



COVID-19 AND YOUR TRAVEL INSURANCE POLICY FROM BRYTE

FAQ

AMERICAN EXPRESS, NEDBANK AND SAA VOYAGER TRAVEL INSURANCE

Dear Client

Approaching risk with purpose is fundamental to our business and Bryte is deeply committed to protecting our customers, partners and employees to ensure the sustainability of livelihoods. Now, more than ever, the risk that COVID-19 presents to humanity requires us all to be united and work together so that we can slow the rate at which this virus is spreading.

We understand that this is a time of great anxiety. Given the current restrictions imposed on international travel through the declaration of a state of disaster on 15 March 2020, you may be disappointed that your travel plans need to be cancelled. That said, we have included herein important travel policy-related information as well as some FAQs.

We'd like to point out that if you postpone your trip and the duration of the trip remains unchanged, we will change the dates of travel on your travel insurance policy certificate at no cost to you once you have rebooked your trip. Please take note that if you've claimed against your policy, this is not applicable, and you would need to purchase a new travel insurance policy.

Please pay special attention to the following

- Except where travel to a particular country is prohibited, the choice whether to proceed with your travel arrangements, or not, ultimately lies with you
- All claims for any losses incurred from not travelling or changing travel plans, is assessed by our claims department, taking into consideration Bryte's policy terms and conditions. Each case will be assessed based on its own merit and all decisions will be informed accordingly, in alignment with the policy terms and conditions as well as guidance from the *WHO or the relevant local authorities

The travel insurance cover and benefits that you have – and how these respond to the COVID-19 pandemic – depends on the type of the travel insurance product purchased.

We have grouped our products into two categories, for ease of reference.

1. Automatic credit card travel insurance
2. Optional top-up credit card travel insurance

*World Health Organization
www.who.int



IN THE CONTEXT OF COVID-19, **WILL I BE COVERED FOR ANY CANCELLATIONS IF I BUY AN OPTIONAL TOP-UP TRAVEL INSURANCE POLICY FROM BRYTE TODAY?**

If you did not buy an optional top-up travel insurance policy from Bryte before 16 March 2020 and now wish to do so, you will be covered for emergency medical and related expenses whilst abroad, even if you become infected with COVID-19 during your travels. You will enjoy cover in respect of cancelling your trip as outlined in our policy wording like if you are injured and cannot travel.

You will **not** enjoy cover in respect of cancelling your trip for any reason related to the COVID-19 pandemic.



Automatic credit card travel insurance

MEDICAL AND RELATED BENEFITS

This is what you are covered for if you are travelling (to a country to which travel has not been prohibited by the WHO or the relevant local authority) and require medical treatment as a result of COVID-19:

- a. Emergency medical expenses
- b. Medical evacuation, transport to medical centres, return to South Africa
- c. Return of stranded children/travel companions
- d. Burial, cremation or return of mortal remains

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1 Automatic credit card travel insurance



WHAT HAPPENS IF I AM QUARANTINED?

We are of the understanding that the government that placed you under quarantine, will take care of your accommodation, meals and any medical assistance during the period of quarantine.

You will not be covered for any costs you incur whilst in quarantine at the destination you travelled to or upon your return home.

1 Automatic credit card travel insurance



**WILL I BE COVERED
FOR MEDICAL
EXPENSES AS A
RESULT OF COVID-19
IF MY LOCAL DOCTOR
ADVISED ME AGAINST
TRAVELLING?**

If your doctor advised you not to travel due to an **underlying medical condition** that you suffer from, you will not be covered as you are travelling against medical advice.

1 Automatic credit card travel insurance



WHAT WILL HAPPEN IF I
GET COVID-19 **WHILST**
ABROAD AND MY
CHILDREN ARE WITH
ME?

If you contract COVID-19 whilst on your trip and you are hospitalised, **Bryte will pay to repatriate your children** back to South Africa.

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Optional top-up credit card travel insurance

MEDICAL AND RELATED BENEFITS

This is what you are covered for if you are travelling (to a country to which travel has not been prohibited by the WHO or the relevant local authority) and require medical treatment as a result of Covid-19:

- a. Emergency medical expenses
- b. Medical evacuation, transport to medical centres, return to South Africa
- c. Return of stranded children/travel companions
- d. Burial, cremation or return of mortal remains

2 Optional top-up credit card travel insurance



WHAT HAPPENS IF I AM QUARANTINED?

