

INDIVIDUAL PERSONAL ACCIDENT

011 669 1159/ 1126/ 1150/ 1134

compens8@guardrisk.co.za

Why the need for Compens8?

In the event of **disability** have you made provision for your **lifestyle changes**?

Do you have medical GAP cover?

Is your **income** adequately covered?

Who can be covered under Compens8?



Dependant children up to 25 years



Spouse/ partner



Extended family



Domestic worker/ gardener

Cover includes

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



Motor vehicle accidents



Recreational sports injuries



Injuries at home



Murder & assault



Injuries on duty



Snake, dog & spider bites

Cover to meet shortfalls due to the Road Accident Fund (RAF) amendments:

- Medical expenses are limited to healthcare
- Claims can take a long time to be settled
- Your right to sue the party at fault has been removed

Various cover options are available to meet individual needs and pricing requirements



Core benefits

ACCIDENTAL

Death

Permanet Total Disability (PTD)

Temporary Total Disability (TTD)

Medical Expense

Excess

- **TTD (Serious Illness & Accidental Injury)**
 - 30 day excess from date of diagnosis
- **Medical Expenses**
 - From R500 each and every claim
- **Hospitalization**
 - Excess 96 hours waiting period, maximum 180 days
- **Emergency Casualty assist**
 - 15 day waiting period from cover effecting

INDIVIDUAL PERSONAL ACCIDENT

Standard policy limits

ANY ONE LIFE	R5,000,000
ANY ONE EVENT	R10,000,000
AGE LIMITS	Maximum cover age 80
SERIOUS ILLNESS	Cover ceases age 55

Maximum death benefit

Children under the age of 6 years R10,000
Children under the age of 14 years R30,000
All covered persons must be specified

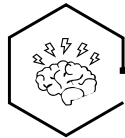
List of serious illness covered



Heart attack



Kidney failure



Stroke resulting in permanent symptoms



Major organ transplant



Cancer



Paraplegia



Coronary artery surgery



Multiple sclerosis



Blindness



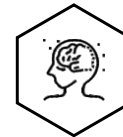
Heart valve surgery



Motor neuron disease



Coma



Alzheimer's



Parkinson's disease

Example cover options

Benefit	Option 1	Option 2	Option 3	Option 4	Option 5
Basis of cover	24 hour	24 hour	24 hour	24 hour	24 hour
Accidental death	R30 000	R30 000	R250 000	R100 000	R300 000
Permanent disability	R300 000	R1 000 000	R250 000	R1 000 000	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 13 weeks	100% of actual earnings up to a maximum of R3,000 per week, payable for up to 13 weeks	100% of actual earnings up to a maximum of R3,000 per week, payable for up to 13 weeks
TTD/ income replacement (Serious illness)	-	-	100% of actual earnings up to a maximum of R3,000 per week, payable for up to 13 weeks	100% of actual earnings up to a maximum of R3,000 per week, payable for up to 13 weeks	100% of actual earnings up to a maximum of R3,000 per week, payable for up to 13 weeks
Er24 panic response	Yes	Yes	Yes	Yes	Yes
Hospitalisation	R1 500	R1 500	R1 000	R2 000	R2 500
HIV assist	Yes	Yes	Yes	Yes	Yes
Emergency casualty assist	R5 000	R10 000	R10 000	R7 500	R10 000
Serious illness	-	R50 000	R30 000	R50 000	R50 000
Monthly premium (pp)	R45	R110	R135	R140	R220

Contact us:

Cynthia Govender
Product Manager
Cell: 082 337 3433
Email: govendercy@guardrisk.co.za

Tel: 011 669 1159/ 1126/ 1150/ 1134
Email: assistere@guardrisk.co.za



For a formal quote please contact the Personal Accident team

GUARDRISK
PERSONAL ACCIDENT