

# CORPORATE AND COMMERCIAL

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## Why the need for Group Personal Accident cover?

Your employees health, financial security and safety is important. By introducing our personal accident product, 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 sports injuries



Injuries at home



Murder & assault



Injuries on duty



Snake, dog & spider bites

## Types of cover

### Group Personal Accident

Fixed sum insured  
Eg; R500 000.00

### Stated Benefits

Earnings  
Eg; 2x Annual earnings

## Core benefits

**D**eath

**P**ermanet Total Disability (PTD)

**T**emporary Total Disability (TTD)

**M**edical Expense

ACCIDENTAL

## Benefits available



Serious illness



Accidental death



Temporary Total Disability (TTD)



Income replacement (accident)

## Optional cover

- 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.

Please refer your request to Guardrisk for amended premium confirmation if higher limits/group discounts are needed.



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## Standard policy limits

|                        |                        |
|------------------------|------------------------|
| ANY ONE LIFE           | R20,000,000            |
| ANY ONE EVENT          | R100,000,000           |
| SINGLE ENGINE AIRCRAFT | R500,000               |
| AGE LIMITS             | Maximum cover   age 80 |
| SERIOUS ILLNESS        | Cover ceases   age 60  |

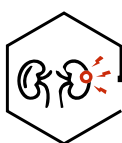
## Excess

|                                                                            |
|----------------------------------------------------------------------------|
| TTD Accident<br>7 day excess                                               |
| TTD serious illness/ Lump sum/ TTD<br>30 day excess from date of diagnosis |
| Medical expense excess<br>From R250                                        |

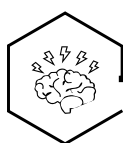
## List of serious illness covered



Heart attack



Kidney failure



Stroke resulting in permanent symptoms



Major organ transplant



Cancer



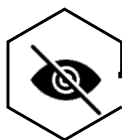
Paraplegia



Coronary artery surgery



Multiple sclerosis



Blindness



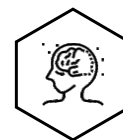
Heart valve surgery



Motor neuron disease



Coma



Alzheimer's



Parkinson's disease

## Example cover options

| Benefit                                    | Option 1 | Option 2                                                                                      | Option 3                                                                                      | Option 4                                                                                      | Option 5                                                                                      | 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<br>(accident only) | -        | 100% of actual earnings up to a maximum of <b>R3,000</b> per week, payable for up to 52 weeks | 100% of actual earnings up to a maximum of <b>R4,000</b> per week, payable for up to 52 weeks | 100% of actual earnings up to a maximum of <b>R5,000</b> per week, payable for up to 52 weeks | 100% of actual earnings up to a maximum of <b>R5,000</b> per week, payable for up to 52 weeks | 100% of actual earnings up to a maximum of <b>R7,000</b> per week, payable for up to 52 weeks |
| Medical expenses                           | R5 000   | R10 000                                                                                       | R20 000                                                                                       | R20 000                                                                                       | R50 000                                                                                       | R50 000                                                                                       |
| Monthly premium (pp)                       | R17      | R19                                                                                           | R55                                                                                           | R75                                                                                           | R95                                                                                           | R180                                                                                          |



For a formal quote please contact the Personal Accident team

## Contact us:

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**GUARDRISK**  
PERSONAL ACCIDENT