Bryte

Nedbank Card International and Local Travel

Insurance Policy

Index

Your Nedbank Card travel insurance benefits at a glance	3
Important information to help you understand the policy wording and how it applies to your cover	5
General Sections	
A. Schedules of benefits	7
B. About the policy	35
C. Important contact information and telephone numbers	37
D. Guidelines to interpretation and definitions	39
E. General terms and conditions	44
F. Events and items we do not insure	49
G. How to claim	55
Specific Sections	
Section 1: Emergency medical and related expenses	61
Section 2: Personal accident	65
Section 3: Bryte Travel Assist services	68
Section 4: The insured journey is cancelled, changed or cut short	72
Section 5: Rejection or delay of your visa application	80
Section 6: Baggage, money, bank cards, travellers' cheques, travel documents and baggage delay	82
Section 7: Travel delay, missed connection and missed event	85
Section 8: Legal responsibility to third parties	88
Section 9: Hijack, kidnap and wrongful detention	90
Section 10: Natural disaster	92

Section 11: Identity fraud	93
Section 12: Insolvency of your travel suppliers or travel wholesalers	95
Section 13: Ticket upgrade	97
Section 14: Car rental	98
Section 15: Pet care	99
Section 16: Winter sport	100
Section 17: Golf insure	102
Section 18: Air space closure	103
Section 19: Cruise cover	105
Section 20: Purchase protection	106
Other	
Your right to know:	108

You might not have insurance under every section. Please check your *travel insurance certificate* to see what you are insured for.

Your Nedbank Card travel insurance benefits at a glance

Basic Cover

As a Nedbank credit and cheque cardholder, you qualify for up to 30 days' basic travel insurance for both local and *international journeys* when you buy your return *travel ticket(s)* with your qualifying Nedbank credit and cheque card. (This excludes Dezign and Keyona products.) Basic travel insurance is available for travellers between the ages of 3 months and 74 years inclusive. Please refer to the *basic cover schedule of benefits* on pages 7 to 16 in the policy wording for detailed information on the *benefits* and *benefit limits* offered.

The *insured journey* must begin and end in South Africa. 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 *basic cover*.

Basic travel insurance does not include cover for any pre-existing medical conditions and *hazardous activities* and may exclude inconvenience *benefits* such as loss or theft of *baggage*, cancellation, *baggage* and travel delay. You have a choice of three optional top up plans to supplement the *basic cover* available to you. Please refer to the optional top up *schedules of benefits* on pages 17 to 25 in the policy wording for detailed information on the *benefits* and *benefit limits* offered.

Optional Top Up Cover

As basic travel insurance does not include cover for any pre-existing medical conditions and *hazardous activities* and may exclude inconvenience *benefits* such as loss or theft of *baggage*, cancellation, *baggage* and travel delay, you have the option to buy additional cover from a range of three top up plans. The *optional top up cover* will supplement your *basic cover* by providing a wider range of *benefits* and caters for trips up to a maximum of 180 days. The *optional top up cover* is available for travellers between the ages of 3 months and 74 years inclusive. The *insured journey* must begin and end in South Africa.

The optional top up plans may not include certain *hazardous activities.* Please refer to the hazardous activities listed on pages 52 to 54 in the 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 885 501 or email nedbanktravel@brytesa.com to ensure that you have the appropriate cover in place.

Cover for Pre-Existing Medical Conditions

The *basic cover* and optional Top Up 1 plan excludes any 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.

Optional Top Up plans 2 and 3 includes cover for pre-existing medical conditions. Please refer to the *schedule of benefits* on pages 17 to 25 of the policy wording to select the appropriate level of cover. The *optional top up cover* is available for travellers between the ages of 3 months and 74 years inclusive.

Seniors Cover

The basic insurance provides cover for travellers who are up to 74 years of age. However, if you use your Nedbank credit and cheque card to buy your return *travel ticket(s)*, and you are between the ages of 75 and 84 years inclusive, you have the option to buy the Nedbank credit and cheque card Senior plan, and travellers between the ages of 85 and 89 years inclusive can apply for the Nedbank credit and cheque card Exclusive Senior plan.

The *insured journey* must begin and end in South Africa. Please refer to the applicable senior *schedules of benefits* on pages 26 to 33 for detailed information on the *benefits* and *benefit limits* offered.

Mandate benefits

This option has been designed for Nedbank credit and cheque card clients who travel internationally on a regular basis (more than 3 times a year). It offers comprehensive travel insurance at a preferential premium.

We will, with your permission, automatically debit your account for travel insurance every time you use your qualifying Nedbank credit and cheque card to buy a return *public transport carrier* ticket. The *insured journey* must begin and end in South Africa.

For specific conditions that apply to your optional mandate top up travel insurance, please refer to pages 46 to 47 of the policy wording.

Our customer services call centre will assist with travel insurance documentation such as your *travel insurance certificate* and Embassy letters should you require it for future trips. You can contact the Bryte Customer Care Centre on 0860 885 501 or email nedbanktravel@brytesa.com.

Important information to help you understand the policy wording and how it applies to your cover

Thank you for buying a Nedbank travel insurance policy from Bryte. Your travel insurance cover is designed for unforeseeable and unexpected incidents that may affect your travel, for example, a medical emergency; an *accident*; trip cancellation; travel delays and lost luggage.

There are **two** documents that you need to read and understand:

Your travel insurance certificate — here, you will find who is insured under the policy, the duration of cover and the plan you are insured under along with the *benefits*, first amounts payable, waiting periods and single event or item limits. Each *benefit* is numbered, and you will find information about the *benefit*, in the policy wording, under the same number.

Your policy wording — this is the insurance contract between you and us. It details the insurance cover we provide (based on the plan you have purchased), the conditions of the insurance and when we will not pay a claim.

Based on our experience, many travellers claim for **medical and related expenses; trip cancellation or cutting the journey short; travel and baggage delays; and lost or stolen baggage.** Therefore, in addition to these specific sections in your policy wording, we would like to bring your attention to the following:

- Your travel insurance policy does not replace your medical aid or personal insurance policy.
- If you have a **medical emergency**, contact our 24/7 emergency assistance company, Robin Assist on +27 21 100 4476 (Call or WhatsApp text message) as soon as possible. In an emergency, you want to avoid wasting time looking for your travel insurance details. Therefore, before you leave on your trip, we recommend that you take a photo of the emergency card provided with your policy documentation and save the details where it is easily accessible. We also recommend researching the international dialling code for the country you are intending to visit.
- If you need to **cancel your trip** for a reason we cover, please note that we pay for the *non-refundable* and unused portion of your trip. You must always contact your *travel agent*, airline or hotel first. If you are provided with a voucher for an airline ticket or hotel, for example, that can be used later, you cannot claim under your travel insurance policy. We also do not pay for any claims following government intervention, such as the closure of borders etc.
- If you carry **jewellery, electronics, or high-valued personal luxury items such as handbags, shoes or even your luggage**, we advise you to insure this under your personal insurance policy. The travel insurance policy has a single item limit which means we will not pay more than a certain amount for any single item and less the first amount or *excess* you need to pay.

To help you better understand your policy:

- **C: Important contact information and telephone numbers** — In an emergency, you must contact us as soon as possible.
- **D: Guidelines to interpretation and definitions** — key terms that have a specific meaning and appear throughout this policy wording are printed in italics and defined here.
- **E: General terms and conditions** — apply to the entire policy wording and gives you information on when your insurance starts, how to extend your policy, what to do if you want to cancel your policy, and more.
- **F: Events and items we do not insure** — also referred to as exclusions and apply to the entire policy wording.
- **G: How to claim** — provides the terms and conditions for claiming and what documentation you need to submit to support your claim.
- **Specific sections 1 – 20** — as outlined in your *schedule of benefits*, contain further key terms and definitions, the conditions that apply to the *benefit* and any additional events and items we do not insure ("exclusions") for the section.

Please read these sections carefully and ensure you understand each *benefit's* general and specific conditions and exclusions.

If you have any questions, or if you are in doubt that the travel plan you selected may not meet your travel requirements, don't hesitate to get in touch with our customer services call centre at **0860 885 501** or email **nedbanktravel@brytesa.com**.

A. Schedules of benefits

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Classic Card**		**Nedbank** **Business Cheque Card**	
		Local	**International**	**Local**	**International**
1.	**EMERGENCY MEDICAL AND RELATED EXPENSES**				
1.1	*Emergency medical expenses* including terrorism	Not applicable	R1,000,000	Not applicable	R1,000,000
	Excess – in-patient	Not applicable	R2,000	Not applicable	R2,000
	Excess – out patient	Not applicable	R1,000	Not applicable	R1,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Not applicable	Actual expense (part of emergency medical and related expenses)	Not applicable	Actual expense (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	Not applicable	R2,000	Not applicable	R2,000
2.	**PERSONAL ACCIDENT**				
2.1	Death or *permanent total disability* – excluding air travel (including terrorism)	R50,000	R50,000	R50,000	R50,000
2.2	Death or *permanent total disability* – insurance for air travel only (including terrorism)	R250,000	R450,000	R250,000	R450,000
2.4	Credit card balance	R10,000	R10,000	R10,000	R10,000
3.	**BRYTE TRAVEL ASSIST SERVICES**				
3.1	Assistance services				
	Cash transfer advice	Assistance only	Assistance only	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only	Assistance only	Assistance only
	Replacement of lost *travel documents*	Assistance only	Assistance only	Assistance only	Assistance only
	24-hour medical emergency telephone line	Assistance only	Assistance only	Assistance only	Assistance only
3.2	Visit by a *family* member	Not applicable	Actual expense up to a maximum of R300,000	Not applicable	Actual expense up to a maximum of R300,000
3.3	Return of stranded children	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Classic Card**		**Nedbank** **Business Cheque Card**	
		Local	**International**	**Local**	**International**
3.4	Return of stranded *travel companion*	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)
3.6	Legal assistance when you are abroad	Not applicable	Assistance only	Not applicable	Assistance only
3.9	Burial, cremation or return of mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)	R30,000	Included (part of emergency medical and related expenses)	R30,000	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000	R10,000	R10,000	R10,000
6.	**BAGGAGE DELAY**				
6.4	*Baggage* delay (delayed for more than 6 hours)	Not applicable	R2,000	Not applicable	R2,000
7.	**TRAVEL DELAY**				
7.1	Travel delay (delayed for more than 4 hours)	Not applicable	R2,000	Not applicable	R2,000
TOTAL LIMIT OF ALL CLAIMS		**R250,000**	**R1,000,000**	**R250,000**	**R1,000,000**

You have the option to supplement the *basic cover* available to you. For information on the optional top up plans, please contact the Bryte Customer Care Centre on 0860 885 501 or email nedbanktravel@brytesa.com to ensure that you have the appropriate cover in place.

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Gold Card**	
		Local	**International**
1.	**EMERGENCY MEDICAL AND RELATED EXPENSES**		
1.1	*Emergency medical expenses* including terrorism	Not applicable	R2,000,000
	Excess – in-patient	Not applicable	R2,000
	Excess – out patient	Not applicable	R1,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Not applicable	Actual expense (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	Not applicable	R3,000
2.	**PERSONAL ACCIDENT**		
2.1	Death or *permanent total disability* – excluding air travel (including terrorism)	R100,000	R100,000
2.2	Death or *permanent total disability* – insurance for air travel only (including terrorism)	R500,000	R500,000
2.4	Credit card balance	R10,000	R10,000
3.	**BRYTE TRAVEL ASSIST SERVICES**		
3.1	Assistance services		
	Cash transfer advice	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only
	Replacement of lost *travel documents*	Assistance only	Assistance only
	24-hour medical emergency telephone line	Assistance only	Assistance only
3.2	Visit by a *family* member	Not applicable	Actual expense up to a maximum of R300,000
3.3	Return of stranded children	Not applicable	Included (part of emergency medical and related expenses)
3.4	Return of stranded *travel companion*	Not applicable	Included (part of emergency medical and related expenses)
3.6	Legal assistance when you are abroad	Not applicable	Assistance only

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Gold Card**	
		Local	**International**
3.9	Burial, cremation or return of mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)	R30,000	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000	R10,000
6.	**BAGGAGE DELAY**		
6.4	*Baggage* delay (delayed for more than 6 hours)	Not applicable	R2,500
7.	**TRAVEL DELAY**		
7.1	Travel delay (delayed for more than 4 hours)	Not applicable	R2,500
7.3	Missed connection (no alternative transport available for more than 6 hours)	Not applicable	R2,500
9.	**HIJACK**		
9.1	*Hijack* of a *public transport carrier* (more than 12 hours)	R7,500	R7,500
TOTAL LIMIT OF ALL CLAIMS		**R500,000**	**R2,000,000**

You have the option to supplement the *basic cover* available to you. For information on the optional top up plans, please contact the Bryte Customer Care Centre on 0860 885 501 or email nedbanktravel@brytesa.com to ensure that you have the appropriate cover in place.

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank Business; Corporate; Procurement; Small Business Credit; Rewards Revolve and Cash Revolve Card**	
		Local	**International**
1.	**EMERGENCY MEDICAL AND RELATED EXPENSES**		
1.1	*Emergency medical expenses* including terrorism	Not applicable	R1,000,000
	Excess – in-patient	Not applicable	R2,000
	Excess – out patient	Not applicable	R1,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Not applicable	Actual expense (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	Not applicable	R2,000
2.	**PERSONAL ACCIDENT**		
2.1	Death or *permanent total disability* – excluding air travel (including terrorism)	R100,000	R100,000
2.2	Death or *permanent total disability* – insurance for air travel only (including terrorism)	R500,000	R500,000
2.4	Credit card balance	R10,000	R10,000
3.	**BRYTE TRAVEL ASSIST SERVICES**		
3.1	Assistance services		
	Cash transfer advice	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only
	Replacement of lost *travel documents*	Assistance only	Assistance only
	24-hour medical emergency telephone line	Assistance only	Assistance only
3.2	Visit by a *family* member	Not applicable	Actual expense up to a maximum of R300,000
3.3	Return of stranded children	Not applicable	Included (part of emergency medical and related expenses)
3.4	Return of stranded *travel companion*	Not applicable	Included (part of emergency medical and related expenses)

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank Business; Corporate; Procurement; Small Business Credit; Rewards Revolve and Cash Revolve Card**	
		Local	**International**
3.6	Legal assistance when you are abroad	Not applicable	Assistance only
3.9	Burial, cremation or return of mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)	R30,000	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000	R10,000
6.	**BAGGAGE DELAY**		
6.4	*Baggage* delay (delayed for more than 6 hours)	Not applicable	R2,000
6.	**TRAVEL DELAY**		
7.1	Travel delay (delayed for more than 4 hours)	Not applicable	R2,000
9.	**HIJACK**		
9.1	*Hijack* of a *public transport carrier* (more than 12 hours)	R7,500	R7,500
TOTAL LIMIT OF ALL CLAIMS		**R500,000**	**R1,000,000**

You have the option to supplement the *basic cover* available to you. For information on the optional top up plans, please contact the Bryte Customer Care Centre on 0860 885 501 or email nedbanktravel@brytesa.com to ensure that you have the appropriate cover in place.

