2107

Tel: 0860 22 44 88

Email: investctravel@brytesa.com

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 attached to the back 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> , <i>travel tickets</i> , passports, visas, travellers' cheques, and travel documents.
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 or consultant.
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 up to the age of 18 years or up to the age of 24 years inclusive if they are full-time students at an accredited educational institution;• Is financially dependent on you for maintenance and support;• Is not in full-time employment;

	<ul style="list-style-type: none"> • Is not married; • Is not pregnant or a parent at the time of an <i>insured event</i>.
Complimentary benefits	Automatic cover you receive when you buy your <i>public transport carrier</i> ticket with your Investec Corporate credit card.
Country of residence	The country where you are a citizen or a permanent resident.
Date of loss	<p>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>:</p> <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	A sport or sporting activities that introduces or increases the possibility of <i>injury</i> or death.
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.
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>injury</i> or <i>illness</i> that in a <i>medical practitioner's</i> opinion requires <i>hospital</i> admission.
Insolvency	The total stopping or suspending of all operations of the <i>travel supplier</i> or <i>travel wholesaler</i> . Whether voluntary or involuntary 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.
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 international, local or <i>inbound journey</i> which includes your return journey.
Insured traveller	Any person insured under this policy who qualifies for <i>complimentary benefit</i> or 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>injury</i> or <i>illness</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 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.
Optional additional benefits	<i>Optional additional benefits</i> are <i>benefits</i> that can be bought that will supplement the <i>complimentary benefits</i> .
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 <i>period of insurance</i> for <i>optional additional benefits</i> will start on 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> . The maximum <i>period of insurance</i> is 180 days. 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 conducting 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 <i>benefits</i> and <i>benefit limits</i> we pay out for claims and the <i>excesses</i> 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 or 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 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; • A hotel booked before you start your <i>insured journey</i>.
Travel ticket	A document or electronic record, issued to or for a traveller by or on behalf of a <i>public transport carrier</i> , that confirms that you are entitled to a seat on the <i>public transport carrier</i> .
Travel wholesaler	An intermediary between a <i>travel supplier</i> and a consumer. A <i>travel wholesaler</i> puts together the services of <i>public transport carriers</i> , ground service suppliers and other travel needs into a tour package 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 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. You give us your consent to share your information

- 2.1 When you buy your travel insurance from us, you give us your consent to share information about you. We only do so in line with the Bryte privacy policy which is available on our website. We can also email, fax or post it to you on request.

We use your information for the following purposes only:

 - 2.1.1 To manage your policy;
 - 2.1.2 To improve our services to you and other customers (through research and analysis of your information);
 - 2.1.3 To protect our interests;
 - 2.1.4 To prevent and detect fraud, money laundering and other crime;
 - 2.1.5 To meet our obligations to any regulatory authority.

- 2.2 By applying for insurance with us and at any time during and after the *period of insurance*, you agree that we have the right to share personal information about you with any legitimate sources. You *warrant* that you have received permission from every *insured traveller*, including minor children, that we may share their personal information.
- 2.3 We undertake to only share your personal information with legitimate sources for the purposes of this insurance contract. Examples of legitimate sources are other insurers, financial institutions, medical institutions and crime bureaus.
- 2.4 We have the right to share your personal information at any time if there is a legal requirement to do so.

3. When insurance starts and ends

For all sections except Section 4.1: Cancelling an insured journey

- 3.1 The *period of insurance* for *optional additional benefits* starts on the start date shown on your *travel insurance certificate*. The maximum *period of insurance* is 180 days. Your insurance 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 *benefit plan*. 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 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 180 days.
- 3.4 If you cannot return to South Africa or your *country of residence* on the end date stated in your *travel insurance certificate* because of an *insured event* under 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* for up to one year after the *insured event* occurred. A *medical practitioner* we appoint will decide when you are 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 If you bought one of the *optional additional benefit plans*, you can 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 22 44 88 or investctravel@brytesa.com to cancel your policy.
- 3.6 We may cancel this policy by written notice at any time before the start date shown on the *travel insurance certificate*. We will refund you with the premium you paid for the policy.

4. Paying premiums

4.1 Complimentary benefits

- 4.1.1 *Complimentary benefits* are subject to you buying your return *public transport carrier* ticket with your Investec Corporate credit card. Your card must be used at the point of sale or you can pay for it by using the credit card online facility.
- 4.1.2 Travellers travelling on the same *insured journey* will share cover.

