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South Africa

# Travel insurance from South Africa 2026: Schengen and bank card cover

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# Travel insurance from South Africa 2026: Schengen and bank card cover

For South Africans travelling abroad: the Schengen visa insurance rule, what the free travel cover on your bank card pays and how to activate it, and how to claim.

This guide puts together 2 pages of Tulinde South Africa (tulinde.co.za), word for word. Each chapter states the date it was last reviewed; the 20 sources are listed at the end. Compiled on 31 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

# Travel insurance in South Africa: Schengen rules, card cover and claims

Reviewed 28 October 2026 · online: https://tulinde.co.za/travel-insurance/

**Short answer** Checked 28 October 2026

Travel insurance covers **medical emergencies, repatriation, cancellation and lost baggage** while you travel; the Insurance Act classifies it as a **non-life (short-term) insurance class**. For a **Schengen visa** you must show travel medical insurance of **at least €30,000**, valid in all Schengen states for your whole stay. Many bank cards include **automatic travel cover** when you buy your ticket with the card, but limits and conditions differ, so check them against the visa rules. Disputes go to the **NFO**.

## What travel insurance is

Class 15 (travel) of the Insurance Act 18 of 2017 covers loss from **cancellation, interruption, loss of property (including baggage)** or other unforeseen events before, during and after a trip, and from **a death, disability or health event** while travelling in a country where you are not ordinarily resident. It is non-life insurance, sold by short-term insurers.

If you belong to a medical scheme or have a hospital plan, check in its rules what it pays abroad before relying on it. See health insurance.

## Schengen visa: the €30,000 rule

Article 15 of the EU Visa Code, Regulation (EC) No 810/2009, requires visa applicants to prove **travel medical insurance** covering **repatriation for medical reasons, urgent medical attention, emergency hospital treatment or death**. The insurance must be **valid throughout the Schengen area**, cover the **entire stay**, and have **minimum coverage of EUR 30,000**. Applicants should in principle take it out in their country of residence.

The Embassy of Sweden's checklist for South African applicants (3 June 2026) repeats it: individual travel medical insurance of **at least EUR 30,000** for emergency medical assistance, emergency hospitalisation or medical repatriation. The European Commission lists medical

insurance among the standard documents, alongside a visa fee of **€90 for adults** and a processing time of normally **15 days** (up to 45).

1. Check the policy limit for **medical expenses and repatriation** is at least €30,000 (or the rand equivalent your embassy accepts).
2. Check it is valid in **every Schengen state** and covers **every day** of the trip, including transit.
3. Get a **certificate** naming you, the dates and the cover, and take it to the visa appointment.
4. Multiple-entry visa: cover the first trip, and sign the form's statement that you will be insured for later trips.

## Medical repatriation

Medical repatriation means bringing you home, or to a suitable hospital, when you fall ill or are injured abroad — or repatriating your remains if you die. It is one of the items the Visa Code requires the insurance to cover. Look at its limit in the policy schedule, and check whether the insurer's emergency assistance line must approve the transfer in advance — that rule is in each policy wording.

## “Free” travel insurance on bank cards

Several South African banks attach **automatic travel insurance** to their cards when the ticket is paid with the card. It is real insurance, but with its own limits and conditions. Two examples from the banks' own pages, in alphabetical order (seen 29 October 2026):

| Bank (own page) | What it says |
|---|---|
| FNB | For qualifying FNB debit, Fusion, credit card or eBucks cardholders **under 75**, resident in South Africa, Lesotho, Namibia or Eswatini; buy the **return ticket** with the card and **activate the cover before departure** (tic.co.za/fnb). Medical limits are in its schedule of benefits. |
| Standard Bank | Cover applies when you buy **international tickets** with a Standard Bank Mastercard or Visa card; **R450,000 to R1 million** automatic medical cover depending on the card; trips **up to 90 days**; not available to travellers **aged 76+**; optional top-up up to R11 million for trips up to 180 days. Insurer: Bryte Insurance Company Limited. |

> Before you rely on card cover for a visa: confirm the medical limit reaches €30,000, that the trip length and your age qualify, that you paid the ticket the way the bank requires, and ask the bank for a certificate the embassy will accept.

## Claims and complaints

1. In an emergency, call the insurer's assistance number on your certificate **before** you are admitted or transferred, where the policy requires it.
2. Keep every document: medical reports, invoices, police reports for theft, airline reports for baggage.
3. If the claim is refused, complain to the insurer in writing first (NFO).
4. Then take it to the **National Financial Ombud Scheme** — free, for complaints up to **R5 million** (NFO Rules), within three years.