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Platinum Card**	
		Local	**International**
1.	**EMERGENCY MEDICAL AND RELATED EXPENSES**		
1.1	*Emergency medical expenses* including terrorism	Not applicable	R3,000,000
	Excess – in-patient	Not applicable	R2,000
	Excess – out patient	Not applicable	R1,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Not applicable	Actual expense (part of emergency medical and related expenses)
1.6	Hospital cash (we pay R500 a day)	Not applicable	R5,000
2.	**PERSONAL ACCIDENT**		
2.1	Death or *permanent total disability* – excluding air travel (including terrorism)	R500,000	R500,000
2.2	Death or *permanent total disability* – insurance for air travel only (including terrorism)	R500,000	R500,000
2.4	Credit card balance	R10,000	R10,000
3.	**BRYTE TRAVEL ASSIST SERVICES**		
3.1	Assistance services		
	Cash transfer advice	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only
	Replacement of lost *travel documents*	Assistance only	Assistance only
	24-hour medical emergency telephone line	Assistance only	Assistance only
3.2	Visit by a *family* member	Not applicable	Actual expense up to a maximum of R500,000
3.3	Return of stranded children	Not applicable	Included (part of emergency medical and related expenses)
3.4	Return of stranded *travel companion*	Not applicable	Included (part of emergency medical and related expenses)
3.6	Legal assistance when you are abroad	Not applicable	Assistance only

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Platinum Card**	
		Local	**International**
3.9	Burial, cremation or return of mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)	R30,000	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000	R10,000
6.	**BAGGAGE DELAY**		
6.4	*Baggage* delay (delayed for more than 6 hours)	Not applicable	R3,000
7.	**TRAVEL DELAY**		
7.1	Travel delay (delayed for more than 4 hours)	Not applicable	R2,500
7.3	Missed connection (no alternative transport available for more than 6 hours)	Not applicable	R2,500
9.	**HIJACK**		
9.1	*Hijack* of a *public transport carrier* (more than 12 hours)	R7,500	R7,500
TOTAL LIMIT OF ALL CLAIMS		**R500,000**	**R3,000,000**

You have the option to supplement the *basic cover* available to you. For information on the optional top up plans, please contact the Bryte Customer Care Centre on 0860 885 501 or email nedbanktravel@brytesa.com to ensure that you have the appropriate cover in place.

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Private Wealth Card**	
		Local	**International**
1.	**EMERGENCY MEDICAL AND RELATED EXPENSES**		
1.1	*Emergency medical expenses* including terrorism	Not applicable	R3,000,000
	Excess – in-patient	Not applicable	R2,000
	Excess – out patient	Not applicable	R1,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Not applicable	Actual expense (part of emergency medical and related expenses)
1.5	Hospital cash (we pay R500 a day)	Not applicable	R5,000
2.	**PERSONAL ACCIDENT**		
2.1	Death or *permanent total disability* – excluding air travel (including terrorism)	R500,000	R500,000
2.2	Death or *permanent total disability* – insurance for air travel only (including terrorism)	R500,000	R500,000
2.4	Credit card balance	R10,000	R10,000
3.	**BRYTE TRAVEL ASSIST SERVICES**		
3.1	Assistance services		
	Cash transfer advice	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only
	Replacement of lost *travel documents*	Assistance only	Assistance only
	24-hour medical emergency telephone line	Assistance only	Assistance only
3.2	Visit by a *family* member	Not applicable	Actual expense up to a maximum of R500,000
3.3	Return of stranded children	Not applicable	Included (part of emergency medical and related expenses)
3.4	Return of stranded *travel companion*	Not applicable	Included (part of emergency medical and related expenses)
3.6	Legal assistance when you are abroad	Not applicable	Assistance only

Nedbank **Basic Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Private Wealth Card**	
		Local	**International**
3.9	Burial, cremation or return of mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)	R30,000	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000	R10,000
6.	**BAGGAGE DELAY**		
6.4	*Baggage* delay (delayed for more than 6 hours)	Not applicable	R3,000
7.	**HIJACK**		
7.1	Travel delay (delayed for more than 4 hours)	Not applicable	R2,500
7.3	Missed connection (no alternative transport available for more than 6 hours)	Not applicable	R2,500
9.	**HIJACK**		
9.1	*Hijack* of a *public transport carrier* (more than 12 hours)	R7,500	R7,500
TOTAL LIMIT OF ALL CLAIMS		**R500,000**	**R3,000,000**

You have the option to supplement the *basic cover* available to you. For information on the optional top up plans, please contact the Bryte Customer Care Centre on 0860 885 501 or email nedbanktravel@brytesa.com to ensure that you have the appropriate cover in place.

Nedbank **Top Up Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 180 days**		**Option 1**		**Option 2**		**Option 3**	
		Local	**International**	**Local**	**International**	**Local**	**International**
1.	**EMERGENCY MEDICAL AND RELATED EXPENSES**						
1.1	*Emergency medical expenses* including terrorism	Not applicable	R5,000,000	Not applicable	R10,000,000	Not applicable	R15,000,000
	Excess – in-patient	Not applicable	*Excess* waived	Not applicable	*Excess* waived	Not applicable	*Excess* waived
	Excess – out patient	Not applicable	R1,000	Not applicable	R1,000	Not applicable	R1,000
	Emergency medical expenses when taking part in sports, *hazardous activities* or adventure sports (for travellers up to 69 years inclusive)	Not applicable	R500,000	Not applicable	R750,000	Not applicable	R2,500,000
1.2	Emergency medical and related expenses for a medical condition that existed before your *insured journey* (hospital admission must be longer than 48 hours)	Not applicable	Not applicable	Not applicable	R250,000	Not applicable	R500,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Not applicable	Actual expense (part of emergency medical and related expenses)	Not applicable	Actual expense (part of emergency medical and related expenses)	Not applicable	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – *illness* and *injury*	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)
1.5	Dental expenses – *illness* and *injury*	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)
1.6	*Hospital* cash (we pay R500 a day)	Not applicable	R1,600	Not applicable	R10,000	Not applicable	R15,000
1.7	Refund of emergency telephone charges	Not applicable	Not applicable	Not applicable	R2,400	Not applicable	R3,000

Nedbank **Top Up Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 180 days**		**Option 1**		**Option 2**		**Option 3**	
		Local	**International**	**Local**	**International**	**Local**	**International**
1.8	Holiday disruption	Not applicable	Not applicable	Not applicable	R1,500	Not applicable	R3,000
2.	**PERSONAL ACCIDENT**						
2.1	Death or *permanent total disability* – excluding air travel (including terrorism)	R300,000	R300,000	R500,000	R500,000	R500,000	R500,000
2.2	Death or *permanent total disability* – insurance for air travel only (including terrorism)	R500,000	R500,000	R500,000	R500,000	R500,000	R500,000
2.3	Education fund supplement	Not applicable	Not applicable	Not applicable	R10,000	Not applicable	R15,000
2.4	Credit card balance	R10,000	R10,000	R10,000	R10,000	R10,000	R10,000
3.	**BRYTE TRAVEL ASSIST SERVICES**						
3.1	Assistance services						
	Cash transfer advice	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only
	Replacement of lost *travel documents*	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only
	24-hour medical emergency telephone line	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only
3.2	Visit by a *family* member (this *benefit* is not in addition to the *benefit* provided under basic *benefits*)	Not applicable	Actual expense up to a maximum of R300,000	Not applicable	Actual expense up to a maximum of R300,000	Not applicable	Actual expense up to a maximum of R500,000

Nedbank **Top Up Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 180 days**		**Option 1**		**Option 2**		**Option 3**	
		Local	**International**	**Local**	**International**	**Local**	**International**
3.3	Return of stranded children	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)
3.4	Return of stranded *travel companion*	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)	Not applicable	Included (part of emergency medical and related expenses)
3.5	Substitute *business* colleague expenses	Not applicable	R7,500	Not applicable	R25,000	Not applicable	R35,000
3.6	Legal assistance when you are abroad	Not applicable	R5,000	Not applicable	R10,000	Not applicable	R15,000
3.7	Bail money after a traffic *accident* (you will have to repay this money to us)	Not applicable	Not applicable	Not applicable	R15,000	Not applicable	R30,000
3.8	Assistance for accompanying *spouse* or *travel companion* whilst on a cruise	Not applicable	Not applicable	Not applicable	Actual expense up to a maximum of R10,000	Not applicable	Actual expense up to a maximum of R15,000
3.9	Burial, cremation or return of mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)	R30,000	Included (part of emergency medical and related expenses)	R30,000	Included (part of emergency medical and related expenses)	R30,000	Included (part of emergency medical and related expenses)
	Coffin expenses	R10,000	R10,000	R10,000	R10,000	R10,000	R20,000
3.10	Test for *infectious or contagious disease* (when you test positive)	Not applicable	R2,000	Not applicable	R2,000	Not applicable	R2,000
	Additional accommodation (when you are not hospitalised as an *in-patient*) and *flight penalties* when quarantined on an *insured journey* due to a positive *infectious or contagious disease* test	Not applicable	R10,000	Not applicable	R20,000	Not applicable	R30,000

Nedbank **Top Up Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 180 days**		**Option 1**		**Option 2**		**Option 3**	
		Local	**International**	**Local**	**International**	**Local**	**International**
4.	**THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT**						
4.1	Cancelling an *insured journey* for a named reason	R10,000	R10,000	R15,000	R30,000	R20,000	R50,000
	Cancelling an *insured journey* for an unnamed reason (You must buy your policy within 24 hours of making full or part payment for your travel booking, including accommodation)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	R10,000
4.2	Postponing or changing an *insured journey*	Not applicable	R10,000	Not applicable	R30,000	Not applicable	R50,000
4.3	Cutting an *insured journey* short for a named reason	R10,000	R10,000	R15,000	R30,000	R20,000	R50,000
	Cutting an *insured journey* short for an unnamed reason (You must buy your policy within 24 hours of making full or part payment for your travel booking, including accommodation)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	R10,000
4.4	Ticket change	Not applicable	R5,000	Not applicable	R7,500	Not applicable	R15,000
4.5	Accommodation expenses due to *public transport carrier* schedule change	Not applicable	R5,000	Not applicable	R7,500	Not applicable	R15,000
4.6	Event and *hospitality ticket* cover	Not applicable	Not applicable	Not applicable	R3,000	Not applicable	R10,000
	Excess	R500	R500	R500	R500	R500	R500
5.	**REJECTION OR DELAY OF YOUR VISA APPLICATION**						
5.1	Rejection of your visa application	Not applicable	R10,000	Not applicable	R20,000	Not applicable	R30,000
5.2	Delay of your visa application	Not applicable	R2,000	Not applicable	R5,000	Not applicable	R10,000

Nedbank **Top Up Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 180 days**		**Option 1**		**Option 2**		**Option 3**	
		Local	**International**	**Local**	**International**	**Local**	**International**
6.	**BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY**						
6.1	Theft or damage of *baggage* (Maximum *benefit limit* payable under 6.1. Sub-limits apply)	R5,000	R10,000	R10,000	R25,000	R10,000	R40,000
	Baggage single item limit – theft or damage	R2,000	R2,500	R2,500	R6,250	R2,500	R10,000
	Accidental loss of *baggage*	Not applicable	R5,000	Not applicable	R7,500	Not applicable	R8,750
	Baggage single item limit – accidental loss	Not applicable	R1,250	Not applicable	R1,875	Not applicable	R2,185
	Contact lenses, prescription glasses or sunglasses (over and above *excess*)	Not applicable	R750	Not applicable	R1,000	Not applicable	R1,500
	Computers and similar electronic equipment (over and above *excess*)	Not applicable	R1,500	Not applicable	R2,500	Not applicable	R5,000
	Cell phones (over and above *excess*)	Not applicable	R750	Not applicable	R1,000	Not applicable	R1,500
	Business property	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	R5,000
	Business property – single item limit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	R1,250
	Excess	R500	R500	R500	R500	R500	R500
6.2	Theft of money, cheques and travellers' cheques, *bank cards*, postal or money orders (Maximum *benefit limit* payable under 6.2. Single item limits apply)	R2,000	R2,500	R2,000	R7,500	R2,000	R10,000
	Money, cheques and travellers' cheques, *bank cards*, postal or money orders – single item limit	R500	R625	R500	R1,875	R500	R2,500

Nedbank **Top Up Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 180 days**		**Option 1**		**Option 2**		**Option 3**	
		Local	**International**	**Local**	**International**	**Local**	**International**
	Theft of passport and *travel documents*	Not applicable	R2,000	Not applicable	R10,000	Not applicable	R10,000
	Excess	R500	R500	R500	R500	R500	R500
6.3	*Bank card* fraud	Not applicable	R5,000	Not applicable	R7,500	Not applicable	R10,000
6.4	*Baggage* delay (delayed for more than 6 hours)	R2,000	R5,000	R2,000	R10,000	R2,000	R15,000
7.	**TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT**						
7.1	Travel delay (delayed for more than 4 hours)	R2,000	R2,500	R2,000	R7,500	R2,000	R10,000
7.2	Cost of alternative travel due to travel delay	Not applicable	R10,000	Not applicable	R20,000	Not applicable	R30,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	Not applicable	R5,000	Not applicable	R15,000	R1,000	R30,000
	Additional car parking costs due to travel delay or missed connection	Not applicable	Not applicable	Not applicable	R1,000	Not applicable	R2,500
	Missed departure	Not applicable	Not applicable	Not applicable	R2,500	Not applicable	R5,000
7.4	Missed pre-paid event or activity	Not applicable	Not applicable	Not applicable	R3,000	R1,000	R7,500
7.5	Lounge access due to travel delay or missed connection	Not applicable	R1,000	Not applicable	R2,500	R500	R4,000
8.	**LEGAL RESPONSIBILITY TO THIRD PARTIES**						
8.1	Legal responsibility to third parties	R2,000,000	R2,000,000	R2,000,000	R2,000,000	R2,000,000	R2,500,000
	Excess	R1,000	R1,000	R1,000	R1,000	R1,000	R1,000
9.	**HIJACK, KIDNAP AND WRONGFUL DETENTION**						
9.1	*Hijack* of a *public transport carrier* (more than 12 hours)	R7,500	R7,500	R7,500	R15,000	R7,500	R20,000
9.2	*Kidnap* and *wrongful detention*	Not applicable	Not applicable	Not applicable	R250,000	Not applicable	R500,000

Nedbank **Top Up Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 180 days**		**Option 1**		**Option 2**		**Option 3**	
		Local	**International**	**Local**	**International**	**Local**	**International**
10.	**NATURAL DISASTER**						
10.1	Alternative accommodation	Not applicable	R5,000	Not applicable	R7,500	R3,500	R10,000
10.2	*Natural disaster* evacuation expenses	Not applicable	R5,000	Not applicable	R7,500	R3,500	R10,000
10.3	Ticket change fee	Not applicable	R5,000	Not applicable	R7,500	Not applicable	R10,000
11.	**IDENTITY FRAUD**						
11.1	Legal expenses	Not applicable	R1,000	Not applicable	R2,500	Not applicable	R5,000
	Lost income	Not applicable	R1,000	Not applicable	R2,500	Not applicable	R5,000
	Legal obligations	Not applicable	R1,000	Not applicable	R2,500	Not applicable	R5,000
	Other expenses	Not applicable	R1,000	Not applicable	R2,500	Not applicable	R5,000
12.	**INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS**						
12.1	*Insolvency* of your *travel suppliers* or *travel wholesalers*	Not applicable	Not applicable	Not applicable	R25,000	Not applicable	R25,000
	Excess	Not applicable	Not applicable	Not applicable	R500	Not applicable	R500
13.	**TICKET UPGRADE**						
13.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable	Not applicable	Not applicable	R5,000	Not applicable	R10,000
14.	**CAR RENTAL**						
14.1	Car rental	Not applicable	Not applicable	R1,500	Not applicable	R3,000	Not applicable
14.2	Car rental *excess* waiver	Not applicable	Not applicable	R5,000	R7,500	R10,000	R15,000
14.3	Return of rented car	Not applicable	Not applicable	Not applicable	R1,000	R1,000	R2,500
15.	**PET CARE**						
15.1	Pet care	Not applicable	R2,000	Not applicable	R5,000	Not applicable	R7,500
15.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	Not applicable	R2,000	Not applicable	R5,000	Not applicable	R7,500