- 4.1.3 You do not qualify for *complimentary benefits* if you did not use your Investec Corporate credit card to pay for your return *public transport carrier* ticket. You may however buy the *optional additional benefits* by paying with your Investec Corporate credit card.
- 4.1.4 You do not qualify for *complimentary benefits* when you enter South African on an *inbound journey*. You can however buy the *optional inbound benefit plan*.

4.2 Optional additional benefits

- 4.2.1 If you did not buy your return *public transport carrier* ticket with your Investec Corporate credit card, you can buy the *optional additional benefits* by paying with your Investec Corporate credit card.
- 4.2.2 *Optional additional benefits* have to be bought for each traveller including children travelling on the same *insured journey*.
- 4.2.3 The premium for the *optional additional benefits* is shown on your *travel insurance certificate*. You are not insured until we receive your premium.
- 4.2.4 We may ask for proof of payment of your premium.

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*, 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 travel party or *family*.
- 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 When your children are travelling with you on the *complimentary benefits* on the same *insured journey* 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 You are responsible for any taxes on *benefit* payments.
- 5.10 We do not pay any interest on *benefit limits*.

6. If you have other insurance

This clause does not apply to Personal accident (Section 2).

- 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. 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.

8. Public transport carrier tickets

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

9. Payments made in South African Rand

- 9.1 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.
- 9.2 You must pay premiums and the *excesses* in South African Rand (ZAR).

10. The contract is agreed in South Africa

- 10.1 For an *international journey*, the *insured journey* must begin and end in South Africa.
- 10.2 For a *local journey*, the *insured journey* must be within the borders of South Africa.
- 10.3 For an *inbound journey*, the *insured journey* will only start once you pass through passport control in South Africa.
- 10.4 You must be a legal resident in South Africa when you buy the policy, except when you buy an Inbound policy.
- 10.5 The laws of South Africa govern this policy.
- 10.6 South African courts have the exclusive authority to hear matters arising from this policy. (This authority is known in law as jurisdiction).

11. Dividend points and airport tax on public transport carrier tickets

You qualify for *complimentary benefits* when you pay the full return *public transport carrier* ticket with:

- 11.1 Your Voyager miles or miles from a similar programme;
- 11.2 A combination of dividend points and your Investec Corporate credit card.

These miles must be redeemed from the dividend points you earned against your Investec Corporate credit card. This also applies when your Investec Corporate credit card is used to pay for the taxes on your *public transport carrier* ticket.

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 claims that are based on fraud or dishonesty. This includes any claims for events that you, or any person colluding with you, bring about deliberately so that you can make a claim. (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. **Consequential loss**

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

4. **Normal travel expenses**

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

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

We do not pay you for claims if you are:

- 5.1 Travelling by air as part of an aircraft crew or travelling in a non-scheduled aircraft;
- 5.2 Travelling as a crew member on a ship;
- 5.3 Travelling illegally.

6. **Emigration**

We do not accept claims if the intention of the *insured journey* is to emigrate. We do, however, pay for emergency medical and related expenses for the first 31 days after you have arrived in your new *country of residence*. To receive payment, you must have bought an *optional additional benefit* plan that covers you for 31 days after your arrival in your new *country of residence*. We only pay for emergency medical and related expenses that your medical aid would have paid if the *insured event* happened to you in South Africa.

7. **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.

8. **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* for, even when this is not the only reason for the *insured journey*.

9. **Specific medical conditions**

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

- 9.1 Travelling when you have been advised by a *medical practitioner* not to do so;
- 9.2 Travelling when you are unfit to do so;
- 9.3 Pregnancy and giving birth. However, we do insure unexpected medical complications and emergencies that take place in the first 26 weeks of the pregnancy;
- 9.4 Sexually transmitted diseases;
- 9.5 AIDS and HIV and any related *illness* or conditions, however you contracted them;

- 9.6 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;
- 9.7 If you have received medical advice or treatment (including medication) for hypertension in the 12 months before the start of the *insured journey* unless you have bought the Premium *benefit plan*.

10. 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 reasonable 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 *benefit plan* before your *insured journey* started. This optional additional *benefit plan* is only available to travellers between the ages of 70 and 75 years inclusive when you buy the Premium optional additional *benefit plan*.

