

As a Standard Bank credit, Visa or cheque cardholder you qualify for up to 90 days automatic travel insurance for both local and international journeys when you purchase your return travel ticket(s) with your Standard Bank credit, Visa and cheque card. Automatic 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** 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.

- 1 Fraud and dishonesty:** This includes any claims for events that you, or any person colluding with you, bring about deliberately so that you can make a claim.
- 2 Breaking the law:** We do not pay for claims arising from you deliberately breaking the law in the country you are travelling in.
- 3 Consequential loss:** Consequential loss is loss or damage that is not directly caused by an insured event.
- 4 Normal travel expenses:** We do not pay for any expenses that you would normally spend on a journey.
- 5 Travelling other than as a fare-paying passenger:** We do not pay you for claims if you are:
  - 5.1 Travelling by air as part of an aircraft crew or travelling in a non-scheduled aircraft;
  - 5.2 Travelling as a crew member on a ship;
  - 5.3 Travelling illegally.
- 6 Emigration:** We do not accept claims if the intention of the insured journey is to emigrate. We do, however, pay for emergency medical and related expenses for the first 31 days after you have arrived in your new country of residence. To receive payment, you must have bought optional top up cover that covers you for 31 days after your arrival in your new country of residence. We only pay for emergency medical and related expenses that your medical aid would have paid if the insured event happened to you in South Africa.
- 7 Medical and related expenses for treatment in South Africa:** We do not pay for the medical and related expenses you incur in South Africa or your country of residence before the start date of the insured journey.  
We do not pay for follow-up treatment in South Africa.
- 8 Medical conditions you had before insurance started:** This section does not apply if you have bought the optional top up cover that includes cover for pre-existing medical conditions.
- 9 Travelling for the purpose of receiving medical treatment**
- 10 Specific medical conditions:** We do not pay for claims caused by or resulting from any of the following:
  - 10.1 Travelling when you have been advised by a medical practitioner not to do so;
  - 10.2 Travelling when you are unfit to do so;
  - 10.3 Pregnancy and giving birth. However, we do insure unexpected medical complications and emergencies that take place in the first 26 weeks of the pregnancy;
  - 10.4 Sexually transmitted diseases;
  - 10.5 AIDS and HIV and any related illness or conditions, however you contracted them;
  - 10.6 Mental or nervous disorders or illness such as psychiatric disorders, depression, anxiety, stress, personality disorders, mental retardation, autism, substance disorders, psychosexual disorders, adjustment disorders, or other mental disorders or illness determined by a qualified member of the South African Society of Psychiatry;
  - 10.7 If you have received medical advice or treatment (including medication) for hypertension in the 12 months before the start of the insured journey unless you have bought the optional top up cover that includes cover for pre-existing medical conditions.
- 11 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. This optional additional cover is only available to travellers between ages of 70 and 75 years inclusive when you buy optional top up plan 3. Specific conditions apply.
- 12 Causing harm to yourself:** We do not pay for claims arising from any of the following:
  - 12.1 You committing or attempting to commit suicide;
  - 12.2 You intentionally inflicting injury or harm on yourself;
  - 12.3 You exposing yourself deliberately to danger (except in an attempt to save human life).
- 13 Under the influence of alcohol or drugs:** We do not pay for claims arising from any of the following:
  - 13.1 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;
  - 13.2 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;
  - 13.3 Abuse of anything that may influence your judgement or control including alcohol abuse, substance abuse, solvent abuse, or drug abuse.
- 14 Two-wheeled motor vehicles:** We do not pay for claims arising from you using a two-wheeled motor vehicle if at the time of the insured event any one or more of these conditions existed:
  - 14.1 The person in control of the two-wheeled motor vehicle did not have a valid license for the vehicle;
  - 14.2 You were not wearing a crash helmet;
  - 14.3 You were taking part in a race or hazardous driving;
  - 14.4 You were off-road.
- 15 Manual labour and professional sport:** We do not pay for claims resulting directly or indirectly from your employment as a:
  - 15.1 Manual labourer
  - 15.2 Professional sports player
- 16 Insolvency of travel supplier, travel wholesaler or airline:** Unless you have insurance under Section 12: Insolvency insurance, we do not pay for claims arising from the insolvency of the travel supplier, travel wholesaler or any other organisation involved in the insured journey.
- 17 Military, war and similar events:** We do not pay for claims caused by or resulting from you being in active service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation.  
We do not pay for claims caused by or resulting from war, invasion, act of foreign enemy, hostilities, rebellion, revolution, insurrection or military or usurped power. However, you are insured for 7 days from the start of the hostilities if you did not expect or could not reasonably have known of these events abroad and do not actively take part in them.
- 18 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.
- 19 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.
- 20 Search and rescue costs**
- 21 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.
- 22 Taking part in sports, hazardous activities or adventure sports:** Sport, hazardous activities or adventure sports not listed in policy wording are automatically included in your insurance if you bought an optional top up plan. Cover for leisure purposes only.