Nedbank Top Up Cover Age Limit: 3 months up to and including 74 years Trip Duration: 1 to 180 days		Option 1		Option 2		Option 3	
		Local	International	Local	International	Local	International
16.	**WINTER SPORT**						
16.1	Winter sports equipment - replacement or repair	Not applicable	Not applicable	Not applicable	R4,000	Not applicable	R6,000
	Theft or loss of ski pass	Not applicable	Not applicable	Not applicable	R2,000	Not applicable	R6,000
	Hire of winter sports equipment	Not applicable	Not applicable	Not applicable	R2,000	Not applicable	R6,000
16.2	Ski-trip package	Not applicable	Not applicable	Not applicable	R1,500	Not applicable	R2,800
16.3	Piste closure	Not applicable	Not applicable	Not applicable	R1,600	Not applicable	R2,400
16.4	Avalanche and landslide	Not applicable	Not applicable	Not applicable	R1,000	Not applicable	R1,600
17.	**GOLF INSURE**						
17.1	Theft, loss or damage of golf equipment	Not applicable	Not applicable	Not applicable	R4,000	Not applicable	R10,000
	Hire of golf equipment (we pay R500 a day)	Not applicable	Not applicable	Not applicable	R2,500	Not applicable	R5,000
17.2	Golf tour package	Not applicable	Not applicable	Not applicable	R2,500	Not applicable	R5,000
17.3	Hole in one	Not applicable	Not applicable	Not applicable	R1,000	Not applicable	R2,000
18.	**AIR SPACE CLOSURE**						
18.1	Cancelling an *insured journey* due to *air space closure*	Not applicable	R5,000	Not applicable	R25,000	Not applicable	R35,000
18.2	Additional expenses to reach your destination	Not applicable	R2,500	Not applicable	R5,000	Not applicable	R10,000
18.3	Additional expenses if you are stranded on an international connection	Not applicable	R2,500	Not applicable	R7,500	Not applicable	R15,000
18.4	Additional expenses if you are stranded on your return journey home	Not applicable	R2,500	Not applicable	R5,000	Not applicable	R15,000
	Refund of telephone charges	Not applicable	R1,600	Not applicable	R2,400	Not applicable	R3,000

Nedbank **Top Up Cover** **Age Limit: 3 months up to and including 74 years** **Trip Duration: 1 to 180 days**		**Option 1**		**Option 2**		**Option 3**	
		Local	**International**	**Local**	**International**	**Local**	**International**
18.5	Alternative *travel arrangements*	Not applicable	R2,500	Not applicable	R7,500	Not applicable	R15,000
18.6	Additional car parking costs	Not applicable	R1,000	Not applicable	R2,000	Not applicable	R5,000
	Excess	Not applicable	Not applicable	Not applicable	R500	Not applicable	R500
19.	**CRUISE COVER**						
19.1	Cancelling pre-paid shore excursions	Not applicable	Not applicable	Not applicable	R5,000	R2,500	R5,000
19.2	Missed port	Not applicable	Not applicable	Not applicable	R5,000	R2,500	R5,000
19.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable	Not applicable	Not applicable	R5,000	R2,500	R5,000
20.	**PURCHASE PROTECTION**						
20.1	Purchase protection	Not applicable	Not applicable	Not applicable	R5,000	Not applicable	R7,500
TOTAL LIMIT OF ALL CLAIMS		**R5,000,000**		**R10,000,000**		**R15,000,000**	

Nedbank **Senior Cover** **Age Limit: 75 years up to and including 84 years** **Trip Duration: 1 to 90 days**		**Nedbank** **Senior**	
		Local	**International**
1.	**EMERGENCY MEDICAL AND RELATED EXPENSES**		
1.1	*Emergency medical expenses* including terrorism	Not applicable	R5,000,000
	Excess – in-patient	Not applicable	*Excess* waived
	Excess – out patient	Not applicable	R1,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Not applicable	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – *illness* and *injury*	Not applicable	R5,000
1.5	Dental expenses – *illness* and *injury*	Not applicable	R5,000
1.6	*Hospital* cash (we pay R500 a day)	Not applicable	R5,000
1.7	Refund of emergency telephone charges	Not applicable	R2,400
2.	**PERSONAL ACCIDENT**		
2.4	Credit card balance	R10,000	R10,000
3.	**BRYTE TRAVEL ASSIST SERVICES**		
3.1	Assistance services		
	Cash transfer advice	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only
	Replacement of lost *travel documents*	Assistance only	Assistance only
	24-hour medical emergency telephone line	Assistance only	Assistance only
3.2	Visit by a *family* member	Not applicable	Actual expense up to a maximum of R300,000
3.3	Return of stranded children	Not applicable	Included (part of emergency medical and related expenses)
3.4	Return of stranded *travel companion*	Not applicable	Included (part of emergency medical and related expenses)
3.6	Legal assistance when you are abroad	Not applicable	R5,000
3.7	Bail money after a traffic *accident*	Not applicable	R1,000

Nedbank **Senior Cover** **Age Limit: 75 years up to and including 84 years** **Trip Duration: 1 to 90 days**		**Nedbank** **Senior**	
		Local	**International**
3.8	Assistance for accompanying *spouse* or *travel companion* whilst on a cruise	Not applicable	Actual expense up to a maximum of R5,000
3.9	Burial, cremation or return of mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)	Not applicable	Included (part of emergency medical and related expenses)
	Coffin expenses	Not applicable	R10,000
3.10	Test for *infectious or contagious disease* (when you test positive)	Not applicable	R2,000
	Additional accommodation (when you are not hospitalised as an *in-patient*) and *flight penalties* when quarantined on an *insured journey* due to a positive *infectious or contagious disease* test	Not applicable	R25,000
4.	**THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT**		
4.1	Cancelling an *insured journey* for a named reason	R10,000	R30,000
4.2	Postponing or changing an *insured journey*	Not applicable	R30,000
4.3	Cutting an *insured journey* short for a named reason	R10,000	R30,000
4.4	Ticket change	Not applicable	R5,000
4.5	Accommodation expenses due to *public transport carrier* schedule change	Not applicable	R5,000
	Excess	R500	R500
5.	**REJECTION OR DELAY OF YOUR VISA APPLICATION**		
5.1	Rejection of your visa application	Not applicable	R10,000
5.2	Delay of your visa application	Not applicable	R5,000
6.	**BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY**		
6.1	Theft or damage of *baggage* (Maximum *benefit limit* payable under 6.1. Sub-limits apply)	R5,000	R25,000
	Baggage single item limit – theft or damage	R2,000	R6,250
	Accidental loss of *baggage*	Not applicable	R5,000
	Baggage single item limit – accidental loss	Not applicable	R1,250
	Contact lenses, prescription glasses or sunglasses (over and above *excess*)	Not applicable	R1,000
	Computers and similar electronic equipment (over and above *excess*)	Not applicable	R1,000
	Cell phones (over and above *excess*)	Not applicable	R1,000
	Excess	R500	R500
6.2	Theft of money, cheques and travellers' cheques, *bank cards*, postal or money orders (Maximum *benefit limit* payable under 6.2. Single item limits apply)	R2,000	R5,000
	Money, cheques and travellers' cheques, *bank cards*, postal or money orders – single item limit	R500	R1,250

Nedbank **Senior Cover** **Age Limit: 75 years up to and including 84 years** **Trip Duration: 1 to 90 days**		**Nedbank Senior**	
		Local	**International**
	Theft of passport and *travel documents*	Not applicable	R2,000
	Excess	R500	R500
6.3	*Bank card* fraud	Not applicable	R5,000
6.4	*Baggage* delay (delayed for more than 6 hours)	R2,000	R15,000
7.	**TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT**		
7.1	Travel delay (delayed for more than 4 hours)	R2,000	R5,000
7.2	Cost of alternative travel due to travel delay	Not applicable	R3,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	Not applicable	R3,500
	Missed departure	Not applicable	R3,000
7.4	Missed pre-paid event or activity	Not applicable	R3,000
7.5	Lounge access due to travel delay or missed connection	Not applicable	R3,500
8.	**LEGAL RESPONSIBILITY TO THIRD PARTIES**		
8.1	Legal responsibility to third parties	R2,000,000	R2,000,000
	Excess	R1,000	R1,000
9.	**HIJACK, KIDNAP AND WRONGFUL DETENTION**		
9.1	*Hijack* of a *public transport carrier* (more than 12 hours)	R7,500	R7,500
10.	**NATURAL DISASTER**		
10.1	Alternative accommodation	Not applicable	R5,000
10.2	*Natural disaster* evacuation expenses	Not applicable	R5,000
10.3	Ticket change fee	Not applicable	2,500
11.	**IDENTITY FRAUD**		
11.1	Legal expenses	Not applicable	R2,500
	Lost income	Not applicable	R2,500
	Legal obligations	Not applicable	R2,500
	Other expenses	Not applicable	R2,500
12.	**INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS**		
12.1	*Insolvency* of your *travel suppliers* or *travel wholesalers*	Not applicable	R22,000
	Excess	Not applicable	R500
13.	**TICKET UPGRADE**		
13.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable	R5,000
15.	**PET CARE**		
15.1	Pet care	Not applicable	R5,000
15.2	Extra kennel and cattery fees incurred as a result of an unavoidable travel delay	Not applicable	R5,000
17.	**GOLF INSURE**		
17.1	Theft, loss or damage of golf equipment	Not applicable	R10,000
	Hire of golf equipment (we pay R500 a day)	Not applicable	R5,000
17.2	Golf tour package	Not applicable	R5,000
17.3	Hole in one	Not applicable	R1,000

Nedbank **Senior Cover** **Age Limit: 75 years up to and including 84 years** **Trip Duration: 1 to 90 days**		**Nedbank** **Senior**	
		Local	**International**
18.	**AIR SPACE CLOSURE**		
18.1	Cancelling an *insured journey* due to *air space closure*	Not applicable	R15,000
18.2	Additional expenses to reach your destination	Not applicable	R3,500
18.3	Additional expenses if you are stranded on an international connection	Not applicable	R5,000
18.4	Additional expenses if you are stranded on your return journey home	Not applicable	R5,000
	Refund of telephone charges	Not applicable	R1,000
18.5	Alternative *travel arrangements*	Not applicable	R5,000
	Excess	Not applicable	R500
19.	**CRUISE COVER**		
19.1	Cancelling pre-paid shore excursions	Not applicable	R5,000
19.2	Missed port	Not applicable	R5,000
19.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable	R5,000
20.	**PURCHASE PROTECTION**		
20.1	Purchase protection	Not applicable	R3,000
TOTAL LIMIT OF ALL CLAIMS			**R5,000,000**

Nedbank **Exclusive Senior Cover** **Age Limit: 85 up to and including 89 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Exclusive Senior**	
		Local	**International**
Cover is subject to proof of medical aid, 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	Not applicable	R1,000,000
	Excess – in-patient	Not applicable	R100,000
	Excess – out patient	Not applicable	R5,000
1.3	Medical evacuation, transport to medical centres, return to South Africa	Not applicable	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – *illness* and *injury*	Not applicable	R5,000
1.5	Dental expenses – *illness* and *injury*	Not applicable	R5,000
1.6	*Hospital* cash (we pay R350 a day)	Not applicable	R3,500
1.7	Refund of emergency telephone charges	Not applicable	R1,600
2.	**PERSONAL ACCIDENT**		
2.4	Credit card balance	R10,000	R10,000
3.	**BRYTE TRAVEL ASSIST SERVICES**		
3.1	Assistance services		
	Cash transfer advise	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only
	Replacement of lost *travel documents*	Assistance only	Assistance only
	24-hour medical emergency telephone line	Assistance only	Assistance only
3.2	Visit by a *family* member	Not applicable	R5,000
3.3	Return of stranded children	Not applicable	R10,000
3.4	Return of stranded *travel companion*	Not applicable	R5,000
3.6	Legal assistance when you are abroad	Not applicable	R5,000
3.7	Bail money after a traffic *accident*	Not applicable	R1,000
3.8	Assistance for accompanying *spouse* or *travel companion* whilst on a cruise	Not applicable	Actual expenses up to a maximum of R2,500
3.9	Burial, cremation or return of mortal remains (for local travel, this *benefit* is applicable only if death is due to an *accident*)	Not applicable	Included (part of emergency medical and related expenses)
	Coffin expenses	Not applicable	R10,000

Nedbank **Exclusive Senior Cover** **Age Limit: 85 up to and including 89 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Exclusive Senior**	
		Local	**International**
Cover is subject to proof of medical aid, completion of medical questionnaire by treating medical practitioner and pre-approval by Bryte			
3.10	Test for *infectious or contagious disease* (when you test positive)	Not applicable	R2,000
	Additional accommodation (when you are not hospitalised as an *in-patient*) and *flight penalties* when quarantined on an *insured journey* due to a positive *infectious or contagious disease* test	Not applicable	R15,000
4.	**THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT**		
4.1	Cancelling an *insured journey* for a named reason	R10,000	R10,000
4.2	Postponing or changing an *insured journey*	Not applicable	R10,000
4.3	Cutting an *insured journey* short for a named reason	R10,000	R10,000
4.4	Ticket change fee	Not applicable	R5,000
4.5	Accommodation expenses due to *public transport carrier* schedule change	Not applicable	R5,000
	Excess	R500	R500
5.	**REJECTION OR DELAY OF VISA APPLICATION**		
5.1	Rejection of your visa application	Not applicable	R8,000
5.2	Delay of your visa application	Not applicable	R2,000
6.	**BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY**		
6.1	Theft or damage of *baggage* (Maximum *benefit limit* payable under 6.1. Sub-limits apply)	Not applicable	R20,000
	Baggage single item limit – theft or damage	Not applicable	R5,000
	Accidental loss of *baggage*	Not applicable	R5,000
	Baggage single item limit – accidental loss	Not applicable	R1,250
	Contact lenses, prescription glasses or sunglasses (over and above *excess*)	Not applicable	R750
	Computers and similar electronic equipment (over and above *excess*)	Not applicable	R1,000
	Cell phones (over and above *excess*)	Not applicable	R1,000
	Excess	Not applicable	R500
6.2	Theft of money, cheques and travellers' cheques, *bank cards*, postal or money orders (Maximum *benefit limit* payable under 6.2. Single item limits apply)	Not applicable	R2,500
	Money, cheques and travellers' cheques, *bank cards*, postal or money orders – single item limit	Not applicable	R625
	Theft of passport and *travel documents*	Not applicable	R1,000
	Excess	Not applicable	R500
6.3	*Bank card* fraud	Not applicable	R5,000
6.4	*Baggage* delay (delayed for more than 6 hours)	Not applicable	R15,000
7.	**TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT**		
7.1	Travel delay (delayed for more than 4 hours)	Not applicable	R5,000
7.2	Cost of alternative travel due to travel delay	Not applicable	R3,000
7.3	Missed connection (no alternative transport available for more than 6 hours)	Not applicable	R3,500
	Missed departure	Not applicable	R3,000

