

As a Standard Bank Credit, Visa and Cheque cardholder you qualify for up to 90 days' basic automatic travel insurance for both local and international journeys when you buy your return travel ticket(s) with your Standard Bank Credit, Visa or Cheque card. Basic automatic travel insurance is available for travellers between the ages of 3 months and 75 years inclusive. For the full policy features, benefits, definitions, terms, conditions and exclusions, please contact Bryte Customer Care Centre on **0861 114 494** or email at **sbsa.travelinsurance@brytesa.com**

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 (1-21) for specific exclusions under those sections.

We do not pay for claims caused by or resulting directly or indirectly from:

- 1 Fraud, dishonesty** or claims for events that you, or any person colluding with you, bring about deliberately so that you can make a claim.
- 2 Deliberately breaking the law** in the country you are travelling in.
- 3** We do not pay for claims or losses arising from cyber losses.
- 4 Consequential loss** (i.e. loss or damage that is not directly caused by an insured event).
- 5 Normal travel expenses** that you would normally spend on a journey.
- 6** 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**
- 8** The intention of the insured journey is to emigrate.
- 9 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.
- 10 Medical conditions you had before insurance started** unless you have bought optional top up cover.
- 11 Travelling for the purpose of receiving 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 bought the optional top up cover that includes cover for pre-existing medical conditions 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.
- 13** Cardiac or cardio vascular or vascular or cerebro-vascular conditions: If you are 70 years or older, we do not pay for claims caused by or resulting from any cardiac or cardio vascular or vascular or cerebro-vascular illness or consequences or complications that can reasonably be related to these conditions This exclusion will not apply if you bought the optional additional cardiac or cardio vascular or vascular or cerebro-vascular cover before your insured journey started. This optional additional cover is only available to insured travellers between the ages of 70 and 75 years inclusive when you buy optional top up plan 3. Specific conditions apply.
- 14** **Causing harm to yourself** except in an attempt to save human life.
- 15** **Under the influence of alcohol or drugs**
- 16** **Driving motor vehicles** without a valid license, not wearing a crash helmet, taking part in a race or hazardous driving; and/or driving off-road. We do not cover any kind of motor racing including but not limited to motor vehicles, speedboats or quadbikes.
- 17** From your employment as a **manual labourer** or **professional sports player**. Specific conditions apply.
- 18** **Insolvency of travel supplier, travel wholesaler or airline** unless you bought a policy with cover included
- 19** **Military, war and similar events.** However, you are insured for 7 days from the start of the hostilities, while you are 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** where your exposure could have reasonably been avoided.
- 21** **Poisonous, biological or chemical materials** where your exposure could have reasonably been avoided.
- 22** **Search and rescue costs**
- 23** 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** unless you bought an optional top up plan where the activities not listed in the policy wording are included for leisure purposes

You have insurance under Section 1 and Section 2 up to the benefit limit shown on your schedule of benefits. These activities are only covered for leisure and recreational purposes.

Sports exclusions:

We do not pay any claims arising from you taking part in any of the sports, hazardous activities or adventure sports listed in the table below:

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

Benefits Summary

Age Limit: 3 months up to and including 75 years Duration: 1 to 90 days	Standard Bank Consumer, Gold, Titanium and Student Cards		Standard Bank Platinum, Young Professionals and Corporate Cards	
Emergency Medical and Related Expenses	Local Journey	International Journey	Local Journey	International Journey
Emergency medical expenses including terrorism	Not applicable	R 1,000,000	Not applicable	R 2,000,000
Excess	Not applicable	R2,000	Not applicable	R2,000
Medical evacuation, transport to medical centres, return to South Africa	Actual expense	Actual expense (part of emergency medical and related expenses)	Actual expense	Actual expense (part of emergency medical and related expenses)
Hospital cash (R500 a day)	Not applicable	R 3,000	Not applicable	R 5,000
Personal Accident				
Death or permanent total disability - excluding air travel (including terrorism)	R 250,000	R 250,000	R 250,000	R 500,000
Death or permanent total disability - insurance for air travel only (including terrorism)	R 250,000	R 250,000	R 250,000	R 500,000
Terrorism Extension	Not applicable	R 750,000	Not applicable	R 750,000
Bryte Travel Assist Services				
Baggage and Baggage Delay				
Baggage delay (delayed for more than 6 hours)	Not applicable	Not applicable	R 2,000	R 3,500
Travel Delay				
Travel delay (delayed for more than 4 hours)	Not applicable	Not applicable	R 2,000	R 2,500
Legal Responsibility to Third Parties				
Legal responsibility to third parties	Not applicable	Not applicable	R 2,500,000	R 2,500,000
Excess			R1,000	R1,000
Hijack				
Hijack (more than 12 hours)	R 7,500	R 7,500	R 7,500	R 7,500
Purchase Protection				
Purchase protection	Not applicable	R 3,000	Not applicable	R 3,000