



ACCIDENT EMPLOYEE BENEFIT SOLUTION

Your employees health, financial security and safety is important. By introducing Assistere, you can protect your employees against the costs associated with unexpected injuries and serious illnesses.



Cover Includes:

We provide 24 hour, worldwide cover for accidental bodily injury, which can result from:

- Motor vehicle accidents
- Recreational sport injuries
- Injuries at home
- Murder & assault
- Injuries on duty
- Snake, dog, spider bites

Benefits Available:

- Serious Illness Cover
- Accidental Death
- Temporary Total Disability
- Income Replacement (accident) Accident Expert

Optional Cover: (Please refer to Guardrisk for amended premium confirmation if higher limits/group discounts are needed)

- TTD/ Income Replacement can be extended to include Serious Illness - subject to all employees being covered. Only a first time positive diagnosis, made within the policy period will apply.

Standard Policy Limits:

ANY ONE LIFE
ANY ONE EVENT
SINGLE ENGINE AIRCRAFT

R20 000 000
R100 000 000
R500 000

AGE LIMITS
SERIOUS ILLNESS

Maximum cover age 80 years
Cover ceases age 60 years

Essential Contact Information

Essential Guardrisk Contacts:

Guardrisk Helpline: 0860 002 500
Guardrisk Web: www.guardrisk.co.za
Guardrisk Email: gaps@guardrisk.co.za
Complaints & Compliments: gaps@guardrisk.co.za

Essential Claims Contacts:

Delene Bizzell
Claims Specialist
Tel: 0860 222 555
Email: a&hclaims@guardrisk.co.za

Essential Assistere Contacts:

Cynthia Govender
Product Manager
Tel: 011 669 1159
Email: govendercy@guardrisk.co.za

Team Contacts:

Excellent Mathye	011 669 1126
Melanie Schaper	011 669 1150
Portia Mdhluli	011 669 1134

Options to select:

Benefit	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
BASIS OF COVER	24 hour	24 hour	24 hour	24 Hour	24 hour	24 hour
Accidental Death	R50 000	R50 000	R100 000	R250 000	R300 000	R500 000
Permanent Disability	R50 000	R50 000	R100 000	R250 000	R500 000	R2 000 000
TTD / Income Replacement (accident only)	-	100% of actual earnings up to a maximum of R3 000 per week, payable for up to 52 weeks	100% of actual earnings up to a maximum of R4 000 per week, payable for up to 52 weeks	100% of actual earnings up to a maximum of R5 000 per week, payable for up to 52 weeks	100% of actual earnings up to a maximum of R5 000 per week, payable for up to 52 weeks	100% of actual earnings up to a maximum of R7 000 per week, payable for up to 52 weeks
Medical Expenses	R5 000	R10 000	R20 000	R20 000	R50 000	R50 000
Monthly Premium (per person per month)	R17	R40	R55	R75	R95	R180
TTD / Income Replacement (serious illness)	-	100% of actual earnings up to a maximum of R3 000 per week, payable for up to 52 weeks	100% of actual earnings up to a maximum of R4 000 per week, payable for up to 52 weeks	100% of actual earnings up to a maximum of R5 000 per week, payable for up to 52 weeks	100% of actual earnings up to a maximum of R5 000 per week, payable for up to 52 weeks	100% of actual earnings up to a maximum of R7000 per week, payable for up to 52 weeks
Premium to include TTD Serious Illness per person per month	-	R62	R92	R112	R130	R216

Excess:

- TTD Accident (7 day excess)
 - TTD Serious Illness (30 day excess from date of diagnosis)
- **Applicable to a minimum of 20 Employees**

General Notes:

- Rates quoted are subject to no claims
- Minimum annual premium - R1000

List of serious illnesses covered:

- Heart attack
- Stroke resulting in permanent symptoms
- Cancer
- Coronary Artery Surgery
- Blindness
- Motor Neuron Disease
- Alzheimer's
- Kidney Failure
- Major Organ Transplant
- Paraplegia
- Multiple Sclerosis
- Heart Valve Surgery
- Coma
- Parkinson's Disease

****Additional Automatic Extensions are available as listed in the policy wording**

Exceptions:

The Insurers shall not be liable to pay any claim under this Policy in respect of any Insured Person

- While engaging in flying as pilot or member of the crew. This exception does not apply to Insured Persons engaging in ballooning, hang-gliding, paragliding and parachuting, provided that such activities are solely for social and/or pleasure purposes and not of a competitive nature or for reward
- Caused by the Insured Person's suicide or intentional self-injury
- Caused solely by an existing physical defect or other infirmity of the Insured Person
- As a result of the influence of drugs or narcotics upon the Insured Person unless administered by a member of the medical profession (other than himself) or unless prescribed by and taken in accordance with the instructions of a member of the medical profession (other than himself)
- For Bodily Injury to the Insured Person arising from any motor vehicle accident occurring whilst the Insured Person is driving or operating any motorised or mechanically operated vehicle whilst being under the influence of alcohol. For the purposes of this exception the term "under the influence of alcohol" means having a Blood Alcohol level Concentration (BAC) greater than the statutory limit at the time of the accident, or the level applicable according to prevailing legislation where the accident occurs, whichever is the lesser
- Caused by the Insured Person's participation in any riot or civil commotion
- Arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power
- As a result of the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured Person's own criminal act
- while participating in sport as a professional player.
- Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.

INNOVATIVE INSURANCE SOLUTIONS

Guardrisk Insurance Company Limited
Registration no:1992/001639/06 FSP No.: 75
An Authorised Financial Service Provider

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