Nedbank **Exclusive Senior Cover** **Age Limit: 85 up to and including 89 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Exclusive Senior**	
		Local	**International**
Cover is subject to proof of medical aid, completion of medical questionnaire by treating medical practitioner and pre-approval by Bryte			
7.4	Missed pre-booked event or activity	Not applicable	R2,500
7.5	Lounge access due to travel delay or missed connection	Not applicable	R2,000
8.	**LEGAL RESPONSIBILITY TO THIRD PARTIES**		
8.1	Legal responsibility to third parties	Not applicable	R2,000,000
	Excess	Not applicable	R1,000
9.	**HIJACK**		
9.1	*Hijack* of a *public transport carrier* (more than 12 hours)	Not applicable	R5,000
10.	**NATURAL DISASTERS**		
10.1	Alternative accommodation	Not applicable	R5,000
10.2	*Natural disaster* evacuation expenses	Not applicable	R5,000
10.3	Ticket change fee	Not applicable	R2,500
12.	**INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS**		
12.1	*Insolvency* of your *travel suppliers* or *travel wholesalers*	Not applicable	R22,000
	Excess	Not applicable	R500
13.	**TICKET UPGRADE**		
13.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable	R5,000
15.	**PET CARE**		
15.1	Pet care	Not applicable	R5,000
15.2	Extra kennel and cattery fees as a result of an unavoidable travel delay	Not applicable	R5,000
17.	**GOLF INSURE**		
17.1	Theft, loss or damage of golf equipment	Not applicable	R10,000
	Hire of golf equipment (we pay R500 a day)	Not applicable	R5,000
17.2	Golf tour package	Not applicable	R5,000
17.3	Hole in one	Not applicable	R1,000
18.	**AIR SPACE CLOSURE**		
18.1	Cancelling an *insured journey* due to *air space closure*	Not applicable	R10,000
18.2	Additional expenses to reach your destination	Not applicable	R2,500
18.3	Additional expenses if you are stranded on an international connection	Not applicable	R3,500
18.4	Additional expenses if you are stranded on your return journey home	Not applicable	R3,500
	Refund of telephone charges	Not applicable	R800
18.5	Alternative *travel arrangements*	Not applicable	R5,000
	Excess	Not applicable	R500

Nedbank **Exclusive Senior Cover** **Age Limit: 85 up to and including 89 years** **Trip Duration: 1 to 30 days**		**Nedbank** **Exclusive Senior**	
		Local	**International**
Cover is subject to proof of medical aid, completion of medical questionnaire by treating medical practitioner and pre-approval by Bryte			
19.	**CRUISE COVER**		
19.1	Cancelling pre-paid shore excursions	Not applicable	R2,500
19.2	Missed port	Not applicable	R2,500
19.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R250 a day)	Not applicable	R2,500
20.	**PURCHASE PROTECTION**		
20.1	Purchase protection	Not applicable	R3,000
TOTAL LIMIT OF ALL CLAIMS		**R1,000,000**	

Premiums

Cover has to be bought for each traveller, including children. The below premiums are for each *insured traveller.*

Optional top up cover

Top Up Option 1 - **excluding** pre-existing medical conditions

Travel period	3 months - 59 years	60 - 74 years
1 to 30 days	R 1 090	R 1 725
31 to 90 days	R 1 475	R 2 340
91 to 180 days	R 3 150	R 4 975
Mandate: 1 to 90 days	R1 035	R 1 640

Top Up Option 2 - **including** pre-existing medical conditions

Travel period	3 months - 59 years	60 - 74 years
1 to 30 days	R 1 095	R 1 890
31 to 90 days	R 1 475	R 2 545
91 to 180 days	R 3 165	R 5 455
Mandate: 1 to 90 days	R1 040	R 1 790

Top Up Option 3 - **including** pre-existing medical conditions

Travel period	3 months - 59 years	60 - 74 years
1 to 30 days	R 1 150	R 1 910
31 to 90 days	R 1 545	R 2 565
91 to 180 days	R 3 330	R 5 530
Mandate: 1 to 90 days	R 1 085	R 1 805

Senior Cover

Travel period	75 - 84 years	85 - 89 years
1 - 30 Days	R 2 515	R 7 960
31 - 90 Days	R 3 400	-
Mandate: 1 - 90 Days	R 2 355	-

B. About the policy

1. The policy is a contract between Bryte Insurance Company Limited and Nedbank Credit and Cheque Card

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, a licensed insurer and authorised financial service provider;

1.1.3 Robin Assist registration number 5003999 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 travel plan you qualified for 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 travel plans. Please check your *travel insurance certificate* to make sure you are insured for the travel 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 20. You might not have insurance under every section. Specific exclusions, limits and sub-limits may 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 R10,000 you must get our approval before you incur the costs. If you do not get this approval, your *benefit* will be limited to R10,000.

Contact information for approval is: +27 21 100 4476 (Call or WhatsApp text message).

5. Travel plan names, age limits and important information

Your *travel insurance certificate* shows the basic travel insurance *benefits* you qualify for. It will also show the additional *benefits* you chose when you bought *optional top up cover*. The travel plan names, age limits and important information that applies is as follows:

Name of travel plan	Age limits and important information that applies
Basic Cover	Individuals 3 months up to 74 years inclusive Local and *international journeys*
Optional Top Up Cover	Individuals 3 months up to 74 years inclusive Local and *international journeys*
Senior Cover	Individuals 75 years up to 84 years inclusive Local and *international journeys*
Exclusive Senior Cover	Individuals 85 years up to 89 years inclusive Local and *international journeys* 1. The cover is only available to travellers between the ages of 85 and 89 years inclusive; 2. The maximum *period of insurance* is 30 days; 3. You are required to provide proof of your medical aid membership when requesting this cover; 4. Before purchasing the Exclusive Senior plan, you are required to provide a medical clearance form completed by your local *medical practitioner*. All fields are mandatory and the form needs to be signed by both the treating physician and the traveller; 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.

Robin Assist can be contacted at:

Call or WhatsApp text: +27 21 100 4476 (WhatsApp calling not available)

How to make an international call for emergency medical and related claims:

From a landline:

1. Dial the international direct dialling code of the country you are in. This may differ depending on the country. We recommend researching the international dialling code for the country you are intending to visit before you depart.
2. Followed by the country code for South Africa: 27
3. And then the number: 21 100 4476

From a mobile phone:

1. Dial the international access symbol "+". Most mobile devices allow you to enter this symbol by holding down the "0" key until the "+" sign appears.
2. Followed by the country code for South Africa: 27
3. And then the number: 21 100 4476

Please note that you will be charged for the call when you contact Robin Assist directly.

Email: brytesa@robinassist.com

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 or your *country of residence* at:

Bryte Travel Insurance
Rosebank Towers, 5th Floor,
15 Biermann Avenue
Rosebank, 2196

Telephone: 0860 885 201 – within South Africa
+27 (0) 10 498 7862 – international calls

Email: travelclaims@brytesa.com

For your convenience you can register and submit your claim online by visiting our website https://travelinsurance.brytesa.com/claim

Our claims department is open Monday to Friday between 08:00 and 16:30 (South African time). We are closed on weekends and public holidays.

3. For sales and travel plan enquiries

For sales and travel plan enquiries, please contact:

Bryte Travel Insurance
Rosebank Towers, 5th Floor,
15 Biermann Avenue
Rosebank, 2196

Telephone: 0860 885 501 – within South Africa
+27 (0) 10 498 7852 – international calls

Email: nedbanktravel@brytesa.com

Our customer services call centre is open Monday to Thursday between 08:00 and 18:00, Fridays between 08:00 and 17:00 and Saturdays between 08:00 and 13:00 (South African time). We are closed on Sundays and public holidays.

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 on page 108 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 *injury* or death.
Basic cover	*Benefits* you automatically receive when you buy your return *public transport carrier* ticket with your valid Nedbank credit and cheque card.
Baggage	Luggage, *personal belongings*, *travel tickets*, 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 *schedule of benefits* on your *travel insurance certificate.*
Business	Your work, trade, profession, career or occupation.
Business associate	Your *business* partner, director or employee.

Child	Any biological, adopted, step or surrogate *child* or a *child* who you are the legal guardian of who meets all of the following criteria: • Is between the ages of 3 months and 18 years or between the ages of 3 months and 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; • Is not married; • Is not pregnant or a parent at the time of an *insured event*.
Country of residence	The country that you live in and regard as your permanent home. If you are a temporary resident, and either have citizenship; a work permit or have been living in the country for more than 12 consecutive months, it will be deemed your *country of residence* for the purpose of this policy.
Cyber loss	Any loss, damage, liability, claim, cost or expense of whatsoever nature that is directly or indirectly caused by any unauthorised, malicious or criminal acts, or the threat or hoax thereof involving access to your data through your mobile, cloud or computer device or the mobile, cloud or computer device of a third party.
Date of loss	The date that a claim or loss comes into existence. The *date of loss* depends on the nature of the *insured event*: • For *illness*, the date you became aware of your *illness* or the date your *illness* was first diagnosed, whichever happens first; • For *injury*, the date that the *accident* happened; • For all other claims, the date that the *insured event* happened.
Excess	The amount you must pay towards your claim. If an *excess* applies it will be shown on the *travel insurance certificate*.
Failure of the electricity grid	Any interference, whether total or partial and for whatever reason, of any electricity supply to or from any electricity grid in South Africa.
Family	Your *spouse*, parents, parents-in-law, grandparents, step-parents, biological, adopted or foster 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	An activity, excursion or hobby that introduces or increases the possibility of serious harm, death or *injury* when compared to ordinary recreational activities.
Illness	Any unexpected sickness that you contract during the *insured journey* and that requires a consultation with a *medical practitioner*.
Inbound journey	An *insured journey* to South Africa. Your journey starts in your *country of residence* outside the borders of South Africa. Your insurance starts and ends when you pass through passport control in South Africa.
Infectious or contagious disease	Any disease that can be transmitted from an infected person, animal, or species to another person or species by any means.
Injury	Bodily *injury* caused by an *accident* directly and independently of all other causes.

In-patient	An *insured traveller* who has been admitted to *hospital* for *medical treatment* for *illness* or *injury* that in a *medical practitioner's* opinion requires *hospital* admission.
Insolvency	The total stopping or suspending of all operations of the *travel supplier* or *travel wholesaler* whether voluntarily or involuntarily because it is financially unable to meet its obligations according to the Insolvency Act No. 24 of 1936. This applies whether or not the *travel supplier* or *travel wholesaler* files an *insolvency* 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 *travel insurance certificate*.
Insured journey	An *international*, *local* or *inbound journey* which includes your return journey.
Insured traveller	Any person insured under this policy who is named on the *travel insurance certificate* 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 *insured traveller* for *illness* or *injury* on an *insured journey* resulting in *medical treatment* prescribed or performed by a *medical practitioner.*
Medical practitioner	A person registered with a current, legal license to practice medicine, optometry, dentistry or a veterinarian, but excludes you and any members of your immediate *family*.
Medical treatment	A *medical practitioner's* 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 top up cover	*Benefits* that can be bought that will supplement the *basic cover benefits*.
Other insurance	Any *insured event* or claim covered, paid or payable for the whole or any part of your *insured journey* under any other policy you may have such as automatic credit card insurance, medical aid scheme, medical cover, *other insurance* or statutory insurance.

Period of insurance	The *period of insurance* for *basic cover* will start on the start date of your *insured journey*. The maximum *period of insurance* is 30 days. The *period of insurance* for *optional top up cover* will start on the start date of the policy shown on the *travel insurance certificate* to the end date shown on the *travel insurance certificate*. The maximum *period of insurance* is 180 days. The *period of insurance* for senior cover will start on the start date of the policy shown on the *travel insurance certificate* to the end date shown on the *travel insurance certificate*. The maximum *period of insurance* is 90 days on the Senior plan and 30 days on the Exclusive Senior plan. Both the start date and the end date are included in the *period of insurance*.
Permanent total disability	A permanent medical condition that is likely to continue for the remainder of your life, as certified by a *medical practitioner*, and that prevents you from engaging in any *business*.
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: • 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. *Public transport carrier* excludes minibuses, non-standard motor vehicles and non-pressurised single engine piston aircraft.
Schedule of benefits	A part of your *travel insurance certificate* that sets out the *benefits* and *benefit limits* we pay for claims and the *excesses* that apply to those claims.
Spouse or life partner	A person who is any of the following: • 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. This policy insures one *spouse* or *life partner* only.
Total limit of all claims	This is the maximum amount that we will pay.
Travel agent	An intermediary or person who assists travellers in arranging and booking travel products and services offered by the *travel supplier* or *travel wholesaler*. These products and services include transportation, accommodation, tours, trips and travel insurance.
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 *public transport carrier.*
Travel documents	*Travel tickets*, accommodation and other redeemable travel vouchers, driver's license, passport and visas.

Travel insurance certificate	A document that is part of this policy that sets out your details, details of the *insured journey*, the premiums, and the *schedule of benefits*.
Travel supplier	A company that provides travel-rated services or products directly to the general public or through *travel agents*. *Travel suppliers* are any of the following licensed operators in South Africa, but do not include *travel agents*, *tour operators* or *travel wholesalers*: • A scheduled airline, exiting South Africa including all connecting and onward flights forming part of the *insured journey* (This excludes chartered airlines); • A cruise line; • A rail or coach operator; • A car rental company; • Accommodation booked before you start your *insured journey*.
Travel ticket	A document or electronic record, issued to or for a traveller by or on behalf of a *public transport carrier*, that confirms that you are entitled to a seat on the *public transport carrier*.
Travel wholesaler	A South African registered company that acts as an intermediary between a *travel supplier* and a retail *travel agent*. A *travel wholesaler* puts together the services of *public transport carriers*, ground service suppliers and other travel needs into tour packages which is sold through retail *travel agents* to the public. A *travel wholesaler* 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 information that is regarded as material to the risk and includes 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. Protection of your personal information

We respect your constitutional right to privacy and are committed to and bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPIA") regarding the acquisition, usage, retention, transmission and destruction of your personal information. We will check and validate the information you provide through legal means. We have high level security measures in place to protect your information. This information is collected for the primary purpose of providing you with travel cover and all other activities and processes incidental and relevant to this purpose. You hereby give consent and fully understand the reason to process, use, share and retain your personal information for its designated purpose and you confirm the accuracy of the information.

A full version of the privacy statement is available on this link (https://www.brytesa.com/legal?section=privacy).

3. When insurance starts and ends

You cannot buy a policy when your intended *period of insurance* is more than 365 days from the date of applying for your travel insurance.

For all sections except Section 4.1: Cancelling an insured journey

3.1 The *period of insurance* for *basic cover* starts on the start date of your *insured journey*.

3.2 The *period of insurance* for optional top up and senior *benefits* starts on the start date shown on your *travel insurance certificate*. Your insurance ends on the earliest of the following dates:

3.2.1 The end date stated on the *travel insurance certificate*;

3.2.2 The date you complete your *insured journey*;

3.2.3 The date your policy is cancelled by you or us.

3.3 The maximum *period of insurance* for:

3.3.1 *Basic cover* is 30 days if you did not buy *optional top up cover*;

3.3.2 *Optional top up cover* is 180 days;

3.3.3 Senior plan is 90 days;

3.3.4 Exclusive Senior plan is 30 days.

For Section 4.1: Cancelling an insured journey

3.4 Cover under Section 4.1: Cancelling an insured journey starts one day after you bought your optional top up or senior cover. You may claim for cancellation until such time that you board your *public transport carrier* for departure.

Extending your policy (for all sections)

3.5 If while on your *insured journey*, your current policy expires, you may not buy a new policy for the remainder of your journey. However, you can ask us to extend this policy by applying for an extension up to the maximum *period of insurance*. We may review claims before we extend the cover.