The NFO's 2025 report counts travel among “other types of insurance” in its non-life division. More: insurance complaints and your rights.

## Frequently asked questions

**How much travel insurance do I need for a Schengen visa?**
At least EUR 30,000 of travel medical insurance, valid in all Schengen states for the whole stay and covering emergency treatment, hospitalisation, medical repatriation and death (Article 15 of the EU Visa Code).

**Is credit card travel insurance enough for a Schengen visa?**
Only if its medical cover reaches EUR 30,000, it covers your whole trip and the embassy accepts the certificate. Standard Bank, for example, states R450,000 to R1 million automatic medical cover depending on the card and trips up to 90 days.

**Is travel insurance compulsory in South Africa?**
No South African law requires it, but Schengen countries require travel medical insurance for a visa.

**What does travel insurance cover?**
Under class 15 of the Insurance Act: cancellation, interruption, loss of property including baggage, and death, disability or health events while travelling outside your country of residence.

**Where do I complain about a travel insurance claim?**
First to the insurer, then to the National Financial Ombud Scheme (NFO), which is free and handles non-life complaints up to R5 million.

Chapter 2

# Bank card travel insurance in South Africa: what FNB, Absa, Nedbank, Capitec, Standard Bank and Discovery cover, and how to activate it

Reviewed 31 October 2026 · online: https://tulinde.co.za/bank-card-travel-insurance/

**Short answer** Checked 31 October 2026

Most South African banks give **automatic travel insurance** when you buy your **return tickets with a qualifying card**, but the cover is **basic** and differs by bank and card. From the banks' own wordings: **FNB** (TIC, a division of Santam) covers up to **90 days** to age **74** and must be **activated before you depart** at tic.co.za/fnb; **Absa** and **Nedbank** (Bryte) up to **30 days**; **Standard Bank** (Bryte) and **Discovery Bank** up to **90 days**; **Capitec** (Santam) under **92 days**, credit card only. Medical limits run from **R1 million to R5 million** depending on the card.

## Bank card travel cover side by side

In every case the cover applies only if you **buy the return tickets with the qualifying card** the way the wording requires. Banks in alphabetical order; Tulinde does not rank them. Figures from each bank's own page or policy wording, seen 31 October 2026:

| Bank | Insurer | Condition | Trip length | Ages | Emergency medical limit | A |
|---|---|---|---|---|---|---|
| Absa | Bryte Insurance Company Limited | Return tickets bought with a qualifying Absa Visa card (not by EFT); trip starts and ends in SA | Up to 30 days | 3 months – 74 | R1m – R3m by card | G be (t |
| Capitec | Santam | Departure and return tickets paid in full with the Capitec **credit** card (not debit); SA permanent residents; international only | Less than 92 days | Under 85 (the page also says "85 or younger") | Up to R5m | A bo |
| Discovery Bank | Discovery Insure Ltd | International ticket bought with the Discovery Bank card or Discovery Miles | Up to 90 days | 6 months – 80 | R1.5m (Gold, Discovery Account), R3m (Platinum), R4m (Black), R5m (Purple) | A bo |
| FNB | Travel Insurance Consultants (TIC), a division of Santam | Full return tickets paid with a qualifying FNB card or eBucks; | Up to 90 days | Up to 74 | R3m in the 2025 Tier 1 schedule (an older 2024 schedule on | **A** ti 10 |

| Bank | Insurer | Condition | Trip length | Ages | Emergency medical limit | A |
|---|---|---|---|---|---|---|
| | | residents of SA, Lesotho, Namibia or Eswatini; international only | | | the page shows R5m) | |
| Nedbank | Bryte Insurance Company Limited | Return tickets bought with a qualifying Nedbank credit or cheque card (not Dezign or Keyona) | Up to 30 days, local and international | 3 months – 74 | R1m (Classic), R2m (Gold), R3m (Platinum, Private Wealth) | A M Br |
| Standard Bank | Bryte Insurance Company Limited | Return tickets bought with a qualifying Standard Bank credit, Visa or cheque card | Up to 90 days, local and international | 3 months – 75 | R2m (Platinum, World Citizen, Young Professionals), R1m (Gold, Titanium, Student) | Te le 11 |

Sources: Absa page and policy; Capitec; Discovery wordings (Purple and Black); FNB page and wording; Nedbank policy and activation page; Standard Bank wordings (Platinum, World Citizen, Young Professionals, Gold, Titanium, Student).

