

## Travel Insurance Certificate

Policy Number	1181206
Type of Card	Standard Bank - Standard Bank Corporate Non Roll Up
Destination	Worldwide including Germany
Airline used	Lufthansa - LH
Policy date	22 July 2022
Start Date	27 August 2022
End Date	10 September 2022

**24 HOUR EMERGENCY MEDICAL ASSISTANCE CALL CENTRE TELEPHONE NUMBER:  
+1 416 596 0014**

(Collect Call/Reverse Call Charges accepted)

### CONTACT INFORMATION

Contact Centre	Description	Email Address	Contact Details
Bryte Travel Assist 24/7	For emergency medical and related assistance	<a href="mailto:assistance@wtp.ca">assistance@wtp.ca</a>	Tel: +1 416 596 0014
Bryte Travel Claims	For all medical outpatient and non-medical related claims	<a href="mailto:standardbank.travelclaims@brytesa.com">standardbank.travelclaims@brytesa.com</a>	Tel: 0860 723 270
Bryte Travel Customer Care Centre	For customer service and advice	<a href="mailto:standardbank.travel@brytesa.com">standardbank.travel@brytesa.com</a>	Tel: 0861 114 494

### List of insured Persons

Name and Surname	Date Of Birth	Plan Name	Policy Wording web address
Dhasharan Reddy	1 February 1978	Automatic Cover - BMW	<a href="http://www.brytesa.com/pdf/Policies/Standard-Bank/Standard Bank Corporate Key Accounts Automatic Travel Insurance Policy 2022.pdf">http://www.brytesa.com/pdf/Policies/Standard-Bank/Standard Bank Corporate Key Accounts Automatic Travel Insurance Policy 2022.pdf</a>

This document forms part of your master policy wording which can be downloaded from the above web address. Please read through this policy wording as it is important that you familiarise yourself with the content thereof. You may contact our customer care centre on the numbers above should you require any assistance.

# Travel Insurance Endorsement

This endorsement form part of policy number: 1181206

Country Exclusions - Russia, Ukraine & Belarus	
THIS ENDORSEMENT ALTERS THE POLICY AND CERTIFICATE, PLEASE READ THE CONTENT CAREFULLY	
The following exclusion is added to Bryte Travel Insurance policies and supersedes anything in the contrary contained in these policies and certificates.	
Bryte Travel Insurance has suspended the issuing of policies and cover to Russia, Belarus, and Ukraine.	
All other terms and conditions of this policy remain unchanged.	
Endorsement applicable to insured Person	Endorsement Premium
Dhasharan Reddy	R 0.00

PLAN NAME		Standard Bank - Standard Bank Corporate Non Roll Up Automatic Cover - BMW	
		Local	International
1	EMERGENCY MEDICAL AND RELATED EXPENSES		
1.1	Emergency medical expenses including terrorism	Not applicable	R 3 000 000
	Excess - in patient	Not applicable	R 2 000
	Excess - out patient	Not applicable	R 2 000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable	Not applicable
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
1.3	Medical evacuation, transport to medical centres, return to South Africa	Actual expense	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses - illness and injury	Not applicable	Not applicable
1.5	Dental expenses - illness and injury	Not applicable	Not applicable
1.6	Hospital cash (we pay R500 a day)	Not applicable	R 5 000
1.7	Refund of emergency telephone charges	Not applicable	Not applicable
1.8	Holiday disruption	Not applicable	Not applicable
2	PERSONAL ACCIDENT		
2.1	Death and permanent total disability - excluding air travel (including terrorism)	R 250 000	R 500 000
2.2	Death and permanent total disability - insurance for air travel only	R 250 000	R 500 000
	Terrorism Extension	Not applicable	R 750 000
2.3	Education fund supplement	Not applicable	Not applicable
2.4	Credit card balance	Not applicable	Not applicable
2.5	Death and permanent total disability – insurance for motor hijack only	Not applicable	Not applicable
3	BRYTE TRAVEL ASSIST SERVICES		
3.1	Assistance Services		
	Cash transfer advice	Assistance only	Assistance only
	Consular and embassy referral	Not applicable	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only
	Premature return in the event of death or imminent death of a family member or business associate	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only
	Evacuation assistance	Not applicable	Assistance only
	Replacement of lost travel documents	Not applicable	Assistance only
3.2	Visit by a family member	Actual expense	Actual expense up to a maximum of R 300 000
3.3	Return of stranded children	Actual expense	Included (part of emergency medical and related expenses)
3.4	Return of stranded travel companion	Actual expense	Included (part of emergency medical and related expenses)
3.5	Substitute business colleague expenses	Not applicable	Not applicable
3.6	Legal assistance when you are abroad	Not applicable	Assistance only
3.7	Bail money after a traffic accident (you will have to repay this money to us)	Not applicable	Not applicable
3.8	Assistance for accompanying spouse or travel companion whilst on a cruise	Not applicable	Not applicable
3.9	Burial, cremation or return of mortal remains	R 30 000	Included (part of emergency medical and related expenses)
	Coffin expenses	R 10 000	R 10 000
3.10	Test for infectious or contagious disease (when you test positive)	Not applicable	Not applicable
	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	Not applicable
4	THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT		
4.1	Cancelling an insured journey for a named reason	Not applicable	Not applicable