Specific conditions

- 10.1 This optional additional *benefit plan* is only available to *insured travellers* between the ages of 70 and 75 years inclusive when you buy the Premium optional additional *benefit plan*;
- 10.2 You are required to provide a medical clearance form completed by your local *medical practitioner*. Cover is subject to pre-approval by us;
- 10.3 This *benefit plan* applies only if you have paid the applicable additional premium and if it is shown on your *travel insurance certificate*;
- 10.4 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*;
- 10.5 *Hospital* admission must be for longer than 48 hours;
- 10.6 The maximum *period of insurance* is 30 days.

11. Causing harm to yourself

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

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

12. Under the influence of alcohol or drugs

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

- 12.1 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;
- 12.2 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*;
- 12.3 Abuse of anything that may influence your judgement or control including alcohol abuse, substance abuse, solvent abuse, or drug abuse.

13. Two-wheeled motor vehicles

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

- 13.1 The person in control of the two-wheeled motor vehicle did not have a valid license for the vehicle;

- 13.2 You were not wearing a crash helmet;
- 13.3 You were taking part in a race or hazardous driving;
- 13.4 You were off-road.

14. Manual labour and professional sport

We do not pay for claims resulting directly or indirectly from the following:

14.1 Manual labour:

We do not pay for claims resulting directly or indirectly from your employment as a manual labourer.

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 metres, building sites, mines or any occupation involving heavy lifting.

14.2 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.

15. Insolvency of travel supplier, travel wholesaler or airline

Unless you have insurance under Section 12: *Insolvency* insurance, 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*.

16. 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 7 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.

17. 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 have reasonably been avoided. Combustion includes any self-sustaining process of nuclear fission.

18. 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.

19. Search and rescue costs

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

20. 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.

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

Sports, *hazardous activities* or adventure sports not listed in the tables below, are automatically included in your insurance if you bought the Premium optional additional *benefit* plan.

These activities are only covered for leisure purposes.

21.1 Table 1 – Sports, hazardous activities or adventure sports we do insure but with limited benefits

If you bought the Premier optional additional *benefit* plan and take part in sports, *hazardous activities* or adventure sports listed in Table 1 below, you have insurance under:

Section 1: Emergency medical and related expenses limited to R1,000,000;

Section 2: Personal accident cover is excluded.

Table 1	
Emergency medical and related expenses: R500,000	
Personal accident cover: Excluded	
Bungee jumping	Quad biking
Camel riding	Shark cage diving
Elephant riding	Show jumping
Gorilla trekking	Snow mobiling with proper gear, which must include windproof outer layers, gloves, boots, helmet and goggles. The following conditions apply:
Heliskiing	
High diving	
Hot air balloon	
Horse jumping	
Martial arts	
Mountain biking: non-competitive	
Pentathlon	Ultramarathons
Polo	

21.2 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 activities listed in Table 2 below.

Table 2 – Sports, hazardous activities or adventure sports 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

Table 2 – Sports, hazardous activities or adventure sports we do not insure	
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 Jalilikattu
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

1. We do not pay any 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 65 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, hiking 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 all 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 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 you want to take part in a sport or activity not shown in the tables, please contact us on 0861 22 44 88 or e-mail investctravel@brytesa.com before participating.

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

You can call Bryte Travel on 0860 22 44 88 to get a claim form faxed, 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 on pages 44 to 47 for the documents we need.

3. Undergo medical examinations

If we ask you to, you must go for medical examinations relating to your *injury* or *illness*. 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 claim form that you have signed; 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 confirming your bank details; 5. Copy of all receipts and invoices you received from your travel agent or tour operator; 6. Copy of your Investec card bank statement reflecting the purchase of your <i>public transport carrier</i> ticket; 7. Proof of your <i>other insurance</i>.
Section 1: Emergency medical and related expenses	<ol style="list-style-type: none"> 1. Comprehensive <i>medical practitioner</i> from treating doctor (diagnosis); 2. Report from your local medical officer 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).
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. Copy of police report if death is due to an <i>accident</i>. The police station and reference number if death being criminally investigated; 5. Blood alcohol results if the <i>insured traveller</i> was the driver in a motor vehicle <i>accident</i>; 6. Copy of current statement and letter from the bank confirming the outstanding debit balance on you Investec Corporate credit card account.
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.
Section 4: The <i>insured journey</i> is cancelled, changed or cut short	<ol style="list-style-type: none"> 1. Relevant medical certificates or death certificates in the case of death; 2. Letter from veterinarian confirming diagnosis, <i>in-patient</i> admission and number of days admitted; 3. Proof of deposits that you cannot recover; 4. Proof of accidental damage to your immovable property; 5. Copy of police report indicating the date and time of damage to or theft of the rented car; 6. Receipt or a copy of the car rental contract; 7. Proof of excess payment; 8. Proof of ticket change fees;

