

Personal Accident

Terms & Conditions

What the Personal Accident policy covers

The Personal Accident policy provides you with invaluable cover if you are injured and admitted to hospital or you are disabled or die as the result of an accident. We will also assist you through our partner, Road Protect, in recovering money owed to you by the Road Accident Fund (RAF), after a motor vehicle accident.

Benefits of the Personal Accident policy

- A discount on the additional premium if you add your partner/spouse.
- No medical examinations required.
- Hospitalisation cover commences on the first day of hospital admission.
- Tax-free payout in the event of disablement or death.
- Legal representation and claims and administration management, to claim from the RAF.
- Expo-Sure cover, which gives you access to HIV testing and treatment after accidental exposure.

Children's Benefit

Children are also covered for the maximum amounts below:

- **R10 000** for children unborn to 6 years old.
- **R30 000** for children 7 to 14 years old.
- 25% of the main member's cover for children between 15 and 21, and up to 25 if they are registered full-time students.

How do my payments work?

Your Personal Accident policy gives you monthly cover and your premium is deducted in advance on the date stated on your schedule. If in the month following the activation of your policy (and onwards) we do not receive your premium on the due deduction date, you will be allowed a 15-day period of grace in which to pay your premium. If we still do not receive your premium after these 15 days, you will not have cover for that month.

Premium obligations

For your premium obligations, refer to the paragraph headed "Payment details" on your schedule. This will give you details regarding the premium payable, the manner of payment of premiums and the due date for payment of your premiums. Your policy will only commence upon receipt of the first premium.

Please take note that we agreed to collect the monthly payment for your policy by debit order, and your initial debit will include your commencement premium and an administration fee. A deduction will be made on the same date every month. Should this date fall on a Sunday or public holiday, the deduction will be made either on the last working day prior to or the first working day after the weekend or public holiday. If we do not receive your premium on your preferred deduction date, we may attempt to collect your premium on a more suitable date in an effort to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled immediately.

The definition of an accident

An accident is an unexpected and unintentional event, caused by violent, external and visible means, commonly leading to injury resulting in hospitalisation, disablement or death within 12 months of the event.

The definition of total permanent disablement

This is a disablement that entirely prevents the insured from gaining employment of any kind, and that is likely to last for the remainder of the insured's life. This condition must be substantiated by medical evidence.

Scale of benefits for disablement

Disablement	Proportion
Total permanent disablement	100%
Permanent and incurable paralysis of all limbs	100%
Loss of both hands or both feet	100%
Loss of entire sight in both eyes	100%
Permanent loss of hearing in	
• Both ears	75%
• One ear	20%
Permanent and total loss of speech	75%
Loss of one limb, one hand, one foot, or entire sight in one eye	60%
Loss of four fingers on either hand	40%
Loss of thumb	
• Both joints	20%
• One joint	10%
Loss of fingers on either hand	
• Three joints	10%
• Two joints	8%
• One joint	5%
Loss of toes on either foot	
• All, one foot	30%
• Big toe, both joints	10%
• Big toe, one joint	5%
• Other than the big toe (each)	5%

If you claim for more than one of the above injuries/losses, your total payout when added up will be limited to 100%.

Hospitalisation

If the insured is hospitalised as a result of an accident, cover will be provided from the first day of hospital admission, up to a maximum of 104 weeks. The claim will only be paid once the hospital records have been provided and authorised for payment. If compensation for disablement or death becomes payable, there will be no compensation under this benefit.

Death cover

Should the insured die as a result of an accident, we will compensate his/her nominated beneficiary/ies or estate to the level of cover chosen. Compensation for total permanent disablement or death will be paid in one lump sum. Payment will be tax-free.

Total Permanent Disablement cover

Should the insured suffer disablement as a result of an accident, we will compensate him/her according to the scale of benefits and level of cover chosen – see the scale of benefits table above.

What the Personal Accident policy does not cover

- Self-inflicted injury.
- Injury due to mental disability.
- Hospitalisation, disablement or death as a result of a hazardous pursuit.
- Hospitalisation, disablement or death as a result of alcohol or drug abuse.
- Non-accident-related hospitalisation.
- Death and disability as a result of an accident or injury that occurred prior to the commencement of this policy.
- Suicide.
- Death and injury as a result of natural causes.

Qualifying for cover

This cover will only be sold to clients between the ages of 21 and 65.

The importance of Road Protect

The Road Accident Fund (RAF) was established to provide compensation and support to victims of motor vehicle accidents arising from a third party's negligent driving.

The problem

- Victims are faced with huge challenges when processing a claim through the RAF.
- The process is extremely costly, long, complicated and confusing.
- In most instances, injured victims are unaware of the advantages offered by the RAF.