4.2	Postponing an insured journey	Not applicable	Not applicable
4.3	Cutting an insured journey short for a named reason	Not applicable	Not applicable
4.4	Ticket change	Not applicable	Not applicable
4.5	Accommodation expenses due to public transport carrier schedule change	Not applicable	Not applicable
	Excess	Not applicable	Not applicable
<b>5</b>	<b>REJECTION OR DELAY OF YOUR VISA APPLICATION</b>		
5.1	Rejection of your visa application	Not applicable	Not applicable
5.2	Delay of your visa application	Not applicable	Not applicable
<b>6</b>	<b>BAGGAGE, MONEY, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY</b>		
6.1	Theft or damage of baggage (Maximum benefit limit payable under 6.1. Sub-limits apply)	Not applicable	Not applicable
	Baggage single item limit - theft or damage	Not applicable	Not applicable
	Accidental loss of baggage	Not applicable	Not applicable
	Baggage single item limit - accidental loss	Not applicable	Not applicable
	Contact lenses, prescription glasses or sunglasses (over and above excess)	Not applicable	Not applicable
	Computers and similar electronic equipment (over and above excess)	Not applicable	Not applicable
	Cell phones (over and above excess)	Not applicable	Not applicable
	Business property	Not applicable	Not applicable
	Business property - single item limit	Not applicable	Not applicable
	Excess	Not applicable	Not applicable
6.2	Theft of money, cheques and travellers' cheques, bank cards, postal or money orders	Not applicable	Not applicable
	Money, cheques and travellers' cheques, bank cards, postal or money orders - single item limit	Not applicable	Not applicable
	Theft of passport and travel documents	Not applicable	Not applicable
	Excess	Not applicable	Not applicable
6.3	Bank card fraud	Not applicable	Not applicable
6.4	Baggage delay (delayed for more than 6 hours)	Not applicable	Not applicable
<b>7</b>	<b>TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT</b>		
7.1	Travel delay (delayed of more than 4 hours)	Not applicable	Not applicable
7.2	Cost of alternative travel due to travel delay	Not applicable	Not applicable
7.3	Missed connection (no alternative transport is available for more than 6 hours)	Not applicable	Not applicable
	Additional car parking costs due to travel delay or missed connection	Not applicable	Not applicable
7.4	Missed pre-paid event or activity	Not applicable	Not applicable
7.5	Lounge access due to travel delay or missed connection	Not applicable	Not applicable
<b>8</b>	<b>LEGAL RESPONSIBILITY TO THIRD PARTIES</b>		
8.1	Legal responsibility to third parties	Not applicable	Not applicable
	Excess	Not applicable	Not applicable
<b>9</b>	<b>HIJACK, KIDNAP AND WRONGFUL DETENTION</b>		
9.1	Hijack of public transport carrier (more than 12 hours)	R 7 500	R 7 500
9.2	Kidnap and wrongful detention	Not applicable	Not applicable
<b>10</b>	<b>NATURAL DISASTER</b>		
10.1	Alternative accommodation	Not applicable	Not applicable
10.2	Natural disaster evacuation expenses	Not applicable	Not applicable
10.3	Ticket change fee	Not applicable	Not applicable
<b>11</b>	<b>IDENTITY FRAUD</b>		
11.1	Legal expenses	Not applicable	Not applicable
	Lost income	Not applicable	Not applicable
	Legal obligations	Not applicable	Not applicable
	Other expenses	Not applicable	Not applicable
<b>12</b>	<b>INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS</b>		
12.1	Insolvency of your travel suppliers or travel wholesalers	Not applicable	Not applicable
	Excess	Not applicable	Not applicable
<b>13</b>	<b>TICKET UPGRADE</b>		