3.6 You must apply for an extension at least 5 business day before the end date of the policy. We can decline to extend your policy or 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 the maximum *period of insurance*.

3.7 The extension is not valid until we receive the required premium.

3.8 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 Section 1: Emergency medical and related expenses, and your policy ends, we will 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.

Cancelling your policy (for all sections)

3.9 You can cancel this policy only if the following conditions are met:

3.9.1 If you bought one for the optional top up plans or senior plans, you cancel 14 days before the start date shown on the *travel insurance certificate*; or

3.9.2 If you are travelling on the mandate option, you can cancel 14 days before the start date of your *insured journey*; and

3.9.3 You have not brought a claim under the policy.

You can contact Bryte Travel on 0860 885 501 or nedbanktravel@brytesa.com to cancel your policy.

3.10 In view of the short policy period applicable to this policy we will provide you with 14 days' notice of cancellation. Where circumstances permit, a longer notice period will be provided.

3.11 We will not refund your premium if you have already travelled or used your policy to get a visa.

4. Paying premiums

4.1 Basic cover

4.1.1 *Basic cover benefits* are subject to you buying your return *public transport carrier* ticket with your qualifying Nedbank credit and cheque card. Your card must be used at the point of sale, or you can pay for your *public transport ticket* by using the credit card online facility.

4.1.2 The full cost of your return *public transport carrier* ticket must be paid with your qualifying Nedbank credit and cheque card.

4.1.3 The *insured journey* must begin and end in South Africa.

4.1.4 Travellers travelling on the same *insured journey* will share cover.

4.1.5 You do not qualify for *basic cover* if you did not use your qualifying Nedbank credit and cheque card to pay for your return *public transport carrier ticket*. You may however buy the optional top up *benefits* by paying with your Nedbank credit and cheque card.

4.1.6 You only qualify for *basic cover benefits* when you enter South Africa on an *inbound journey*. Cover for *inbound journeys* are subject to you buying your *public transport carrier* ticket with your qualifying South African Nedbank credit and cheque card.

4.2 Optional top up cover

4.2.1 If you did not buy your return *public transport carrier* ticket with your qualifying Nedbank credit and cheque card, you can buy the *optional top up cover* by paying with your Nedbank credit and cheque card.

4.2.2 *Optional top up cover* has to be bought for each traveller including children travelling on the same *insured journey*.

4.2.3 The *insured journey* must begin and end in South Africa.

4.2.4 The premium for the *optional top up cover* is shown on your *travel insurance certificate*. You are not insured until we receive your premium.

4.2.5 We may ask for proof of payment of your premium.

4.3 Optional mandate top up cover

4.3.1 The mandate option on top up options 1, 2 and 3 is only available for travellers up to the age of 74 years inclusive.

4.3.2 Senior mandate cover is available for travellers between the ages of 75 and 84 years inclusive.

4.3.3 If you have selected the mandate option for top up 1, 2 or 3, you must notify us once you reach the age of 75 years. This is to ensure that you travel with the appropriate cover at all times.

4.3.4 You must tell us immediately of all medical conditions diagnosed after you have activated the mandate cover.

4.3.5 The mandate option is available for *international journeys* only. The *insured journey* must begin and end in South Africa.

4.3.6 You can request the top up option for a *local journey* by contacting nedbanktravel@brytesa.com.

4.3.7 A single *public transport carrier* ticket should be bought per transaction against a qualifying Nedbank credit and cheque card. We cannot identify when multiple tickets have been bought and therefore will only charge a single travel insurance premium. This means that the travellers travelling with you will not be covered under your mandate cover. Please contact us on 0860 885 501 or email nedbanktravel@brytesa.com to arrange travel insurance for the rest of the travellers.

4.3.8 You must notify us of the travel insurance requirements of travellers who are not covered under the optional mandate cover. Please contact us on 0860 885 501 or email nedbanktravel@brytesa.com to arrange *optional top up cover* for the rest of the travellers.

4.3.9 You do not qualify for mandate cover when you use your Nedbank Greenbacks to buy a *public transport carrier* ticket.

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* for a valid claim, 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 policy.

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 *basic cover* 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. Updating policy terms and conditions

6.1 We reserve the right to make changes to any terms and conditions, including premiums, *benefit limits* and exclusions of this policy at any time.

6.2 These changes will be provided to you in writing by way of endorsement on your policy documents.

7. If you have other insurance

This clause does not apply to Section 2: Personal accident.

7.1 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.

7.2 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.

7.3 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.

7.4 You must co-operate fully with us when we exercise our rights to claim against other insurers. This includes:

7.4.1 Not doing anything that negatively affects or limits our rights;

7.4.2 Giving us whatever information and documents we ask you for;

7.4.3 Signing any document that we may give you for us to exercise our rights;

7.4.4 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;

7.4.5 We reserve the right to confirm your other short-term insurance.

8. 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.

9. Public transport carrier tickets

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

10. Payments made in South African Rand

10.1 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.

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

11. The contract is agreed in South Africa

11.1 For an *international journey*, the *insured journey* must begin and end in South Africa. You must buy your travel insurance policy before you depart from South Africa on an *international journey*.

11.2 For a *local journey*, the *insured journey* must be within the borders of South Africa. You must buy your travel insurance policy before the start date of a *local journey*.

11.3 For an *inbound journey*, the *insured journey* will only start once you pass through passport control in South Africa and end when you exit through passport control out of South Africa. You only qualify for *basic cover benefits* when you enter South Africa on an *inbound journey* when you buy your *public transport carrier* ticket with your South African Nedbank credit and cheque card.

11.4 South Africa must be your *country of residence* when you buy the policy, except when you travel on an inbound policy.

11.5 You must be a legal citizen or resident in South Africa when you buy the policy, except when you travel on an inbound policy.

11.6 The laws of South Africa govern this policy.

11.7 South African courts have the exclusive authority to hear matters arising from this policy. (This authority is known in law as jurisdiction).

12. Nedbank Greenbacks on public transport carrier tickets

You do not qualify for *basic cover* when you use your Nedbank Greenbacks to buy a return *public transport carrier* ticket. You may, however, buy the *optional top up cover* using your Nedbank credit or cheque card.

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 – 20) for specific exclusions under those sections.

1. Fraud and dishonesty

We do not pay for any claim under this policy that may be in any way fraudulent or if any fraudulent means or devises are used by you, the *insured traveller*, or anyone acting on your or the *insured traveller's* behalf to claim against any *benefit* under this policy. This includes any *accident*, loss, destruction, damage or liability caused by the willful act of, or with the collusion of the *insured traveller*. All *benefits* under the policy will be forfeited, and the policy will be cancelled. (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. Cyber Loss

We do not pay for claims or losses arising from *cyber losses*.

4. Consequential loss

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

5. Normal travel expenses

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

6. Vouchers and coupons

We do not pay where you are offered vouchers, credits or coupons by the *public transport carrier*, accommodation provider, cruise company, *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the voucher, credit or coupon.

7. Travelling other than as a fare-paying passenger

We do not pay you for claims if you are:

7.1 Travelling by air as part of an aircraft crew or travelling in a non-scheduled aircraft;

7.2 Travelling as a crew member on a ship;

7.3 Travelling illegally.

8. Emigration

We do not accept claims if the intention of the *insured journey* is to emigrate.

9. 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 or your *country of residence*.

10. Medical conditions you had before insurance started

This section does not apply to optional cover under Top Up 2 and Top Up 3 that includes cover for medical conditions you had before the insurance started.

We do not insure any medical conditions you had before your travel insurance started. (These are called pre-existing medical conditions). 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.

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

12. Specific medical conditions

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

12.1 Travelling when you have been advised by a *medical practitioner* not to do so;

12.2 Travelling when you are unfit to do so;

12.3 Pregnancy and giving birth. However, we do insure unexpected medical complications and emergencies that take place in the first 26 weeks of the pregnancy;

12.4 Sexually transmitted diseases;

12.5 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;

12.6 If you have received medical advice or treatment (including medication) for hypertension in the 12 months before the start of the *insured journey*. This exclusion will not apply if you are an *insured traveller* between the ages of 3 months and 74 years inclusive and have bought the *optional top up cover* that includes cover for pre-existing medical conditions.

13. Cardiac or cardiovascular 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 cardiovascular or vascular or cerebro-vascular *illness* or consequences or complications that can reasonably be related to these conditions.

This exclusion will not apply if you bought the optional additional cardiac or cardiovascular or vascular or cerebro-vascular cover before your *insured journey*. This optional additional cover is only available to *insured travellers* between the ages of 70 and 79 years inclusive.

Specific conditions for cardiac or cardiovascular or vascular or cerebro-vascular conditions

13.1 This cover is only available to *insured travellers* between the ages of 70 and 79 years inclusive;

13.2 You are required to provide proof of your medical aid membership when requesting this cover;

13.3 Before purchasing this optional cover, you are required to provide a medical clearance form completed by your local treating *medical practitioner* and/or cardiologist. All fields are mandatory, and the form needs to be signed by both the treating physician and the traveller. Cover is subject to pre-approval by us;

13.4 This cover applies only if you have paid the applicable additional premium and it is shown on your *travel insurance certificate*;

13.5 If you need emergency *medical treatment* due to a sudden and unexpected cardiac or cardiovascular or vascular or cerebro-vascular *illness* or consequences or complications that can reasonably be related to these conditions, we pay up to R200,000 while you are in *hospital*;

13.6 *Hospital* admission must be longer than 48 hours;

13.7 The maximum *period of insurance* is 30 days;

13.8 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.

14. Causing harm to yourself

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

14.1 You committing or attempting to commit suicide;

14.2 You intentionally inflicting *injury* or harm on yourself;

14.3 You exposing yourself deliberately to danger (except in an attempt to save human life).

15. Under the influence of alcohol or drugs

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

15.1 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;

15.2 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;*

15.3 Abuse of anything that may influence your judgement or control including alcohol abuse, substance abuse, solvent abuse, or drug abuse.

16. Motor vehicles

We do not pay for claims arising from:

16.1 You as a driver or passenger of a two-wheeled motor vehicle if at the time of the *insured event* any one or more of these conditions existed:

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

16.1.2 You were not wearing a crash helmet;

16.1.3 You were taking part in a race or hazardous driving;

16.1.4 You were participating in off-road motorcycling.

16.2 Any kind of motor racing including but not limited to motor vehicles, speedboats or quadbikes.

17. Specific occupational activities

17.1 Employment

The following occupations are not covered by any of our policies:

Any occupation that involves:

- explosives, guns, rifles, or any other weapons;
- medical and/or emergency personnel travelling for work;
- field journalists;
- public transport drivers or any person transporting people including e-hailing, a taxi driver, motor carrier, shuttle service or similar mode of transport.

If you have any queries or need to confirm your cover while travelling in the course of your employment, please contact 0860 885 501 or email nedbanktravel@brytesa.com before travelling.

17.2 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.

Specific exclusions for manual labour

The following manual labour activities are not covered by any of our policies:

Construction work, work above 2 storeys or 3 meters, building sites, mines, any occupation involving heavy lifting.

If you have any queries or need to confirm your cover while taking part in a manual labour activity, please contact 0860 885 501 or email nedbanktravel@brytesa.com before taking part.

17.3 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.

17.4 Agricultural and industrial activities

If you are taking up foreign employment in agricultural, industrial or related activities, please contact 0860 885 501 or email nedbanktravel@brytesa.com before travelling to find out more about the cover available to you

18. Insolvency of travel supplier, travel wholesaler or airline

Unless you have insurance under Section 12: Insolvency of your *travel suppliers* or *travel wholesalers*, 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*.

19. 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 seven days from the start of the hostilities, while on the *insured journey*, if you did not expect or could not reasonably have known of these events abroad and do not actively take part in them.

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

21. 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.

22. Search and rescue costs

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

23. Failure of the electricity grid

We do not pay for claims caused directly or indirectly from the failure of any electricity grid in South Africa.

24. Concurrent clause

This policy does not cover any claim, loss, damage, cost, expense or liability which results or arises from or is contributed by any other cause or event that contributes concurrently or in sequence to the claim, loss, damage, cost or expense or liability where that other cause or event is not expressly insured, or is expressly excluded, under this policy.

25. 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.

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

Sport, *hazardous activities* or adventure sports not listed in the table below, are automatically included in your insurance if you bought an optional top up plan.

These activities are only covered for leisure and recreational purposes.

You have insurance under:

Section 1: Emergency medical and related expenses up to the *benefit limit* shown on your *schedule of benefits*

Section 2: Personal accident cover up to the *benefit limit* shown on your *schedule of benefits*.

26.1 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 sport, *hazardous activities* or adventure sports listed in the table below:

Sports, hazardous activities or adventure sport activities we do not insure	
Biathlons	Microlite flying
BMX riding and racing	Mixed martial arts or freestyle fighting
Boxing	Motor racing of any kind
Canoeing down rapids class 4 - 6	Mountain biking: competitive
Cave diving	Mountain biking: downhill
Cliff jumping or diving	Mountaineering in India above 4,500 metres
Competitive gymnastics	Muay Thai
Creeking	Ocean racing
Crocodile bungee	Parachute jumping
Cycling in remote areas without GPS and access to communication	Paragliding
Dune riding	Parasailing
Fish River Canyon hike and trail	Participation in sports or *hazardous activities* as part of employment or professional duties
Free diving	Powerboat racing
Freestyle skiing	Rock climbing: solo or freestyle or without ropes
Grande Randonnée 20 (GR20) mountain trail	Running with bulls, bull riding and Jallikattu
Gyrocopter flying	Sailing outside territorial waters
Hang gliding	Sailplaning
Highlining	Scuba diving as a licensed diver more than 50 metres deep
Horse racing	Scuba diving as an unlicensed diver, unsupervised and more than 18 metres deep
Horse reining	Seafaring expeditions to Antarctica
Hunting	Ski cycle
Ice climbing	Skydiving
Ice diving	Skysurfing
Ice skating on an unrecognised ice rink	Spelunking
Iditarod	Street luge
Jet skiing	Stunt riding

Jousting	Swimming outside territorial limits
Kickboxing	Tubing
Kiteboarding	Tow-in surfing
Lifesaving competition	White water rafting class 4 - 6
Longboard skating	Wingsuit flying

Specific conditions for taking part in sports, hazardous activities, or adventure sports:

1. We do not pay 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 69 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, hikes 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. Approval must be obtained for all travel to and through Antarctica, including all associated activities.
6. We do not pay for claims under Section 8 : Legal responsibility to third parties as a result of your participation in any sports, *hazardous activities* or adventure sports.
7. 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.
8. We do not pay claims where you did not follow the rules of the activity or service provider or wear the appropriate safety equipment and gear.
9. Approval must be obtained for participation in any competitive sport or activity, including school sports and tournaments.
10. 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 the traveller taking part in the sport.

If you have any questions or if you want to take part in a sport or activity not shown in the tables above, please contact us on 0860 885 501 or email nedbanktravel@brytesa.com before taking part.

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. Complete a claim form and give us proof

You can call Bryte Travel on 0860 885 201 to get a claim form posted or emailed to you.

For your convenience you can register and submit your claim online by visiting our website https://travelinsurance.brytesa.com/claim

You must, at your own cost, give us all proof that we ask for about the *insured event*. Please see the table on pages 56 to 60 for the documents we need. This list is not exhaustive, and we may request further supporting documentation.

