

## CLAIMS

To submit a claim for income protection benefits you are required to:

- Complete a claim form (available from your broker).
- Submit a Medical Certificate from your treating physician clearly indicating the incapacitation period and details of the illness/injury for which you are claiming benefits.
- Submit a copy of your hospital account in the event you were hospitalised.
- Submit proof of income for the three month period prior to commencement of your incapacitation (Please note: letters from accountants do not qualify).

Assessed payments will be made directly into your bank account.

**Additional information is required if the claim is related to the following benefits:**

### Body Repatriation

Police report regarding the accident, certified copy of the death certificate, proof of normal residence within the borders of South Africa and invoices of necessary expenses incurred to transport the body to the residence are to be supplied.

### Motor Hijack

Proof of the forceful hijacking, and/or threat thereof, to be supplied by the police authorities.

### Trauma Counselling

- Police report and case number.
- Trauma counselling report and associated accounts.

**WE DO THE  
HEAVY LIFTING  
SO YOU DON'T  
HAVE TO**



# HEALTH & ACCIDENT

INCOME  
PROTECTION  
PLAN

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Underwritten by Health & Accident Underwriting Managers (Pty) Ltd (FSP 376)  
on behalf of Short Term Insurer Compass Insurance Co Ltd

# WITH OVER 20 YEARS EXPERIENCE, WE ARE THE PARTNER OF CHOICE PROVIDING BESPOKE SOLUTIONS TO THE BROKER MARKET.

This product is designed for self-employed/employed individuals to protect one of their most important assets – the ability to earn an income. Without your income you will likely be unable to pay your expenses and maintain your quality of life. What plans have you made to protect against this risk?

Protecting your revenue stream may be the most important cover available. If you are unable to work, due to an illness or injury, who will meet the:

- a) Mortgage (house) payments
- b) Car (hire purchase) payments
- c) Living expenses
- d) Medical cover costs
- e) Insurance premiums

Most individuals are employed on a “cost to company” basis and less and less corporate employees are including PHI cover (loss of earnings cover) in the Pension Fund Insurance cover. This leaves you exposed in the event you cannot work for a period exceeding 30 days (or maximum “sick leave” available to you).

## PRODUCT SPECIFICATION

### Premiums

Based on age, occupation, waiting period and benefit paying period.

### Waiting Period Options

7-Day franchise for both illness/injury for professionals

7-Day franchise for accident/14-day franchise for illness for non-professionals

31-day excess period

91-day excess period

### Cover Restrictions

- Professionals – R150 000 p.m.
- Non-Professional – R100 000 p.m.
- Benefit paying period options include: 6, 12 or 24 months.

### Compulsory Cover Benefits

Accidental Permanent Total Disability: R100 000

Accidental Death: R10 000

Accidental Mobility: R15 000

Driver’s Extension Benefit: R250 per day

Premiums include 20% commission.

## ADVANTAGES

1. Cover is affordable.
2. Cover available from day one (subject to the relevant 7-Day or 14-Day franchise period).
3. Additional benefits fully payable regardless of any RAF or Workman Compensation payout.

## ADDITIONAL BENEFITS

In addition to the core benefit, we offer the following benefits:

### Premium Waiver

In the event you are injured/ill and unable to work, we will continue to pay your premium for the period of incapacity – for a period not exceeding three months.

### Body Repatriation

If you die as a result of a Motor Vehicle accident more than 100 kms away from your normal place of residence, we will pay for the normal costs of transporting your body to such a location. This benefit is restricted to an amount of R20 000.

### Hijack Benefit

In the event you are involved in a hijacking (or attempted hijacking) we will pay a fixed benefit R5 000 to you.

### Trauma Counselling

In the event that a claim has been admitted for Post-Traumatic Stress Disorder as a result of an incident of crime we will pay for actual Trauma Counselling costs incurred as a result to a maximum of R3 000

### Please note:

This is a summary only – full Policy documents apply and are available on request.