A. Benefit section	B. Proof we need
Section 4: The <i>insured journey</i> is cancelled, changed or cut short (Continued)	<ol style="list-style-type: none"> 9. Written confirmation from the organisation you work for that you had to cancel, change or cut your <i>insured journey</i> short for operational reasons; 10. Proof of <i>public transport carrier</i> schedule change; 11. Confirmation from the accredited educational institution confirming the date change and reason for the change; 12. Proof from your former employer that you were <i>retrenched</i>.
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 that you cannot recover; 3. Written confirmation from the consulate or embassy that the processing of your visa was delayed; 4. Proof of flight and accommodation penalties.
Section 6: <i>Baggage</i> , money, <i>bank cards</i> , travellers' cheques, travel documents 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, notebooks, iPads, cameras, cell phones or similar equipment; 12. Proof from your cell phone service provider that your phone has been blacklisted.
Section 7: Travel delay, missed connection and missed event	<ol style="list-style-type: none"> 1. Letter from the <i>public transport carrier</i> giving the reason and length of delay; 2. Letter from <i>public transport carrier</i> detailing reason and length for the missed connection at transfer point; 3. Receipt for the extra accommodation and travel costs incurred; 4. Any written settlement offer or compensation from the <i>public transport carrier</i>; 5. Receipts or proof of payment for tickets for the event; 6. Receipts for essential expenses; 7. Receipts for lounge usage; 8. Proof of additional car parking costs.

A. Benefit section	B. Proof we need
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 police or relevant authority report.
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.
Section 11: <i>Identity fraud</i>	<ol style="list-style-type: none"> 1. Proof of losses you suffered; 2. Copy of 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 payment; 3. If no airline is involved, evidence of the <i>travel supplier</i> or <i>travel wholesaler</i> that is insolvent.
Section 13: Pet care	<ol style="list-style-type: none"> 1. Letter from the veterinarian confirming diagnosis, <i>in-patient</i> admission and number of days admitted; 2. Receipts from veterinarian for the treatment; 3. Letter from the <i>public transport carrier</i> giving the reason and length of delay; 4. Proof of extra kennel or cattery fees.
Section 14: Winter sport	<ol style="list-style-type: none"> 1. Proof of payment for repair costs to skis, snowboards, bindings, ski or snowboard boots 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 15: 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 cost incurred due to hole in one.
Section 16: Ticket upgrade	<ol style="list-style-type: none"> 1. Letter from the <i>public transport carrier</i> giving the reason for the delay; 2. Any written settlement offer or compensation from the <i>public transport carrier</i>.

A. Benefit section	B. Proof we need
Section 17: Air space closure	<ol style="list-style-type: none"> 1. Letter from the <i>public transport carrier</i> giving the reason for and 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 travel arrangements; 6. Proof of additional car parking costs.
Section 18: Cruise Cover	<ol style="list-style-type: none"> 1. Comprehensive medical report from <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 you suffered.

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 six 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 *benefit* 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 or injury</i> on an <i>insured journey</i> .
Hospital	<p>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>:</p> <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	<p>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:</p> <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 also pay for reasonable additional accommodation if your trip is extended beyond your scheduled return date due to medical reasons.

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, we pay the *reasonable and expected medical expenses* you incurred while in *hospital*.

Conditions

1. This section only applies if shown on the *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.

Conditions

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* stated in 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* stated in 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*.

Exclusion

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 *injury* or *illness* 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 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

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.

1.8 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.

