



24 HOUR PERSONAL ACCIDENT COVER

YOUR EMPLOYEE BENEFIT SOLUTION



Worldwide cover for accidental bodily injury, which can result from:

- Motor vehicle accidents, murder, assault, hi-jacking, recreational sport injuries, injuries on duty, snake, dog, spider bites, injuries at home



Benefits available:

- Accidental death
- Permanent disability
- Income protection
- Medical expense / hospitalisation



Some value added automatic extensions include, but are not limited to:

- Assistance with COID & RAF claims
- HIV assist with compensation
- Cost of obtaining medical reports
- Single engine aircraft cover
- Mobility
- Emergency transport



Optional extensions:

- Bereavement benefit (an all causes death benefit)
- Income protection for serious illness & accidental injury

STANDARD POLICY LIMITS:

Any one life R20 million
Any one event R100 million

AGE LIMIT:

Maximum age 80 years for bodily injury
Maximum age 60 years for serious illness



EXAMPLES OF AVAILABLE BENEFIT OPTIONS:



	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
Accidental death	R50,000	R50,000	R100,000	R250,000	R500,000
Permanent disability	R50,000	R50,000	R100,000	R250,000	R2,000,000
Income protection for 1 year for injuries & serious illness	N/A	Actual earnings to a maximum of R3,000 per week, payable for a maximum of 52 weeks	Actual earnings to a maximum of R3,000 per week, payable for a maximum of 52 weeks	Actual earnings to a maximum of R3,000 per week, payable for a maximum of 52 weeks	Actual earnings to a maximum of R3,000 per week, payable for a maximum of 52 weeks
Medical expenses	N/A	R10,000	R20,000	R50,000	R50,000
Hospitalisation	R2,000 per day for a maximum of 14 days	R2,000 per day for a maximum of 14 days	R2,000 per day for a maximum of 14 days	R2,000 per day for a maximum of 14 days	R2,000 per day for a maximum of 14 days
PREMIUM PER MONTH PER EMPLOYEE	R9.50	R42.50	R60.00	R79.00	R195.00

Bereavement benefit – include a R10,000 benefit, payable upon death of an employee in your employ, for an additional R20 per month per employee.

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NOTES/EXCESS

- Income Protection excesses are:
 - Accidental injury 7 day excess
 - Serious illness 30 day excess, payable on first positive diagnosis only, within the period of insurance

- Hospitalisation 48 hour excess

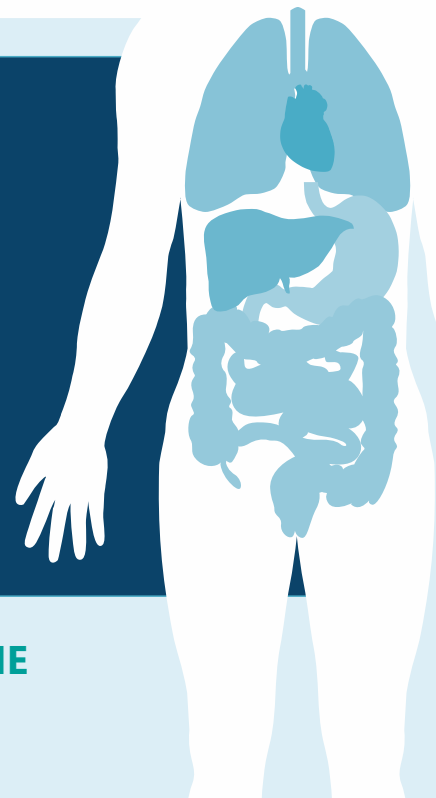
- Medical Expenses R250 excess payable per claim

NB: It is important to read your policy document and your Frequently Asked Questions document, as these provide details of exceptions / exclusions applicable to your policy. Standard policy exceptions / exclusions apply.



LIST OF SERIOUS ILLNESSES COVERED UNDER THE INCOME PROTECTION BENEFIT:

- | | |
|-------------------------|------------------------|
| Heart attack | Kidney failure |
| Stroke | Major organ transplant |
| Cancer | Paraplegia |
| Coronary artery surgery | Multiple sclerosis |
| Blindness | Heart valve surgery |
| Motor neuron disease | Coma |
| Alzheimer's | Parkinson's disease |



BENEFIT STRUCTURES CAN BE TAILOR-MADE TO MEET THE FINANCIAL REQUIREMENTS OF YOUR BUSINESS AND EMPLOYEES.

Contact your broker for assistance in customising your Employee Benefit package.

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The content of this Fact Sheet is for information purposes only and merely aims at providing a summary of the product. In the case of adiscrepancy, the content of the relevant policy documents will prevail. Each risk is separately analysed and assessed and some covers mentioned in this Fact Sheet may not be included in your policy. Please refer to your policy and schedule or contact your intermediary to confirm the cover that is available to you.