

Premium optional additional benefit plan (up to and including 79 years)		Benefit limits
<i>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>		
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 insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	R1,000,000
	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys from the 32 nd day onwards (hospital admission 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 – illness and injury	Included (part of emergency medical and related expenses)
1.5	Dental expenses – illness and injury	Included (part of emergency medical and related expenses)
1.6	Hospital cash (R500 a day)	R15,000
1.7	Refund of emergency telephone charges	R3,000
2. PERSONAL ACCIDENT		
2.1	Death and permanent total disability– excluding air travel (including terrorism)	R250,000
2.2	Death and permanent total disability– insurance for air travel only (including terrorism)	R750,000
2.3	Credit card balance	R10,000
3. BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance services	
	Cash transfer advice	Assistance only

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	Consular and embassy referral	Assistance only
	Emergency travel and accommodation arrangements	Assistance only
	Sending urgent messages	Assistance only
	Evacuation assistance	Assistance only
3.2	Visit by a family member (this benefit is not in addition to the benefit provided under the complimentary benefits)	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 travel companion	Included (part of emergency medical and related expenses)
3.5	Substitute business colleague expenses	R10,000
3.6	Legal assistance when you are abroad	R10,000
3.7	Bail money after a traffic accident (you will have to repay this money to us)	R15,000
3.8	Burial, cremation or return of mortal remains	Actual expense (part of emergency medical and related expenses)
	Coffin expenses	R10,000
3.9	Assistance for an accompanying spouse or travel companion 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 insured journey	R50,000
4.2	Postponing an insured journey	R50,000
4.3	Cutting an insured journey short	R50,000
4.4	Car rental	Not applicable
4.5	Car rental excess waiver	R15,000

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4.6	Return of rented car	R2,500
4.7	Ticket change fee	R10,000
4.8	Public transport carrier schedule change (R3,750 per day for a maximum of 2 days)	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
6. BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY		
6.1	Theft or damage of baggage	R30,000
	Baggage single item limit – theft or damage	R7,500
	Accidental loss of baggage	R7,500
	Baggage 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
	Business property	R5,000
	Business property – single item limit	R1,250
	Excess	R500
6.2	Theft of money, cheques and travellers' cheques, bank cards, postal or money orders	R3,000
	Theft of passport and travel documents	R5,000
6.3	Bank card fraud	R10,000
6.4	Baggage delay (delayed for more than 6 hours)	R3,500
7. TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT		

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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 event	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
	Excess	R1,000
9. HIJACK, KIDNAP AND WRONGFUL DETENTION		
9.1	Hijack of public transport carrier (more than 24 hours)	R10,000
9.2	Kidnap and wrongful detention	R500,000
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 WHOLESALERS		
12.1	Insolvency of your travel suppliers or wholesalers	R25,000
	Excess	R500
13. PET CARE		
13.1	Pet care	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 for a maximum of 10 days)	R4,000
	Hire of winter sport equipment	R4,000

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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 for a maximum of 10 days)	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 insured journey due to air space closure	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
17.4	Additional expenses if you are stranded on an international journey	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 for a maximum of 10 days)	R5,000
TOTAL LIMIT OF ALL CLAIMS		R20,000,000



Travel Period	Premium Benefit Plan
1 to 8 days	R 480
9 to 15 days	R 580
16 to 31 days	R 775
32 to 62 days	R 970
63 to 90 days	R 1 090
91 to 180 days	R 2 320