Specific conditions for Section 1

1. You must obtain written consent from us before you incur expenses over R5,000. If you do not get this written consent, we do not pay more than R5,000.
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 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* for 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. 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. Travelling for the purpose of receiving *medical treatment*;

13. Cardiac or cardio-vascular or vascular or cerebro-vascular *illness* of 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 *benefit plan* before you *insured journey* started. This optional additional *benefit plan* is available to travellers between the ages of 70 and 75 years inclusive. You qualify for this optional additional *benefit plan* when you buy the Premium optional additional *benefit plan*;
14. Any *medical expenses* you incur in South Africa.

Section 2

Personal accident

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 30 to 33.

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 Credit card balance

We will pay your beneficiary or legal representative if you die as a result of an injury during your *insured journey* and you have a debit balance on your Investec Corporate credit card account.

2.4 Education fund supplement

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

Condition

We pay for a maximum of five 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 for 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.

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 of nature 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%
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 insured events under permanent disability	15%

Section 3

Bryte Travel Assist services

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions under on pages 30 to 33.

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.
6. Replacement of lost travel documents. Where possible, we will assist you in arranging emergency alternative travel documents.
7. 24-hour medical emergency telephone line. Bryte Travel Assist medical personnel including nurses and doctors are available 24 hours a day to provide medical advice and information.

3.2 Visit by a family member

If you suffer an *illness* or *injury* that results in you being admitted to *hospital* for more than five 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

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

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

3.5 Substitute business colleague expenses

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, *injury* or *illness*;
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 1.1 and Section 1.3, you are well enough to travel again.

Conditions

1. We only pay for one of the options above.
2. We only pay if you are insured under the Business Complimentary or Premium *benefit* plans.
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

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 Burial, cremation or return of 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.

3.9 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

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

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 +1 416 645 4684 (reverse call charges accepted).

Section 4

The insured journey is cancelled, changed or cut short

Definitions for this section

Key executive	An employee at the highest level of management whose role has a bearing in the smooth operations of the <i>business</i> .
Non-refundable	The costs, including deposits and charges you paid for airline tickets, car rentals, hotel accommodation, cruise lines, rail and coach operators that you cannot recover from any other source, for example, <i>other insurance policies</i> , government agencies, travel agencies, credit card companies, financial bonds and <i>travel supplier guarantees</i> .
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.

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

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 or accommodation costs; and
2. The costs of visas that 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, the person who you had intended to stay with abroad, a *family member* or *travel companion*;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, children, the person who you had intended to stay with abroad, a *family member*, *travel companion* 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 any of the following people suffers from:
 - 3.1 You, your *spouse*, your children, a *family member* or *travel companion*;
 - 3.2 Your *business associate*;
 - 3.3 The person who you had intended to stay with abroad.

The traumatic event must require the medical advice of a *medical practitioner*.

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. 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, for example, *travel tickets*, passports and visas;
8. A government regulation or World Health Organisation recommendation not to travel because of an epidemic that arises within 4 days before the start date of the *insured journey*;
9. 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*;
10. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the journey that the event was likely to happen. The cause of the date change must be unexpected, unintentional and exclude supplementary examinations due to failing the original examination;
11. You, as a *key executive* of the organisation you work for, is required to cancel your *insured journey* for operational reasons. You must give us proof that the organisation that you work for required you to cancel your *insured journey* for operational reasons;
12. If you, your *spouse* or *travel companion* is *retrenched*. This does not apply if you, your *spouse* or *travel companion* is self-employed.

Specific Exclusions

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

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

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 travel costs (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, the person who you had intended to stay with abroad, a *family member* or *travel companion*;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, children, the person who you had intended to stay with abroad, a *family member*, *travel companion* 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 any of the following people suffers from:
 - 3.1 You, your *spouse*, your children, a *family member* or *travel companion*;
 - 3.2 Your *business associate*;
 - 3.3 The person who you had intended to stay with abroad.

The traumatic event must require the medical advice of a *medical practitioner*.

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 or during 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, for example, *travel tickets*, passports and visas;
8. A government regulation or World Health Organisation recommendation not to travel because of an epidemic that arises within 4 days before the start date of the *insured journey* which prohibits you from travelling;
9. 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*;
10. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the journey that the event was likely to happen. The cause of the date change must be unexpected, unintentional and exclude supplementary examinations due to failing the original examination;
11. You, as a *key executive* of the organisation you work for, is required to postpone your *insured journey* for operational reasons. You must give us proof that the organisation that you work for required you to postpone your *insured journey* for operational reasons.