The Road Protect solution

New legislation has moved the legal community away from processing claims, as they no longer have the right to take any of the settlement amounts as fees. With the Road Protect benefit, we can now offer you the following:

- Legal representation from an attorney on our panel.
- Administration and claims management.
- Medico-legal reports from Road Protect medical experts, when needed.
- Future loss-of-income reports, when required.
- Accident reconstruction.
- Full payout from the RAF, as no fees will be deducted and kept by Road Protect, provided that the claim is successful.

Road Protect terms and conditions

If you are involved in a motor vehicle accident and you are injured, you may claim from the RAF. All you have to do is contact the **Road Protect Claims number** (below). Professional consultants will provide you with the right advice for lodging a claim with the RAF.

Services offered by Road Protect

- Telephonic assistance and advice, during office hours, to explain what you need in order to prepare your claim for presentation to the RAF.
- Qualified and experienced Road Protect assessors will be available should you need an initial assessment.
- Assistance and advice to help you to obtain all legal reports and assessments, as required.
- Assistance and advice for obtaining all medico-legal assessments and reports.
- Case management of your claim.
- All administration required for the presentation of a bona fide claim as determined and arranged by Road Protect.

RAF claims

For assistance with an RAF claim, please provide the following:

- The date and time that the accident occurred.
- Your accident report/s and the case number/s, from the SAPS and/or traffic department.
- The medical report from the first doctor who examined you after the accident.
- The names, addresses and telephone numbers of all the witnesses.
- Photographs of the accident and your injuries, if possible.
- Your comprehensive insurance details, if applicable.
- All your medical and hospital accounts.
- Certified copies of your ID documents.

RAF claims procedure

Make sure that you have as much of the above-mentioned information as possible, then:

1. Call the **Road Protect Claims number** (below).
2. After the consultation you will be informed by the Road Protect practitioner of the merits of your claim and advice will be given regarding the proceedings of the claim.
3. Based on the Road Protect practitioner's advice, if you wish to proceed with the claim, Road Protect will arrange all the necessary consultations and opinions you require for your claim. This may include additional legal consultations and reports, medico-legal opinions, medico-legal reports and actuarial opinions for loss of earnings consequent to your injuries.
4. Road Protect will assist you with all the necessary administrative requirements and the preparation of the documents needed to submit your claim.
5. An assessment of your medical expenses incurred as a direct result of your injury will be conducted to ensure a balanced and fair medical claim.
6. Your claim will then be finalised and collated, and with your permission, presented on your behalf to the RAF for consideration and settlement.

7. Road Protect will attend to all reasonable queries or requests for further particulars that the RAF might require in pursuit of the settlement of the claim.

Limits of the Road Protect service

- We will limit our service where it is found that the assessor, with the relevant evidence, is of the opinion that the merits of the case do not warrant a claim. If this is in conflict with your view, or there is a material conflict between your assessment and that of the Road Protect assessors, the case will be referred to the Road Protect advisory panel for review.
- Road Protect is not responsible for any costs incurred by you, the insured, for point one above.
- You are free to receive advice from sources other than Road Protect. However, the cost of these external sources will not be covered by Road Protect, unless prior approval has been obtained, in writing, from Road Protect.
- You are not obliged to use the services of Road Protect. In the event that you use another party other than Road Protect, Road Protect will not be liable for any costs incurred.
- The Road Protect service is only available for accidents that occur in South Africa.
- If your premiums are not up to date at the time of the motor vehicle accident, Road Protect will not handle your claim.
- If you did not comply with all laws governing the RAF at the time of the accident, Road Protect will not process your claim.
- Road Protect does not guarantee the service you receive from the RAF.

Your obligations

If you do not fulfil any of the following obligations, your cover may be cancelled.

Your obligations are as follows:

- Incorrect information or non-disclosure, or misrepresentation of information, may influence the insurer on any claims arising from your contract of insurance and may influence the insurer's decision to provide the benefits in terms of your policy, or to accept or terminate your policy.
- Inform us if any of the policy details or declarations are incorrect, or if any of these details or declarations change.

Disputed claims

After we inform you of our decision on a claim, we will allow you 90 days to make representations to us about our decision. If you do not comply with this time limit, we will not reconsider the disputed claim. If we do receive representations, the decision will then be reviewed and the outcome communicated to you.

If, after review, we do not compensate you for a claim or any part of it and you wish to challenge our decision, you must serve legal process on us within six months, calculated from the expiry of the 90-day period referred to above. If you do not comply with this time limit, you will be prevented from proceeding with legal process.

Expo-Sure

There is still a great deal of fear and ignorance surrounding HIV/Aids, which affects the way HIV-positive people are viewed by society. If you are accidentally exposed to HIV, you will need as much support and guidance as possible.

The purpose of this product is to ensure that you and your family have full access to confidential HIV testing and treatment within the critical 72-hour window period after accidental exposure.

Accidental exposure to HIV

There are many ways in which accidental exposure can occur, including the following:

- Sexual transmission through assault and/or molestation.
- Blood transfusions and accidental contact with needles.
- Direct contact with bodily fluids of an infected person through incidents such as vehicle accidents.
- Occupational exposure, e.g. in the health-care industry.
- Mother-to-child transmission during pregnancy, at birth and through breastfeeding.