We are of the understanding that the government that placed you under quarantine, will take care of your accommodation, meals and any medical assistance during the period of quarantine.

You will not be covered for any costs that you incur whilst in quarantine at the destination you travelled to or upon your return to South Africa.

2 Optional top-up credit card travel insurance



WHAT HAPPENS IF I MUST **CHANGE MY FLIGHTS AND ACCOMMODATION** TO CONTINUE WITH MY JOURNEY AFTER I WAS QUARANTINED?

If you bought an optional top-up travel insurance policy from Bryte before 16 March 2020, and you are quarantined whilst travelling as a result of a government regulation, **you may submit a claim for the additional expenses you incurred** for flight and accommodation changes you had to make after your period of quarantine.

2 Optional top-up credit travel insurance



**WILL I BE COVERED
FOR MEDICAL
EXPENSES AS A
RESULT OF COVID-19
IF MY LOCAL DOCTOR
ADVISED ME AGAINST
TRAVELLING?**

If your doctor advised you not to travel due to an **underlying medical condition** that you suffer from, you will not be covered as you are travelling against medical advice.



**CAN I CLAIM FOR
CANCELLATION AS A
RESULT OF COVID-19?**



CANCELLATION OR CURTAILMENT

If you bought an optional top-up travel insurance policy from Bryte before 16 March 2020 to travel to a country that the South African Government has advised against, and your departure date is within four days – while the travel restriction is in place – you may submit a claim for the non-refundable and unused travel and accommodation costs of your trip.



CAN I CLAIM FOR CANCELLATION IF THE GOVERNMENT OF THE COUNTRY I INTENDED TO VISIT ISSUES A REGULATION AGAINST TRAVEL TO THAT COUNTRY?

If you bought an optional top-up travel insurance policy from Bryte before 16 March 2020 to travel to a country where the government of that country has issued a regulation against travel to the specific country within four days of your departure date, you may submit a claim for your non-refundable and unused travel and accommodation costs.



**CAN I CLAIM FOR
CANCELLATION IF THE
EVENT I WAS GOING TO
ATTEND IS CANCELLED?**

If you bought an optional top-up travel insurance policy from **Bryte before 16 March 2020**, and the event you were going to attend abroad is cancelled, you will only be able to claim for the cancellation of your trip if the government of the country – where the event was to be held – issued a recommendation against travel to that specific country within four days of your departure date.



CAN I CLAIM FOR CANCELLATION IF THE AIRLINE I WAS GOING TO TRAVEL ON, CANCELS MY FLIGHT DUE TO COVID-19?

If you bought an optional top-up travel insurance policy from Bryte before 16 March 2020, and the airline you were going to travel on cancels your flight, the airline will refund you your ticket costs. You may submit a claim for the non-refundable and unused accommodation costs and your visa cost, should you no longer be able to use it.



CAN I POSTPONE MY TRIP AND CLAIM FOR THE PENALTIES I HAVE TO PAY?

If you bought an optional top-up travel insurance policy from Bryte before 16 March 2020, you may submit a claim for the postponement of your trip – if the government of the country you intended to visit issued a regulation not to travel to the specific country – four days before your intended departure date.



WHAT HAPPENS IF MY VISA IS REVOKED?

If you bought an optional top-up travel insurance policy from Bryte before 16 March 2020, and your visa is revoked by the government of the country you intended to travel to, you may claim for the cancellation of your trip. Your departure date must be within four days of the government regulation that resulted in your visa being revoked. You may submit a claim for the non-refundable and unused travel and accommodation costs.



CAN I CHANGE MY DESTINATION COUNTRY IF THE DESTINATION COUNTRY I ORIGINALLY PLANNED ON TRAVELLING TO, BANS TRAVEL TO THAT COUNTRY?



OTHER TRAVEL INCONVENIENCE COVERS

If you bought an optional top-up travel insurance policy from Bryte before 16 March 2020, and you now want to change your destination from a banned country to a country that is not banned, you may submit a claim for the costs of changing your original itinerary.



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Bryte Insurance is an Authorised Financial Services Provider No. 17703