Exclusions

We do not pay if:

1. You refuse to follow the recommendation of a *medical practitioner* to return to South Africa or your *country of residence*;
2. You continue the *insured journey* while your physical condition is unfit for travel according to a *medical practitioner*.

4.3 Cutting an insured journey short

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

1. The *non-refundable*, unused portion of your travel costs or accommodation 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, the person who you had intended to stay with abroad, a *family member* or *travel companion*;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse*, *business associate*, children, the person who you had intended to stay with abroad, a *family member*, *travel companion* or a pet if a *medical practitioner* considers it necessary;
3. A terrorist attack within 14 days of the start date of the *insured journey* in a city listed on your original itinerary;
4. 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;

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. Loss or theft of travel documents, for example, *travel tickets*, passports and visas;
7. A government regulation or World Health Organisation recommendation not to travel because of an epidemic that arises while on the *insured journey* which prevents you from continuing with the *insured journey*;
8. A *natural disaster* in a country listed on your original itinerary. We pay you for a *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 journey that the event was likely to happen. The cause of the date change must be unexpected, unintentional and exclude supplementary examinations due to failing the original examination;
10. You, as a *key executive* of the organisation you work for, is required to cut your *insured journey* short. You must give us proof that the organisation that you work for required you to cut your *insured journey* short for operational reasons.

Exclusions

We do not pay if:

1. You refuse to follow the recommendation of a *medical practitioner* to return to South Africa or your *country of residence*;
2. You continue the *insured journey* while your physical condition is unfit for travel according to a *medical practitioner*.

4.4 Car rental

We refund 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 an *insured journey*, provided that your car is not older than 5 years at the time when you undertake your *insured journey*.
2. Being involved in an *accident* with your car whilst travelling on your *insured journey*.
3. Theft of your car whilst on your *insured journey*.

4.5 Car rental excess waiver

We refund you the excess you have to pay as a result of accidental damage to or theft of a rented car.

4.6 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.

Conditions

1. The car must be rented from a registered car rental company.
2. You must report any *accidents* or theft to the policy as soon as possible. You must get a written report from the police.
3. You must give us proof that you have paid the relevant excess to the car rental company.

Exclusions

We do not pay in the following circumstances:

1. Breach of a car rental agreement.
2. Damage to the car if it is used for off road purposes.
3. Damage to commercial vehicles or motor cycles.

4.7 Ticket change fee

We refund you the fee or penalty you have to pay if you have to change your *public transport carrier* ticket due to an *insured event* listed below. The *insured events* are:

1. Your death or the death of your *spouse, business associate*, children, the person who you had intended to stay with abroad, a *family member or travel companion*;
2. Your *illness or injury* or the *illness or injury* of your *spouse, business associate*, children, the person who you had intended to stay with abroad, a *family member or travel companion* if a *medical practitioner* considers it necessary;
3. A traumatic event that occurs within 30 days before the start date of the policy that any of the following people suffers from:
 - 3.1 You, your *spouse*, your children, a *family member or travel companion*;
 - 3.2 Your *business associate*;
 - 3.3 The person who you had intended to stay with abroad.

The traumatic event must require the medical advice of a *medical practitioner*.

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 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 change the start date of the *insured journey* to safeguard your interests;
7. Loss or theft of travel documents, for example, *travel tickets*, passports and visas;
8. A government regulation or World Health Organisation recommendation not to travel because of an epidemic or *natural disaster* that arises within 4 days before the start date of the *insured journey* or during the *insured journey*;
9. A *natural disaster* is 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*;
10. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was a warning before you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and exclude supplementary examination due to failing the original examination.
11. You, as a *key executive* of the organisation you work for, is required to change your *public transport carrier* ticket for operational reasons. You must give us proof that the organisation that you work for required you to change your *public transport carrier* ticket.

4.8 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. We pay for the following:

1. Additional accommodation at your destination when the *public transport carrier* you were scheduled to travel on changes your scheduled departure prior to your departure on 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 departing on your *insured journey*.

Conditions

The *public transport carrier* schedule changes must happen prior to your departure to or from your destination.