What to do in the event of accidental exposure

In the unfortunate event of accidental exposure, these are the steps that must be taken to ensure your safety:

1. Immediately call the **Care Centre number** (below).
2. You will be directed to the nearest doctor, clinic or hospital, where appropriate treatment will be given.
3. Blood tests will be done to determine your HIV status.

If the patient tests HIV-negative:

- Anti-retroviral treatment will be provided.
- Prophylactic therapy will be provided to prevent possible sexually transmitted infections (STIs).
- The 'morning-after pill' will be given in the event of sexual assault.
- He/she will be monitored over a three-month period and retested.
- If his/her status remains negative, the file will be closed.

If the patient tests HIV-positive:

- STI treatment and the 'morning-after pill' will be provided.
- The patient will be given the opportunity to join an HIV/Aids Disease Management Programme (treatment costs will be for his/her own account or medical aid).
- Lifelong telephonic advice and counselling will be offered to the patient.

Treatment benefits:

- Access to a 24-hour, 365 days a year care centre for HIV/Aids information, advice and counselling.
- Two blood tests and consultations after potential exposure cases.
- Anti-retroviral therapy to prevent infection.
- The 'morning-after pill' to prevent pregnancy.
- STI preventative medication (prophylaxis).

Sexual assault

If you are sexually assaulted, you have access to the following:

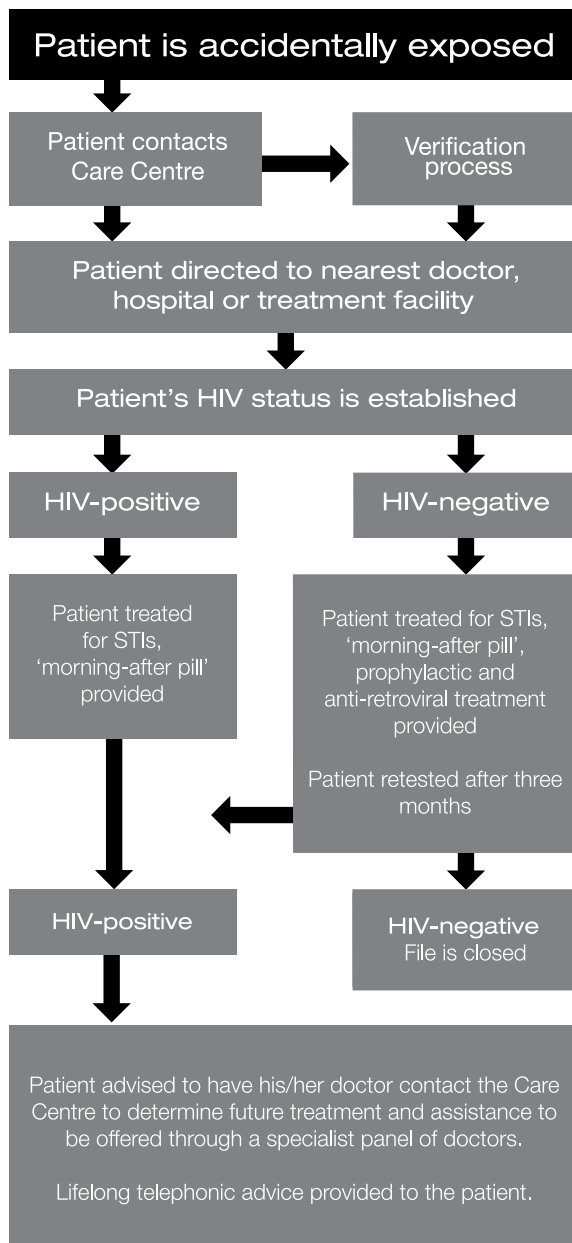
An unlimited counselling benefit for the patient and immediate family. The patient may use **R1 000** of this benefit for alternative therapy, e.g. reflexology, aromatherapy, etc. Please note that any service under this benefit must be provided by a registered practitioner. Original invoices must accompany all claims for reimbursement.

A security benefit of **R2 000** for reasonable security improvements after a sexual assault-related incident. Please note that any service under this benefit must be provided by a recognised company/individual. Original invoices must accompany all claims for reimbursement.

How to protect yourself

- Always use a condom.
- Know about your partner's lifestyle.
- Avoid contact with blood or other bodily fluids, syringes or needles.

Process followed after accidental sexual exposure



Click here for contact numbers

Administration & Enquiries

Sales, Client Service & Claims

0860 10 55 38

Expo-Sure Care Centre

0861 60 36 03

The RAF claims assistance service is provided by Road Protect.

Expo-Sure is a service provided by LifeSense Risk Solutions (a division of the LifeSense Group (Pty) Ltd) (FSP licence number: 21270).

The Personal Accident cover is provided by Budget Insurance Company Ltd, an authorised financial services provider (FSP licence number: 18178).