## Benefits Summary and Sports exclusions

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, PPS and Corporate Cards	
	Local Journey	International Journey	Local Journey	International Journey
<b>Emergency Medical and Related Expenses</b>				
Emergency medical expenses including terrorism	Not applicable	R1,000,000	Not applicable	R2,000,000
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	R3,000	Not applicable	R5,000
<b>Personal Accident</b>				
Death and permanent total disability - excluding air travel (including terrorism)	R250,000	R250,000	R250,000	R500,000
Death and permanent total disability - insurance for air travel only (including terrorism)	R250,000	R250,000	R250,000	R500,000
Terrorism Extension	Not applicable	R 750,000	Not applicable	R 750,000
<b>Personal Accident</b>				
<b>Baggage and Baggage Delay</b>				
Baggage delay (delayed for more than 6 hours)	Not applicable	Not applicable	R2,000	R3,500
<b>Travel delay</b>				
Travel delay (delayed for more than 4 hours)	Not applicable	Not applicable	R2,000	R2,500
<b>Legal responsibility to Third Parties</b>				
Legal responsibility to third parties	Not applicable	Not applicable	R 2,500,000	R 2,500,000
<b>Hijack</b>				
Hijack (more than 12 hours)	R 7,500	R 7,500	R 7,500	R 7,500
<b>Purchase protection</b>				
Purchase protection	Not applicable	R 3,000	Not applicable	R 3,000
<b>Sports, hazardous activities or adventure sports we do not insure</b>				
Biathlons	Ice diving	Paragliding		
Boxing	Ice skating on an unrecognised ice rink	Parasailing		
Canoeing down rapids	Iditarod	Powerboat racing		
Cave diving	Jet skiing	Rock climbing – solo or freestyle or without ropes		
Cliff jumping or diving	Jousting	Running with bulls, bull riding and Jalilikattu		
Creeking	Kickboxing	Sailing outside territorial waters		
Crocodile bungee	Kiteboarding	Sailplaning		
Free diving	Lifesaving competition	Scuba diving as a licensed diver more than 50 metres deep		
Freestyle skiing	Longboarding	Scuba diving as an unlicensed diver, unsupervised and more than 18 meters deep		
Grande Randonnée 20 (GR20) mountain trail	Microlite flying	Ski cycle		
Gyrocopter flying	Mixed martial arts or freestyle fighting	Skydiving		
Hang gliding	Motor racing	Skysurfing		
Highlining	Mountain biking: competitive	Spelunking		
Hiking or trekking above 4,500 metres with the exception of Mount Kilimanjaro	Mountain biking: downhill	Street luge		
Horse racing	Mountaineering in India above 4,500 metres	Stunt riding		
Horse reining	Muay Thai	Swimming outside territorial limits		
Hunting	Ocean racing	Tubing		
Ice climbing	Parachute jumping	Wingsuit flying		