3. Undergo medical examinations

If we ask you to, you must go for medical examinations relating to your *illness* or *injury*. 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	1. A completed and signed claim form; 2. Travel insurance policy number (where applicable); 3. Copy of your *public transport carrier* ticket (air ticket, train ticket, bus ticket, cruise ticket, etc.); 4. A letter from your bank, no older than 3 months, confirming your bank details; 5. Copy of all receipts and itemised invoices you received from your *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler*; 6. Copy of your Nedbank credit and cheque card bank statement reflecting the purchase of your *public transport carrier* ticket; 7. Proof of your *other insurance*.
Section 1: Emergency medical and related expenses	1. Comprehensive medical report from treating *medical practitioner* (diagnosis); 2. Report from your local *medical practitioner* stating what treatment was received 12 months before the start date of the policy; 3. Proof of costs incurred for *medical expenses*; 4. Detailed description of the event that led you to seek *medical treatment;* 5. Proof of cost of telephone calls; 6. Details of your medical aid (if any); 7. Copy of a valid driver's license and blood alcohol results if the *insured traveller* was the driver in a motor vehicle *accident*.
Section 2: Personal accident	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. Police report if death is due to an *accident*. The report must include the name of the police station and reference number if death is being criminally investigated; 5. Copy of valid driver's license and blood alcohol results if the *insured traveller* was the driver in a motor vehicle *accident*; 6. Copy of current statement and letter from the bank confirming the outstanding debit balance on your Nedbank credit and cheque card.
Section 3: Bryte Travel Assist services	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; 3. Proof of your positive *infectious or contagious disease* test result; 4. Report from *medical practitioner* confirming that it was necessary for you to be quarantined; 5. Copy of receipts for additional accommodation; 6. Proof of *flight penalties*.

A. Benefit section	B. Proof we need
Section 4: The *insured journey* is cancelled, changed or cut short	1. Proof of deposits and payments made towards your *travel costs*; 2. Proof of the *non-refundable*, unused portion of your *travel costs* that you cannot recover; 3. Proof of refunds and vouchers, credits or coupons you received; 4. Copy of your visa and proof of payment; 5. Medical certificate or death certificate in the case of death; 6. Letter from veterinarian confirming diagnosis, *in-patient* admission and number of days admitted; 7. Proof of accidental damage to your immovable property; 8. Copy of police report confirming theft of *travel documents*; 9. Proof from the accredited educational institution confirming the date change and reason for the change; 10. Proof from your employer that you were *retrenched*. The proof must show the date the *retrenchment* process started and the effective termination date; 11. Proof of *flight penalties* and additional *travel costs* due to postponement of the *insured journey*; 12. Proof of ticket change fees; 13. Proof of accommodation expenses due to *public transport carrier* schedule change; 14. Proof of payments made towards your *event tickets* or *hospitality tickets*; 15. Proof of the *non-refundable*, unused portion of your *event tickets* or *hospitality tickets* that you cannot recover.
Section 5: Rejection or delay of visa application	1. Written confirmation from the consulate or embassy that your visa application was rejected; 2. Proof of deposits and payments made towards your *travel costs*; 3. Proof of the *non-refundable*, unused portion of your *travel costs* that you cannot recover; 4. Written confirmation from the consulate or embassy that the processing of your visa was delayed; 5. Proof of flight and accommodation penalties; 6. Proof of refunds received.

A. Benefit section	B. Proof we need
Section 6: *Baggage*, money, *bank cards*, travellers' cheques, *travel documents* and *baggage* delay	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 *public transport carrier*; 3. Any written settlement offer from the *public transport carrier*; 4. A detailed description of missing *personal belongings*; 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. Copy of the stamped pages of the passport showing your departure and arrival dates; 9. Proof of losses you suffered (for *bank card* fraud); 10. Report from your financial institution (for *bank card* fraud) 11. Proof of ownership of electronic items including laptops, tablets, 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	1. Letter from *public transport carrier* giving reason for and the length of the travel delay; 2. Copy of receipts for additional *travel costs*; 3. Copy of receipts for essential expenses; 4. Copy of police report confirming theft of *travel documents*; 5. Repairers report if travel delay is due to mechanical breakdown of the motor vehicle in which you were travelling to the point from where your *public transport carrier* would depart; 6. Letter from *public transport carrier* giving the reason for and the length of the missed connection at transfer point; 7. Copy of receipt for additional parking costs; 8. Copy of receipts or proof of payment for pre-paid event or activity; 9. Copy of receipts for lounge access; 10. Any written settlement offer or compensation from the *public transport carrier*.
Section 8: Legal responsibility to third parties	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 *insured event*; 3. Any written settlement offer you may get.
Section 9: *Hijack*, *kidnap* and *wrongful detention*	1. Copy of the police or relevant authority report; 2. Copy of receipts for necessary and expected expenses you incur (for *kidnap* and *wrongful detention*)
Section 10: *Natural disaster*	1. Written statement from an appropriate public authority confirming the reason and nature of the disaster; 2. Copy of receipts for essential expenses incurred; 3. Proof of *flight penalties*.
Section 11: Identity fraud	1. Proof of losses you suffered; 2. Police report; 3. Report from your financial institution.

A. Benefit section	B. Proof we need
Section 12: *Insolvency* of your *travel suppliers* or *travel wholesalers*	1. Unused *travel supplier* or *travel wholesaler* tickets and vouchers; 2. Proof of payments made to the *travel supplier* or *travel wholesaler* that you cannot recover; 3. If no airline is involved, evidence of the *travel supplier* or *travel wholesaler* that is insolvent.
Section 13: Ticket upgrade	1. Letter from the *public transport carrier* giving the reason for and the length of the delay; 2. Any written settlement offer or compensation from the *public transport carrier*; 3. Copy of receipts for expenses incurred.
Section 14: Car rental	1. Repairers report if car rental is required due to the mechanical breakdown of the motor vehicle in which you are travelling (local plan only); 2. Copy of the police report indicating the date and time of damage to or theft of your car or the rented car; 3. Copy of receipt or the car rental contract; 4. Proof of *excess* payment; 5. Proof from a *medical practitioner* that you were unfit to drive your rental car (for return of rented car).
Section 15: Pet care	1. Letter from the veterinarian confirming diagnosis, *in-patient* admission and number of days admitted; 2. Copy of receipts from veterinarian for the treatment; 3. Letter from the *public transport carrier* giving the reason for and the length of the delay; 4. Proof of kennel or cattery fees
Section 16: Winter sport	1. Proof of payment for repair costs to skis, snowboards, bindings, ski or snowboard 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 *illness* or *injury* 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 17: Golf insure	1. Proof of replacement costs for lost, stolen or damaged golf equipment you own or hired; 2. Medical certificate confirming *illness* or *injury* 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 the cost incurred for hole in one.

A. Benefit section	B. Proof we need
Section 18: *Air space closure*	1. Letter from the *public transport carrier* giving the reason for and the length of the *air space closure*; 2. Any written settlement offer or compensation from the *public transport carrier*; 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; 7. Proof of cost of telephone calls.
Section 19: Cruise cover	1. Comprehensive medical report from treating *medical practitioner* (diagnosis); 2. Written confirmation from the cruise liner that it did not dock at a port due to a *natural disaster* or bad weather conditions. 3. Proof of losses suffered.
Section 20: Purchase protection	1. Copy of your Nedbank credit and cheque card statement showing the purchase you made; 2. An itemised receipt from the retailer showing the purchase you made; 3. Copy of police report if your purchase was stolen.

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 National Financial Ombud Scheme South Africa 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 6 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 travel plan you qualify for or bought.

You might not have insurance under every section. Please check your *travel insurance certificate* to see what you are insured for.

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 *illness* or *injury* on an *insured journey*.
Hospital	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 *hospital*: 1. It operates primarily for receiving, caring for and treating sick and injured people as *in-patients*; 2. It admits *in-patients* only under the supervision of a *medical practitioner*; 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 *hospital*; 7. It is not a place for the treatment of chemical dependency or an establishment or a special unit of a *hospital* 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.
Pre-existing medical	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.
Reasonable and expected medical expenses	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: 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 pay for reasonable additional accommodation costs in three-star accommodation if your trip is extended beyond your scheduled return date due to medical reasons.

1. If you need emergency medical treatment because of an *injury* while taking part in sports, *hazardous activities* or adventure sports, we will pay for the *reasonable and expected medical expenses* you incur up to the *benefit limit* shown on the *schedule of benefits*, if you bought an optional top up plan.
2. If your claim is as a result of a medical condition that existed before your *insured journey*, we will pay the *reasonable and expected medical expenses* you incur up to the *benefit limit* shown on the *schedule of benefits* under Section 1.2 Emergency medical and related expenses for a medical condition that existed before your *insured journey*.
3. If you need emergency medical treatment because of an *injury* while taking part in manual labour activities, we will pay for the *reasonable and expected medical expenses* you incur up to the *benefit limit* shown on the *schedule of benefits* if you bought a plan that includes cover for these activities.

Exclusions for emergency medical expenses

Unless you have cover under Section 1.2 Emergency medical and related expenses for a medical condition that existed before your *insured journey*, we do not pay for medical conditions you had before your *insured journey* started, including conditions that you have consulted a *medical practitioner* about during the year before your *insured journey*.

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

Conditions for emergency medical and related expenses for a medical condition that existed before your insured journey

1. This section only applies if you bought the *optional top up cover* that includes cover for pre-existing medical conditions.
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;
4. If you are travelling aboard a seafaring vessel, we will provide emergency services from the nearest port or harbour.

Conditions for medical evacuation, transport to medical centres, return to South Africa or your country of residence

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* shown on 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* shown on 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 for dental expenses

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 *illness* or *injury* 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.
3. We also refund you for the use of a prepaid telephone card for the purposes set out above.

Conditions for refund of emergency telephone charges

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 R10,000. If you do not get this written consent, we do not pay more than R10,000.
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 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 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. Any 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 R2,000, 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 cardiovascular or vascular or cerebro-vascular *illness* or 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 cardiovascular or vascular or cerebro-vascular cover before your *insured journey* started. This optional additional cover is only available to travellers between the ages of 70 and 79 years inclusive and requires pre-approval by Bryte. You can apply for this optional additional cover when you buy the optional top up plan;
14. Any *medical expenses* you incur in South Africa or your *country of residence*;
15. Treatment which, in the opinion of our *medical practitioner*, can reasonably be delayed until you return to South Africa or your *country of residence*;
16. Expenses over R10,000 without our prior written consent;
17. Renewal of prescriptions.

Section 2:
Personal accident

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 39 to 43.

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 or 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 or 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 or 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 Education fund supplement

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

Condition for education fund supplement

We pay for a maximum of 5 of your children even if the children are under 3 months of age.

2.4 Credit card balance

We will pay towards your outstanding Nedbank credit or cheque card balance if you die as a result of an *injury* during your *insured journey* and you have a debit balance on your Nedbank credit or cheque card.

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 or *permanent total disability* — excluding air travel; or
   - 4.2 Death or *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 as a result of any of the following:

1. 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;

2. You committing or attempting to commit suicide;

3. Taking part in sports, *hazardous activities* or adventure sports listed in the table under F: Events and items we do not insure.

Table of benefits for death or permanent disability

Insured event	Percentage of benefit limit that we pay
Category 1 – Death	100%
As a result of an *accident*	100%
As a direct result of exposure to the elements of nature as a direct result of an *accident*	100%
Disappearance where presumed dead	100%
Category 2 – *Permanent total disability*	100%
As a result of an *accident*	100%
As a direct result of exposure to the elements as a direct result of an *accident*	100%
Category 3 – *Permanent total disability*	
Total, permanent and irrecoverable loss of hearing in both ears	100%
Total, permanent and irrecoverable loss of hearing in one ear	50%

Insured event	Percentage of benefit limit that we pay
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

Flight penalties	The fees you have to pay to change your original *public transport carrier* ticket to a new date on the same *public transport carrier*.
Tour operator	Combines and organises two or more travel services, such as transport, accommodation and sightseeing, into an all-inclusive holiday package which is sold through *travel agents* or directly to the public.

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 *illness* or *injury* that result in you being admitted to *hospital* for more than 5 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 for return of stranded children

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 for return of stranded travel companion

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, *illness* or *injury*;

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 Emergency medical and related expenses and Section 1.3 Medical evacuation, transport to medical centres, return to South Africa or your *country of residence*, you are well enough to travel again.

Conditions for substitute business colleague expenses

1. We only pay for one of the options above.

2. We only pay if you are insured under top up option 3.

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 for legal assistance when you are abroad

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 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* form 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 for assistance for accompanying spouse or travel companion whilst on a cruise

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

3.9 Burial, cremation or return of your mortal remains (For local travel, this *benefit* is applicable only if death is due to an *accident*)

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 for the reasonable expenses 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.

3.10 Infectious or contagious disease test and quarantine

If you test positive for an *infectious or contagious disease* on your *insured journey*, we will pay the costs that you have incurred for the test. We pay up to the *benefit limit* as shown on your *schedule of benefits*.

If you test positive for an *infectious or contagious disease* on your *insured journey* and you need to be quarantined, but you are not hospitalised as an *in-patient*, we will pay for your additional accommodation costs in three-star accommodation. We will also pay for *flight penalties* if you must change your *public transport carrier* ticket.

Cover will extend to your spouse and children travelling with you on the same *insured journey*.

Conditions for infectious or contagious disease test and quarantine

1. You must provide proof of your positive test result.

2. If you need to be quarantined, the most we will pay for your additional accommodation in three-star accommodation and *flight penalties* as shown on your *schedule of benefits*.

3. A *medical practitioner* must confirm in writing that it was necessary for you to be quarantined.

4. Cover is only available for international travel if you bought optional top up plan 1, 2 or 3, the Senior plan or the Exclusive Senior plan.

5. Your *spouse* and children must also have cover for this *benefit* under a Bryte policy.

Exclusions for infectious or contagious disease test and quarantine

1. We do not pay for the cost of the test or for self-quarantine when you do not test positive for an *infectious or contagious disease* while on your *insured journey*.
2. We do not pay for mandatory testing for an *infectious or contagious disease* before the start date of your *insured journey*.
3. We do not pay for mandatory testing or quarantine for an *infectious or contagious disease* upon your return to South Africa or your *country of residence*.
4. We do not pay for mandatory testing or quarantine for an *infectious or contagious disease* when you arrive at your destination on your *insured journey*.
5. We do not pay when the pre-paid accommodation can be used to cover the costs of the quarantine accommodation costs. We do, however, pay for the additional quarantine accommodation costs that is in *excess* of the pre-paid accommodation costs.
6. We do not pay for costs where you do not provide an itemised invoice from the accommodation provider that confirms the payment you made, and the additional accommodation costs you incurred.
7. We do not pay for any expenses you would normally have to pay during your *insured journey*.

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 our 24/7 emergency assistance company, Robin Assist on +27 21 100 4476 (Call or WhatsApp text message).

Section 4:
The insured journey is cancelled, changed or cut short

Definitions for this section

Event ticket	The admission ticket paid for before the start date of the *insured journey* for an event such as sports, performing arts, or other similar event for one specific day and time.
Flight penalties	The fees you have to pay to change your original *public transport carrier* ticket to a new date on the same *public transport carrier*.
Hospitality ticket	The admission ticket paid before the start date of the *insured journey* to enter the hospitality area for an event such as sports, performing arts, or other similar event.
Non-refundable	The *travel costs* you paid to the *travel agent*, *tour operator, travel supplier* or *travel wholesaler* that you cannot recover from them or any other source.
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.
Tour operator	Combines and organises two or more travel services, such as transport, accommodation and sightseeing, into an all-inclusive holiday package which is sold through *travel agents* or directly to the public.
Travel costs	Payments, including deposits, made for *public transport carrier* tickets and accommodation before the start of the *insured journey*.