## How to activate it, bank by bank

- **FNB**: "You need to activate your cover before you depart", at www.tic.co.za/fnb; Travel Insurance Helpdesk **0861 490 100** (FNB).
- **Absa**: generate your Automatic Basic Travel Certificate at travelinsurance.brytesa.com/absa; the policy asks you to give your travel details before you leave (Absa).
- **Nedbank**: "you must activate this benefit before you travel" — in the Nedbank Money app, Online Banking, or with Bryte on 0860 885 504 / centuriontravel@brytesa.com (Nedbank).

Bryte's customer care (0860 885 501) issues travel certificates and **embassy letters** (policy).

- **Standard Bank**: tell Bryte about the journey before you leave (0861 114 494, standardbank.travel@brytesa.com) to receive the certificate (wording).
- **Capitec**: "Your free cover is active as soon as you buy your return ticket using our Credit Card"; Santam sends the policy document on +27 11 521 4112 (Capitec).
- **Discovery Bank**: "By using your card to purchase an international ticket, you have activated automatic cover" (wording).

## Is card cover enough for a Schengen visa?

A Schengen visa needs travel medical insurance of **at least EUR 30,000**, valid in every Schengen state for the whole stay (EU Visa Code, art. 15; details on our travel insurance page). All the limits above are stated in rands; none of the six banks' pages describes a certificate written for a Schengen application, except that Nedbank's insurer issues embassy letters on request.

1. Check your card's medical limit in the schedule, and that the trip length and your age qualify.
2. Pay the **full** return tickets with the card (FNB: part-payment does not qualify; Absa: an EFT from the card account does not).
3. Activate the cover where the bank requires it, and ask the insurer for a **certificate in your name** with the dates, the countries and the medical limit.
4. If the embassy will not accept it, buy a travel policy that states the EUR 30,000 cover.

## What basic card cover leaves out

The wordings share the same limits: **pre-existing medical conditions** are excluded from basic cover (Absa, Nedbank, Standard Bank); seniors above the age limit must buy a paid plan (Absa and Nedbank: 75 to 89; Standard Bank: 76 to 89); local journeys carry no emergency medical cover on Nedbank; and on Absa, medical claims over **R10,000** need the emergency helpline's approval or the benefit is limited to R10,000 (Absa, Nedbank, Standard Bank).

## Claims

| Bank | Claims contact (from the wording or page) |
|---|---|
| Absa | Bryte 0860 222 446, absatravelclaims@brytesa.com; emergencies +27 21 100 4453 |
| Capitec | Santam +27 11 521 4000, claims.travelinsurance@santam.co.za; emergencies +27 11 991 8409 |
| Discovery Bank | Discovery Travel Insurance 0860 878 233, travel.claims@discovery.co.za |
| FNB | TIC +27 11 521 4000, claims@tic.co.za; emergencies (MSO) +27 11 521 4575 |
| Nedbank | Bryte 0860 885 201, travelclaims@brytesa.com; emergencies +27 21 100 4476 |
| Standard Bank | Bryte 0860 723 270, standardbank.travelclaims@brytesa.com; non-medical claims within 30 days of return; emergencies +27 21 100 4478 |

A rejected travel claim follows the short-term rules: reasons in writing and **at least 90 days** to answer, then the **National Financial Ombud**, free. See insurance complaints.

## Frequently asked questions

**How do I activate FNB travel insurance?**

Buy the full return tickets with a qualifying FNB card or eBucks, then activate the cover before you depart at www.tic.co.za/fnb (helpdesk 0861 490 100). It covers international trips up to 90 days, to age 74.

**Does Capitec give free travel insurance?**

On the Capitec credit card only: pay the departure and return tickets in full with it and Santam covers emergency medical costs up to R5 million, for trips under 92 days that start and end in South Africa.

**How long does Absa or Nedbank card travel insurance last?**

Up to 30 days per trip, for ages 3 months to 74, when the return tickets are bought with a qualifying card.

**Who underwrites bank card travel insurance?**

Bryte for Absa, Nedbank and Standard Bank; Santam (TIC) for FNB and Santam for Capitec; Discovery Insure for Discovery Bank (from each bank's wording).

**Is bank card travel insurance valid for a Schengen visa?**

Only if the certificate shows emergency medical cover of at least EUR 30,000 for the whole stay and the embassy accepts it. Ask the bank's insurer for a certificate in your name.

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## About this guide

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