13.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable	Not applicable
14	<b>CAR RENTAL</b>		
14.1	Car rental excess waiver	Not applicable	Not applicable
14.2	Return of rented car	Not applicable	Not applicable
15	<b>PET CARE</b>		
15.1	Pet care	Not applicable	Not applicable
15.2	Extra kennel or cattery fees incurred as a result of an unavoidable travel delay	Not applicable	Not applicable
16	<b>WINTER SPORT</b>		
16.1	Winter sports equipment - replacement or repair	Not applicable	Not applicable
	Theft or loss of ski pass (we pay R400 a day)	Not applicable	Not applicable
	Hire of winter sports equipment	Not applicable	Not applicable
16.2	Ski trip package	Not applicable	Not applicable
16.3	Piste closure	Not applicable	Not applicable
16.4	Avalanche and landslide	Not applicable	Not applicable
17	<b>GOLF INSURE</b>		
17.1	Theft, loss or damage of golf equipment	Not applicable	Not applicable
	Hire of golf equipment (R500 a day for a maximum of 10 days)	Not applicable	Not applicable
17.2	Golf tour package	Not applicable	Not applicable
17.3	Hole in one	Not applicable	Not applicable
18	<b>AIR SPACE CLOSURE</b>		
18.1	Cancelling an insured journey due to air space closure	Not applicable	Not applicable
18.2	Additional expenses to reach your destination	Not applicable	Not applicable
18.3	Additional expenses if you are stranded on an international connection	Not applicable	Not applicable
18.4	Additional expenses if you are stranded on your return journey home	Not applicable	Not applicable
	Refund of telephone charges	Not applicable	Not applicable
18.5	Alternative travel arrangements	Not applicable	Not applicable
18.6	Additional car parking costs	Not applicable	Not applicable
	Excess	Not applicable	Not applicable
19	<b>CRUISE COVER</b>		
19.1	Cancelling pre-paid shore excursions	Not applicable	Not applicable
19.2	Missed port	Not applicable	Not applicable
19.3	Cabin confinement (Confinement must be for longer than 48 hours. We pay R500 a day)	Not applicable	Not applicable
20	<b>PURCHASE PROTECTION</b>		
20.1	Purchase protection	Not applicable	R 3 000
21	<b>ATM Assault</b>		
21.1	ATM assault	Not applicable	Not applicable
<b>ANY ONE LIFE LIMIT</b>		R 250 000	R 3 000 000
<b>TOTAL LIMIT OF ALL CLAIMS</b>		R 250 000	R 10 000 000



**NAME AND SURNAME**

Dhasharan Reddy

**POLICY NUMBER**

1181206

**PLAN TYPE**

Automatic Cover - BMW

Bryte Travel Assist 24/7 Contact  
+1 416 596 0014

CONTACT CENTRE	DESCRIPTION	EMAIL ADDRESS	CONTACT DETAILS
Bryte Travel Assist 24/7	For emergency medical and related assistance	assistance@wtp.ca	+1 416 596 0014 (reverse call/call collect)
Bryte Travel Claims	For all medical outpatient and non-medical related claims	standardbank.travelclaims@brytesa.com	0860 723 270
Bryte Travel Customer Care Centre	For customer service and advice	standardbank.travel@brytesa.com	0861 114 494

Authorised Financial Services Provider No. 17703

## Your right to know:

### Information about your short-term insurance: Travel insurance

This document forms part of your insurance policy 1181206 with us and it contains information that you have the right to know.

#### 1. Your insurer

Name:	Bryte Insurance Company Limited
Physical address:	15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
Postal address:	PO Box 61489, Marshalltown, 2107
Telephone number:	011 370 9111
Financial Services Provider license number:	17703
Website:	www.brytesa.com

#### 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 your Financial Services Provider compliance officer

Compliance Officer:	The Compliance Officer
Physical address:	15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
Postal address:	PO Box 61489, Marshalltown, 2107
Telephone number:	011 370 9111

#### 4. Details of how to claim

If you have a claim, please do the following:

- Tell us by contacting our claims department at the above address or by telephone on 0860 222 446.
- We will give you a claim form by hand, email, fax 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](mailto: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.

#### 5. Complaints

If you have a query about this policy or you are in any way unhappy with the service that you have received, please contact:

##### General Complaints

Telephone number:	0800 12 11 74
Email:	<a href="mailto:nonclaimcomplaints@brytesa.com">nonclaimcomplaints@brytesa.com</a>
Website:	<a href="http://www.brytesa.com">www.brytesa.com</a>

##### Claims Complaints

Telephone number:	0800 12 11 74
Email:	<a href="mailto:claims.complaints@brytesa.com">claims.complaints@brytesa.com</a>
Website:	<a href="http://www.brytesa.com">www.brytesa.com</a>

#### 6. Details of the Short-Term Insurance Ombudsman

If you are not satisfied with how we have dealt with your complaint, you may contact:

Name:	The Ombudsman for Short Term Insurance
Physical address:	Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown, Johannesburg, 2193
Postal address:	PO Box 32334, Braamfontein, 2017
Telephone Number:	086 066 2837 / 011 726 8900
Email:	<a href="mailto:info@osti.co.za">info@osti.co.za</a>
Website:	<a href="http://www.osti.co.za">www.osti.co.za</a>

#### 7. Details of the FAIS Ombud

If you have a FAIS complaint, you may contact:

Name:	The FAIS Ombud
Physical address:	Eastwood Office Park, Boabab House, Ground Floor, Lynnwood Ridge, 0081
Postal address:	PO Box 74571, Lynnwood Ridge, 0040

Telephone number:	012 470 9080
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")	
<b>8. Fees payable in terms of the premium collected</b>	
Commission payable	20% (which forms part of your policy premium)