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

For a named reason

We pay you for the following:

1. The *non-refundable*, unused portion of your *travel costs*, and
2. The *non-refundable* cost of your unused visas you have paid for.

We refund you if the *insured journey* needs to be cancelled due to an *insured event* listed below.

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, a *family* member, *travel companion,* or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse, business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad, 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 you, your *spouse, business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to cancel your *insured journey*.

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 of the *insured journey*. 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* causing unavoidable changes to your original itinerary;
8. 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*;
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 *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination;
10. If you, your *spouse* or *travel companion* is *retrenched*. This does not apply if you, your *spouse* or *travel companion* is self-employed.

    Exclusions for retrenchment

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

    1. You, your *spouse* or *travel companion* are the owner or co-owner of the 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 instrumental 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 *retrenchment* was likely to happen;
    6. You bought the policy while the company you, your *spouse* or *travel companion* were working for was restructuring.

Cancelling an insured journey for an unnamed reason (included under Top Up 3 only, with an option to buy additional cover)

This *benefit* is included in your cover when you buy Top Up option 3. We offer different levels of cover for cancelling an *insured journey* for an unnamed reason at an additional premium.

We refund you if the *insured journey* needs to be cancelled due to an event not listed under Section 4.1: Cancelling an *insured journey* for a named reason. We pay you for the *non-refundable*, unused portion of your *travel costs*.

For information or to buy optional cover for cancelling an *insured journey* for an unnamed reason, please contact our customer services call centre on 0860 885 501 or email nedbanktravel@brytesa.com.

Conditions for cancelling an insured journey for an unnamed reason

1. You must buy your travel insurance policy within 24 hours after you have made full or part payment to your *travel agent*, *travel supplier* or *travel wholesaler* for your travel booking (including accommodation).
2. The full or part payment for your travel booking must be for your original journey. You may not use vouchers, credits or coupons offered to you for travel at a future date as the method of payment.

3. You must cancel your *insured journey* 48 hours or more before the start date of the policy.
4. The additional cover you buy under this section is added to the *benefit limit* for cancelling an *insured journey* for an unnamed reason. It is a separate *benefit* and is not added to the *benefit limit* for cancelling an *insured journey* for a named reason shown on your *schedule of benefits*.
5. The level of cover you choose is shown on your *travel insurance certificate* when you buy a policy.
6. You may not claim under cancelling an *insured journey* for both a named reason and an unnamed reason. This applies even if your plan includes the optional cover for cancelling an *insured journey* for an unnamed reason.

4.2 Postponing or changing an insured journey

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 *public transport carrier* ticket (but not telephone costs, meals and beverages) if you need to change the return flight of the *insured journey* after the start date.

We refund you if the *insured journey* needs to be postponed or changed due to an *insured event* listed below.

The insured events are

We only pay if the *insured journey* is postponed or changed because of one of the following events:

1. Your death or the death of your *spouse, business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse, business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad 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 you, your *spouse, business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to postpone your *insured journey*.
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 before the start date of 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* causing unavoidable changes to your original itinerary;
8. 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*;
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 *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination.

4.3 Cutting an insured journey short

For a named reason

We pay you for the following:

1. The *non-refundable*, unused portion of your *travel costs* (including *flight penalties*).

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

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, a *family* member, *travel companion* or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse, business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad or pet if a *medical practitioner* considers it necessary;
3. A terrorist attack while on your *insured journey*, within 14 days of your arrival in a city listed on your original itinerary;
4. 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;
5. 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;
6. Loss or theft of *travel documents* causing unavoidable changes to your original itinerary;
7. 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*;
8. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examination due to failing the original examination.

Cutting an insured journey short for an unnamed reason (included in Top Up 3 only, with an option to buy additional cover)

This *benefit* is included in your cover when you buy Top Up option 3. We offer different levels of cover for cutting an *insured journey* short for an unnamed reason at an additional premium.

We refund you if the *insured journey* needs to be cut short due to an event not listed under Section 4.3: Cutting an *insured journey* short for a named reason. We pay you for the *non-refundable*, unused portion of your *travel costs*.

For information or to buy optional additional cover for cutting an *insured journey* short for an unnamed reason, please contact our customer services call centre on 0860 885 501 or email nedbanktravel@brytesa.com.

Conditions for cutting an insured journey short for an unnamed reason

1. You must buy your travel insurance policy within 24 hours after you have made full or part payment to your *travel agent*, *travel supplier* or *travel wholesaler* for your travel booking (including accommodation).
2. The full or part payment for your travel booking must be for your original journey. You may not use vouchers, credits or coupons offered to you for travel at a future date as the method of payment.

3. The additional cover you buy under this section is added to the *benefit limit* for cutting an *insured journey* short for an unnamed reason. It is a *separate benefit* and is not added to the *benefit limit* for cutting an *insured journey* short for a named reason shown on your *schedule of benefits*.

4. The level of cover you choose is shown on your *travel insurance certificate* when you buy a policy.

5. You may not claim under cutting an *insured journey* short for a named reason and an unnamed reason. This applies even if your plan includes the optional cover for cutting an *insured journey* short for an unnamed reason.

4. 4 Ticket change

We refund you the fee or costs you have to pay if you have to change your *public transport carrier* ticket. We refund you the difference between the refunded unused portion of your *public transport carrier* ticket and the cost of your new *public transport carrier* ticket.

The insured events are

1. Your death or the death of your *spouse*, *business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad;

2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse, business associate*, children, a *family* member, *travel companion*, the person who you had intended to stay with abroad, or a pet if a *medical practitioner* considers it necessary. A medical report is required from the treating *medical practitioner*;

3. A traumatic event that occurs within 30 days before the start date of the policy that you, your *spouse, business associate*, children, a *family* member, *travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event requires the medical advice of a *medical practitioner*;

4. A terrorist attack within 14 days of the start date or whilst on your *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 dates of the journey to safeguard your interests;

7. Loss or theft of *travel documents* causing unavoidable changes to your original itinerary;

8. Tertiary examinations moved due to strikes, riots and civil unrest. We do not pay if there was a warning before the date you booked the *insured journey* that the event was likely to happen. The cause of the date change must be unexpected, unintentional and excludes supplementary examinations due to failing the original examination.

Condition for ticket change fee

The *benefit* is limited to the difference in cost between the refunded unused portion of the original *public transport carrier* ticket and the new *public transport carrier* ticket.

4. 5 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 and no alternative arrangements are provided.

We pay for the following:

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

Conditions for accommodation expenses due to public transport carrier schedule change

1. The *public transport carrier* schedule changes must happen prior to your departure to or from your destination.
2. You may not claim for accommodation expenses at your end destination in your *country of residence*.

4. 6 Event and hospitality ticket cover

We pay you for the following:

1. The *non-refundable*, unused portion of your *event ticket*; and
2. The *non-refundable* unused portion of your *hospitality ticket*.

We refund you if the *insured journey* needs to be cancelled or cut short due to an *insured event* listed below.

The insured events are

We only pay if the *insured journey* is cancelled or cut short because of one of the following events:

1. Your death or the death of your *spouse, business associate, children*, a *family member, travel companion*, or the person who you had intended to stay with abroad;
2. Your *illness* or *injury* or the *illness* or *injury* of your *spouse, business associate, children*, a *family member, travel companion*, the person who you had intended to stay with abroad, 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 you, your *spouse, business associate, children*, a *family member, travel companion* or the person who you had intended to stay with abroad suffers from. The traumatic event must require the medical advice of a *medical practitioner* that it is necessary to cancel your *insured journey*.
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* causing unavoidable changes to your original itinerary;
8. 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*.

Condition for event and hospitality ticket cover

1. You must have registered a claim with us under Section 4.1 Cancelling an insured journey for a named reason or 4.3 Cutting an insured journey short for a named reason.
2. The *event* or *hospitality tickets* must be bought before the start date of the *insured journey* in South Africa and from an accredited licensed South African ticket supplier.
3. The entertainment event must be open to the general public. When you are working or participating in the event, this *benefit* will not apply.

Specific conditions for Section 4

1. You may not claim under more than one *benefit* under this Section 4: The insured journey is cancelled, changed or cut short. However, if you claim under Section 4.1 The insured journey is cancelled for a named reason or Section 4.3 The insured journey is cut short for a named reason, you may also claim under Section 4.6 Event and hospitality ticket cover.

2. You must provide a letter from the *public transport carrier* and accommodation provider that confirms the payment you made, their cancellation policy and the amount they refunded to you. If you do not provide this letter, we will not pay your claim.
3. We do not pay where you are offered vouchers, credits or coupons by the *public transport carrier*, accommodation provider, cruise company, *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the compensation provided.

Specific exclusions for Section 4

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

1. Your poor financial circumstances. This exclusion will not apply if your plan includes cover for cancelling or cutting an *insured journey* short for an unnamed reason. You must buy your policy and any additional cover within 24 hours after making payment for your travel booking;
2. Your *travel agent*, *tour operator*, *travel supplier*, or *travel wholesaler* is applying for business rescue, administration or any other legal process that may result in this *travel agent*, *tour operator*, *travel supplier*, or *travel wholesaler* being declared *insolvent*;
3. You not being in possession of the required or valid or correct *travel documents*. This exclusion will not apply if your plan includes cover for cancelling or cutting an *insured journey* short for an unnamed reason. You must buy your policy and any additional cover within 24 hours after making payment for your travel booking;
4. Any business or employment commitment or financial or contractual obligation you or any other person has that affects the journey. This exclusion will not apply if your plan includes cover for cancelling or cutting an *insured journey* short for an unnamed reason. You must buy your policy and any additional cover within 24 hours after making payment for your travel booking;
5. Any change of plans or reluctance you or any other person has to travel on an *insured journey*. This exclusion will not apply if your plan includes cover for cancelling or cutting an *insured journey* short for an unnamed reason. You must buy your policy and any additional cover within 24 hours after making payment for your travel booking;
6. The inability of a *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler* to complete arrangements for a tour because of a failure to reach the required number of people for a tour;
7. You are denied entry into a country for any reason;
8. Where a government restricts all or any travel to and from South Africa or your *country of residence*. This exclusion will not apply if your plan includes cover for cancelling or cutting an *insured journey* short for an unnamed reason. You must buy your policy and any additional cover within 24 hours after making payment for your travel booking;
9. Your failure to comply with the health requirements of the country you are travelling to or through;
10. You not checking in on time unless this is because of poor weather conditions in South Africa or your *country of residence*;
11. 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:
    - 11.1 You have bought your insurance policy and the pregnancy was confirmed after the date your *travel tickets* or confirmation of bookings was issued;
    - 11.2 The pregnancy was confirmed after the start date on an annual multi-trip policy;
    - 11.3 Cancelling, postponing, or cutting short the journey is confirmed as medically necessary.
12. Any circumstances you are aware of at the time of buying your travel insurance policy that can result in you cancelling, postponing or cutting short your *insured journey*. This exclusion will not apply if your plan includes cover for cancelling or cutting an *insured journey* short for an unnamed reason. You must buy your policy and any additional cover within 24 hours after making payment for your travel booking;

13. Any *travel costs* where the service was cancelled by the *public transport carrier* or accommodation provider. You must direct your claim to the *public transport carrier* or accommodation provider involved;
14. You are denied boarding by the *public transport carrier*;
15. When the service of the *public transport carrier* on which you are booked to travel, is withdrawn from service by the order or recommendation of the regulatory authority in any country. You must direct your claim to the *public transport carrier* you were booked to travel on;
16. Any unused airfare where the original airline ticket does not show how the airfare was calculated, or there is no breakdown between the airfare and taxes paid;
17. You refuse to follow the recommendation of a *medical practitioner* to return to South Africa or your country of residence;
18. You continue the *insured journey* while your physical condition is unfit for travel according to a *medical practitioner*;
19. You claim for cancelling an *insured journey* for an unnamed reason and you did not buy your travel insurance policy within 24 hours after you have made full or part payment to your *travel agent*, *tour operator, travel supplier* or *travel wholesaler*;
20. You claim for cutting an *insured journey* short for an unnamed reason and you did not buy your travel insurance policy within 24 hours after you have made full or part payment to your *travel agent*, *tour operator, travel supplier* or *travel wholesaler*;
21. Your visa is valid for an extended period and not only for the duration of your *insured journey*;
22. Any costs you incur when you apply for your visa. These costs include, but are not limited to, courier costs, delivery costs, third-party processing costs, lounge fees and costs to expedite the submission and approval of your visa;
23. You receive compensation in terms of any loyalty schemes;
24. You are compensated by any existing insurance scheme, government programme, *public transport carrier*, *travel agent* or any other provider of transportation or accommodation;
25. Where you are offered vouchers, credit or coupons by the *public transport carrier*, accommodation provider, cruise company, *travel agent*, *tour operator, travel supplier* or *travel wholesaler* for travel at a future date. A voucher, credit or coupon is deemed a monetary refund whether you accept or decline the compensation provided. This applies even if your plan includes cover for cancelling or cutting an *insured journey* short for an unnamed reason within 24 hours after making payment for your travel booking.

Section 5:
Rejection or delay of your visa application

Definitions for this section

Flight penalties	The fees you have to pay to change your original *public transport carrier* ticket to a new date on the same *public transport carrier*.
Non-refundable	The *travel costs* you paid to the *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler* that you cannot recover from them or any other source.

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 if the *insured journey* is cancelled due to the rejection of your visa application. We pay for the following:

5.1.1 The *non-refundable* and unused portion of your airfare

5.1.2 Accommodation penalties for your accommodation you paid before the start date of your *insured journey*.

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 accommodation you paid before the start of your *insured journey*.

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.

Specific exclusions for Section 5

We do not pay for any expenses for the rejection or delay of your visa application because of any of the following:

1. Your poor financial circumstances;
2. Your failure to comply with the health requirements of the country you are travelling to or through;
3. The cost of your visa;
4. Any costs you incur when you apply for your visa. These costs include, but are not limited to, courier costs, delivery costs, third-party processing costs, lounge fees and costs to expedite the submission and approval of your visa.

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 39 to 43.

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*. Sub-limits apply to each of the insured items. The sub-limits are shown on the *schedule of benefits* on your *travel insurance certificate*. 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 excluding items intended for sale. We pay for the cost of reproducing the documents but not for the research and development costs.

While this travel insurance policy provides cover for the accidental loss, theft or damage of your *baggage* you take with you on your *insured journey*, you should ensure that your all risk insurance policy includes cover for high value items such as sophisticated photographic equipment, jewellery and other valuable items.

6.2 We pay for theft of the items listed below that you took with you on the *insured journey*. Single item limits apply to each of the insured items. The single item limits are shown on the *schedule of benefits* on your *travel insurance certificate*. These items are:

1. Money; cheques and travellers' cheques; *bank cards*; postal or money orders;
2. *Travel documents* including passports.

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. We do not refund you for expenses you incur to replace essential items when you arrive back at your place of residence in South Africa or your *country of residence*.