Specific exclusions for Section 4

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

1. Your poor financial circumstances;
2. *Insolvency*;
3. You not being in possession of the required or valid or correct travel documents or visas;
4. Any *business* or employment commitment or financial or contractual obligation you or any other person have that affects the journey;
5. Any change of plans or reluctance you or any other person has to travel on an *insured journey*;
6. The inability of a tour operator or wholesaler to complete arrangements for a tour because of a failure to reach the required number of people for a tour;
7. You being denied entry into a country for any reason;
8. You not checking in on time unless this is because of poor weather conditions in South Africa or your *country of residence*;
9. 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 both of the following conditions are met:
 - 9.1 The pregnancy was confirmed after the date your *travel tickets* or confirmation of bookings was issued;
 - 9.2 Cancelling or cutting short or postponing the journey is confirmed as medically necessary.
10. Any circumstances you are aware of at the time of buying your travel insurance policy that can result in you cancelling your *insured journey*.

We do not pay in either 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.

Section 5

Rejection or delay of your visa application

Definitions for this section

Non-refundable	The costs, including deposits and charges you paid for airline tickets, car rentals, hotel accommodation, cruise lines, rail and coach operators that you cannot recover from any other source, for example, <i>other insurance</i> policies, government agencies, travel agencies, credit card companies, financial bonds and <i>travel supplier</i> guarantees.
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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

5.1 Rejection of your visa application

We refund you for the *non-refundable* and unused portion of your airfare, taxes and pre-booked accommodation penalties if your visa is rejected.

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 pre-booked accommodation if you need to postpone the *insured journey* before the start date.

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.
5. You must notify us within 7 days if your visa application is rejected.

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 30 to 33.

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*. 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. We pay for the cost of reproducing the documents but not for the research and development costs. This applies only to the Business Complimentary and Premium *benefit* plans.
- 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;
 2. Cheques and travellers' cheques;
 3. Travel documents including passports;
 4. *Bank cards*;
 5. Postal or money orders.
- 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.

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 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.
3. 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.

4. 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.
5. 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.
6. We pay up to the *benefit 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:
 - 6.1 A camera and its lenses and accessories;
 - 6.2 A video camera and its lenses and accessories;
 - 6.3 Sports equipment sets;
 - 6.4 A cell phone and its fittings and accessories;
 - 6.5 A laptop, palmtop, notebook or similar electronic equipment, and its fittings and accessories (including discs, storage mechanisms and carry cases).
7. If you claim for the accidental loss, damage or theft of one or more items the most we pay is the *benefit limit* for *baggage* shown on the *schedule of benefits*. This applies even if the sum of all your claims is more than that amount.
8. 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*.
9. The most we pay for the repair and replacement costs of laptops, 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 limit* for each *insured traveller*.
10. You must provide us proof of ownership of laptops, palmtops, notebooks, iPads, cameras, cell phones or similar electronic equipment in the event of a claim.
11. You must provide us proof from your cell phone service provider that your cell phone has been blacklisted.
12. 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.
13. The most we pay for contact lenses, prescription glasses or sunglasses is the *benefit limit* for each pair.
14. 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;
5. Any loss if you cannot show receipts for buying emergency items or essentials if your *baggage* is delayed;
6. Any loss you cannot prove by written confirmation from the *public transport carrier* on the number of hours and the reason for the delay;
7. Theft carried out directly or indirectly by *family*, *business associates* or *travel companions*;
8. Damage or loss arising from electrical or mechanical breakdown of any item;

9. Damage to or replacement of any electronic data or software;
10. Scratching or breakage of fragile or brittle items;
11. Damage or loss not arising from an *insured event*;
12. Damage or loss caused by alterations;
13. 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*;
14. Loss of or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion;
15. Contractual duties you might have in relation to a cell phone, computer or similar electronic equipment;
16. Damage to or loss of any goods intended for sale or trade;
17. 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 30 to 33.

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 hotel 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 (*travel tickets*, passports and visas);
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.

We also refund you the costs of your pre-booked transfers you cannot use due to the travel delay.

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

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;
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

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

Exclusions

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.

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 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

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

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-booked event or activity

We refund you for ticket costs of a pre-booked event or activity paid for in advance 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 pre-booked 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

You must have registered a claim with us under Section 7.1: Travel delay or Section 7.3: Missed connection.

Exclusions

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 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. Any claim for fines, penalties, punitive, aggravated or vindictive damages;
10. Your intentional or unlawful or criminal acts;
11. 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.
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 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

There are no extra definitions for this section. Please refer to the definitions on pages 30 to 33.