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 carry jewellery, cash and *travel documents* on your person or lock it in a safe or safety deposit box;

3. 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.
4. 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.
5. 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.
6. 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.
7. We pay up to the *benefit* sub-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:
   - 7.1 A camera and its lenses and accessories;
   - 7.2 A video camera and its lenses and accessories;
   - 7.3 Sports equipment sets;
   - 7.4 A cell phone and its fittings and accessories;
   - 7.5 A laptop, tablet, palmtop, notebook or similar electronic equipment, and its fittings and accessories (including discs, storage mechanisms and carry cases).
8. If you claim for the accidental loss, damage or theft of one or more items the most we pay is the total limit for *baggage* shown on the *schedule of benefits*. This applies even if the sum of all your claims is more than that amount. We apply the sub-limits for each single item as shown on your *schedule of benefits*.
9. 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*.
10. The most we pay for the repair and replacement costs of laptops, tablets, 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* sub-limit for each *insured traveller*.
11. You must provide us proof of ownership of laptops, tablets, palmtops, notebooks, iPads, cameras, cell phones or similar electronic equipment in the event of a claim.
12. You must provide us proof from your cell phone service provider that your cell phone has been blacklisted.
13. 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.
14. The most we pay for contact lenses, prescription glasses or sunglasses is the *benefit* sub-limit for each pair.
15. 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*. You must report the loss, theft or damage to your checked-in *baggage* immediately to the *public transport carrier*;
5. Any loss, theft or damage to valuables and cash that is in your checked-in *baggage*;
6. Any loss, theft or damage to valuables and cash that is left in the *baggage* hold or storage area of the *public transport carrier*;
7. Any loss if you cannot show receipts for buying emergency items or essentials if your *baggage* is delayed;
8. Any loss you cannot prove by written confirmation from the *public transport carrier* on the number of hours and the reason for the delay;
9. Theft carried out directly or indirectly by *family, business associates* or *travel companions*;
10. Damage or loss arising from electrical or mechanical breakdown of any item;
11. Damage to or replacement of any electronic data or software;
12. Scratching or breakage of fragile or brittle items;
13. Damage or loss not arising from an *insured event*;
14. Damage or loss caused by alterations;
15. 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*;
16. Loss of or damage to bonds, stamps, negotiable instruments, deeds, securities or any kind of bullion;
17. Contractual duties you might have in relation to a cell phone, computer or similar electronic equipment;
18. Damage to or loss of any cell phone unless you carry it with you;
19. Damage to or loss of any goods intended for sale or trade;
20. 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 39 to 43.

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 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*;
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.

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 for travel delay

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. You must direct your claim to the *public transport carrier* you were booked to travel on;
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 for cost of alternative travel due to travel delay

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. You must provide proof from the *public transport carrier* that it did not arrange alternative transport for you.
3. You can only claim under this section once during any *insured journey*.

Exclusions for cost of alternative travel due to travel delay

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. You must direct your claim to the *public transport carrier* you were booked to travel on.

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 will 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 for missed connection

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 for missed connection

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*.

Missed departure

We pay for the additional *travel costs* you have to pay to reach your destination if at the final point of departure, you arrive too late to board your *public transport carrier* to travel from or back to South Africa. We only pay if the missed departure is because of one of the following events:

1. Failure of a scheduled *public transport carrier*;
2. Delay in making your connecting flight;
3. Accidental damage to or breakdown of the vehicle you were travelling in to reach your final point of departure.

7.4 Missed pre-paid event or activity

We refund you for costs of an event or activity paid for before the start date of the *insured journey* 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 event or activity.

Condition for missed pre-paid event or activity

You must have registered a claim with us under Section 4: The insured journey is cancelled, changed or cut short; Section 7.1: Travel delay or Section 7.3: Missed connection.

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 for lounge access as a result of travel delay or missed connection

1. You must have registered a claim with us under Section 7.1: Travel delay or Section 7.3: Missed connection.
2. You must have lounge access as a *benefit* on your *bank card*.

Exclusions for lounge access as a result of travel delay or missed connection

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.

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, the person you are staying with on your *insured journey* 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. Costs relating to any judgements, awards, payments, or settlements made in the United States of America or Canada or any country that operates under the laws of these countries, even if the costs are approved by a court in another country;
10. Any claim for fines, penalties, punitive, aggravated or vindictive damages;
11. Your intentional or unlawful or criminal acts;
12. A legal responsibility insured by *other insurance*;
13. Any claim as a result of your participation in any sports, *hazardous activities* or adventure sports.

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 *public transport carrier* 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.
Travel costs	Payments, including deposits, made for *public transport carrier* tickets and accommodation before the start of the *insured journey*.
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 up to the maximum *benefit limit* as shown on the *schedule of benefits*.

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

Tour operator	Combines and organises two or more travel services, such as transport, accommodation and sightseeing, into an all-inclusive holiday package which is sold through *travel agents* or directly to the public.

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*.

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.

10.3 Ticket change fee

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

Specific conditions 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 *travel agent*, *tour operator, travel supplier* or *travel wholesaler, public transport carrier*, accommodation 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.

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

Travel arrangements	Bookings made for a scheduled airline (this excludes charter airlines), accommodation, rail or coach operators, car rental company and cruise lines.

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 accommodation 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 operator*, tour organiser, booking agent or consolidator responsible for booking your travel or accommodation; or
   - 2.3 Any third party who is not a *travel supplier* or *travel wholesaler.*
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*.
6. If you buy a travel insurance policy after the *travel supplier* or *travel wholesaler* applied for *business* rescue, administration, or a similar legal process.

Section 13:
Ticket upgrade

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 39 to 43.

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

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 offered to you for 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 be no other means of transport offered to you by your *public transport carrier* 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 condition for Section 13

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

Specific exclusions for Section 13

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 14:
Car rental

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 39 to 43.

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 Car rental (Local journey only)

We will refund you 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 a *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*.

14.2 Car rental excess waiver

We will refund you the *excess* you have to pay as a result of accidental damage to or theft of a rented car on your *insured journey*.

14.3 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 on your *insured journey*.

Specific conditions for Section 14

1. The car must be rented from a registered car rental company.
2. You must report any *accidents* or theft as soon as possible. You must get a written report from the police.
3. You must give us proof that you paid the relevant *excess* to the car rental company.
4. You must provide us with confirmation from a *medical practitioner* stating that you are unfit to drive your rented car.

Specific exclusions for Section 14

We do not pay in any of the following circumstances:

1. Breach of the car rental contract.
2. Damage to the car if it is used for off road purposes.
3. Damage to commercial vehicles or motorcycles.

Section 15:
Pet care

Definitions

There are no extra definitions for this section. Please refer to the definitions on pages 39 to 43.

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 Pet care

We refund you the veterinarian's fees you have paid after your return to South Africa or your *country of residence* 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*.

15.2 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 15

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 for and the length of the delay.

Specific exclusions for Section 15

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 or 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 16: Winter sport

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 39 to 43.

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 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 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.

16.2 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 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*.

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

Conditions for piste closure

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.

16.4 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 17: Golf insure

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 39 to 43.

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

17.1 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.

17.2 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*;
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 hiring golf equipment or tuition fees booked and paid for in advance.

17.3 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 18:
Air space closure

Definitions for this section

Air space	The air or sky above a country that is available to aircraft 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 *air space*.
Travel arrangements	Bookings made for a scheduled airline (this excludes charter airlines), accommodation, rail or coach operators, car rental company and cruise lines.
Tour operator	Combines and organises two or more travel services, such as transport, accommodation and sightseeing, into an all-inclusive holiday package which is sold through *travel agents* or directly to the public.
Travel costs	Payments, including deposits, made for *public transport carrier* tickets, accommodation and events before the start of the *insured journey*.

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 an insured journey due to air space closure

We refund you if you cancel before the start date of the *insured journey* because of a delay of more than 24 hours due to the closure of *air space*. We refund you for the following:

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

18.2 Additional expenses to reach your destination

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

18.3 Additional expenses if you are stranded on an international connection

We refund you if your international connection is delayed by more than 24 hours due to *air space closure*. We refund you for the following:

1. Three-star accommodation;
2. Transportation to and from your accommodation and point of departure.

Condition for additional expenses if you are stranded on an international connection

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

18.4 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 due to *air space closure*. We refund you for the following:

1. Three-star accommodation;
2. Transportation to and from your accommodation and point of departure;
3. Emergency telephone costs while you are stranded. We pay the personal cell phone and standard landline phone charges from a hotel or residence when:
    1. You call your *family*; and
    2. Your *family* calls you.

We also refund you for the use of a pre-paid telephone card for the purposes set out above.

Condition for additional expenses if you are stranded on your return journey home

We only pay these expenses for a maximum of five days while you are stranded.

18.5 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.

Condition for alternative travel arrangements

We refund you the difference between the refunded unused portion of your *public transport carrier* ticket and the cost of your new *public transport carrier* ticket.

18.6 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 18

We do not pay in any of the following circumstances:

1. Costs which can be recovered from any other source, for example the airline or *travel agent*, *tour operator*, *travel supplier* or *travel wholesaler*;
2. You may not claim under more than one *benefit* under this Section 18: Air space closure.

Section 19: Cruise cover

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 39 to 43.

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

19.1 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.

19.2 Missed port

We refund you for shore-based excursions you have paid for in advance if you cannot take part because your cruise 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 for missed port

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

Exclusions for missed port

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.

19.3 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.

Conditions for cabin confinement

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.

Section 20:
Purchase protection

Definitions for this section

There are no extra definitions for this section. Please refer to the definitions on pages 39 to 43.

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 applies to all the events and items we insure listed in the paragraphs that follow.

What we insure

20.1 We pay you for the accidental loss, theft or damage to new items you buy on the *insured journey* within three months from the date of purchase. We refund you for the reasonable expenses you incur to replace the item you bought.

Specific conditions for Section 20

1. You must pay for the full costs of the items listed under 20.1 of this section with your Nedbank credit and cheque card.
2. You must take care of and keep safe the items listed under 20.1 of this section. You must not leave the items unattended in a public place or in an unlocked vehicle, room or building.
3. You must take all reasonable steps to attempt to recover items listed under 20.1 of this section if they are accidentally lost, damaged or stolen.
4. You must report any theft of items to the local police or appropriate authority as soon as possible after you discover the loss. You must get a written acknowledgement of the report.
5. If you claim the accidental loss, damage or theft of one or more items the most we pay is the *benefit limit* for purchase protection shown on the *schedule of benefits*. This applies even if the sum of all your claims is more than that amount.
6. You must provide us with a copy of the receipt and your card statement reflecting the purchase.
7. We only provide cover for items that are not covered by other applicable guarantees, *warranties* or insurance.
8. For items that are part of a pair or set, we will pay up to the *benefit limit* for the pair or set if the item cannot be used individually or replaced individually.

Specific exclusions for Section 20

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*. You must report the loss, theft or damage to your checked-in *baggage* immediately to the *public transport carrier*;
5. Theft carried out directly or indirectly by *family*, *business associates* or *travel companions*;
6. Damage caused by not following the manufacturer's manual;

7. Loss, damage or theft of second-hand items;
8. Loss, theft or damage to items left unattended in a public place;
9. Theft from an unattended and unlocked vehicle. This exclusion will not apply if the vehicle has been *hijacked* or has been involved in a road *accident*; and due to circumstances beyond your control the items are unprotected;
10. Jewellery, watches, precious metals and gemstones;
11. Motor vehicles, motorcycles, bicycles, boats, caravans, travellers, hovercraft, aircraft and its accessories;
12. Cash traveller's cheques, tickets, documents, currency, silver and gold, art, antiques, rare coins, stamps and collector's items;
13. Animals, living plants, consumables, perishable goods;
14. Real estate and moveable fixtures and fittings that form part of the real estate;
15. Electronic items and equipment used for *business* purposes;
16. Damage due to normal wear and tear;
17. Mail order items or courier delivered items until the items have been received, checked for damage and accepted;
18. Mechanical or electrical breakdown;
19. Damage to or loss of any items intended for sale or trade;
20. Items without the original manufacturer's serial number;
21. Damage to firearms whilst in use;
22. Damage to or replacement of any electronic data or software;
23. Scratching or breakage of fragile or brittle items;
24. Damage or loss caused by alterations.

Your right to know:

Information about your short-term insurance: Travel 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:	Bryte Insurance Company Limited ("Bryte")
	Company registration number:	1965/006764/06
	Licensed insurer and authorised FSP license number:	I070 / 17703
	VAT registration number:	4530103581
	Services:	Advice and Intermediary
	Categories:	Short Term Insurance (Personal Lines and Commercial Lines)
	Professional Indemnity and Guarantee:	Bryte has Professional Indemnity and Fidelity Guarantee Insurance
	Physical/Postal address:	Rosebank Towers, 5th Floor, 15 Biermann Avenue Rosebank, 2196, South Africa
	Contact telephone number:	+27 (0)11 088 7000
	Email address:	corporate.communications@brytesa.com
	Website:	www.brytesa.com
	Compliance email address:	compliance@brytesa.com
	Compliance contact person:	Head of Compliance

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 how to claim

If you have a claim, please do the following:

- **For your convenience you can register and submit your claim online by visiting our website https://travelinsurance.brytesa.com/claim**
- Tell us by contacting our claims department at the above address or by telephone on 0860 885 201 or +27 (0) 10 498 7862.
  - We will give you a claim form by hand, email or postal address according to your instruction.
  - Complete the claim form and return it to us at the above address or email it to us at travelclaims@brytesa.com.
- We will then attend to your claim and let you know the outcome.
- If you have any problems, please contact our claims department and someone will help you.

4.	Complaints management desk	
	Non-Claims Complaints	
	In the event of you being dissatisfied with any services/disclosure aspects or you have any queries, please contact us on:	
	Telephone number:	0800 12 11 70
	Email:	nonclaimscomplaints@brytesa.com
	Claims Complaints	
	In the event of you being dissatisfied with the way in which your claim is being handled, please contact us on:	
	Telephone number:	0800 12 11 70
	Email:	claims.complaints@brytesa.com
5.	**Escalation of complaints**	
	Details of the National Financial Ombud Scheme South Africa (the NFO)	
	If you are not satisfied with how we have dealt with your complaint, you may contact the NFO at:	
	Cape Town physical address:	Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708
	Head Office, postal address and Johannesburg physical address:	110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
	Contact telephone number:	086 080 0900
	Email:	info@nfosa.co.za
	Website:	www.nfosa.co.za
	Details of the FAIS Ombudsman	
	If you have a FAIS complaint, you may contact the FAIS Ombudsman at:	
	Physical address:	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010
	Postal address:	P.O Box 41, Menlyn Park, 0063
	Contact telephone number:	086 066 3274 +27 (0) 12 762 5000 / +27 (0) 12 492 9711
	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“)	
6.	**Conflict of interest policy**	
	The protection of your interests is our primary concern and we strive to ensure that there is no circumstance that could give rise to actual or potential conflict of interest in dealing with you. For more details, please click on this link: https://www.brytesa.com/legal?section=conflict-of-interest	

7.	Waiver of rights
	The FAIS Code of Conduct provides that no provider may request or induce in any manner a customer to waive any right or benefit conferred on the customer by, or in terms of, any provisions of this code, or recognise any such waiver by the customer and any such waiver is null and void.

Claims and customer service contact			
Contact centre	**Description**	**Email address**	**Contact details**
Robin Assist 24/7	For emergency medical and related assistance	brytesa@robinassist.com	Tel: +27 21 100 4476 (Call or WhatsApp text message)
Bryte Travel Claims Call Centre	For all medical outpatient and non-medical related claims	**Alternatively, register and submit your claim online at: https://travelinsurance.brytesa.com/claim** travelclaims@brytesa.com	Tel: 0860 885 201 +27 (0) 10 498 7862
Bryte Travel Customer Care Centre	For customer service and advice	nedbanktravel@brytesa.com	Tel: 0860 885 501 +27 (0) 10 498 7852

Contact

Registered Address
Rosebank Towers, 5th Floor, 15 Biermann Avenue
Rosebank, 2196, South Africa

T 011 088 7000
www.brytesa.com

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A Fairfax Company

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