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

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.

Specific condition 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 tour operator, airline, hotel 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

There are no extra definitions for this section. Please refer to the definitions on pages 30 to 33.

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 a hotel 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 organiser, booking agent or consolidator responsible for booking your travel or accommodation.
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*.

Section 13

Pet care

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 30 to 33.

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

13.1 Pet care

We refund you the veterinarian's fees you have paid after your return to South Africa if your pet needs *in-patient* veterinary treatment. This treatment must be as a result of an *injury* which happened whilst your pet was being cared for by a friend, *family* member or professional care giver during your *insured journey*.

13.2 Extra kennel and cattery fees

We refund you the extra kennel and cattery fees you have paid as a result of an unavoidable delay of more than 24 hours at the end of your *international journey* due to circumstances beyond your control.

Specific conditions for Section 13

1. You must give us written proof from the veterinarian who treated your pet of the nature of the treatment and the number of days that your pet was treated as an *in-patient*.
2. The travel delay must be more than 24 hours.
3. You must give us written proof from the *public transport carrier* giving the reason and length of the delay.

Specific exclusions for Section 13

We do not pay for any of the following:

1. Medical conditions your pet suffered from before your *insured journey*;
2. Where a similar alternative *public transport carrier* has been made available to you within the period of delay;
3. Where you do not check-in according to the itinerary;
4. Where the delay is due to industrial dispute, strike or action which existed of for which notice had been given before the start date of the *insured journey*;
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;
6. Any domestic dogs or cats that you do not own.

Section 14: Winter sport

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 30 to 33.

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 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 for 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.

14.2 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 *insured 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* if we ask for one.

14.3 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. For a maximum of 10 days if you are unable to ski and transportation to another resort is not available.

Specific conditions for this benefit

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.

14.4 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 15

Golf insure

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 30 to 33.

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 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.

15.2 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* if we ask for one;
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 the hiring of golf equipment or tuition fees booked and paid for in advance.

15.3 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*.

Section 16

Ticket upgrade

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 30 to 33.

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 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 available to you 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 not be any other means of transport available 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 conditions for Section 16

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

Specific exclusions for Section 16

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 17: Air space closure

Definitions for this section

Air space	The air or sky above a country that is available 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> .

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 you. This apply 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:

17.1 Cancelling an insured journey due to air space closure

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

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

17.2 Additional expenses to reach your destination

We refund you if the start of the *insured journey* is delayed by more than 24 hours 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.

17.3 Additional expenses if you are stranded on an international connection

We refund you if your international connection is delayed by more than 24 hours. We will refund you for the following:

1. Accommodation;
2. Transportation to and from your accommodation and point of departure.

Condition

We only pay these expenses for a maximum of 5 days while you are stranded or waiting to make your international connection.

17.4 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. We will refund you for the following:

1. Accommodation;
2. Transportation to and from your accommodation and point of departure.

Condition

We only pay these expenses for a maximum of 5 days while you are stranded or waiting to make your international connection.

17.5 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.

17.6 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 17

We do not pay in any of the following circumstances:

1. Costs which can be recovered from any other source, for example the airtime or tour operator;
2. Expenses met by the airline under Regulation 261/2004.

Section 18

Cruise cover

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 30 to 33.

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 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.

18.2 Missed port

We refund you for shore-based excursions you have paid for in advance if you take part because your cruise liner 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

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

Exclusions

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.

18.3 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.

Condition

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.

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
Fax number:	011 370 9910
Financial Services Provider license number:	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
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 22 44 88.
4.2	We will give you a claim form by hand, email, fax or postal address according to your instruction.
4.3	Complete the claim form and return it to us at the above address or email it to investctravel@brytesa.com
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
E-mail address:	nonclaimcomplaints@brytesa.com
Website:	www.brytesa.com
Claims complaints	
Telephone number:	0800 12 11 74
E-mail address:	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 6454684 (reverse call/call collect)
Bryte Travel Claims Call Centre	For all medical outpatient and non-medical related claims	investctravel@brytesa.com	Tel: 0860 22 44 88 Fax: 0860 004 242
Bryte Travel Customer Care Centre	For customer service and advice	investctravel@brytesa.com	Tel: 0860 22 44 88 Fax: 0860 00 4240



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

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