



GROUP PERSONAL ACCIDENT PRODUCT INFORMATION



Old Mutual Insure Limited, a licenced non-life insurer (FSP: 12)

This product is underwritten by GENRIC Insurance Company Limited, a licenced non-life insurer and an Authorised Financial Service Provider (FSP: 43638) and administered by Health and Accident Underwriting Managers, an Authorised Financial Service Provider (FSP: 376)

PRODUCT INFORMATION

GPA is designed to provide employees with comprehensive personal accident insurance that goes beyond the basic obligations of Workmen's Compensation and General Liability. This assists employers in meeting the demands of highly competitive employee markets.

- The Policyholder is the employer/company/legal body to which employees/members belong.
- The Policyholder is responsible for the payment of premiums. All claim benefits are payable to the Policyholder –not the employees or members.
- Minimum annual premium - R7 475 (VAT Incl); Minimum group size - 5 employees/members.
- Core benefits include Accidental Death and Accidental Permanent Total Disability.
- Premiums are tax deductible for the Policyholder. Benefits payable to the Policyholder are deemed income in the hands of the Policyholder. The Policyholder on-pays the benefits to the employee/member (or dependents) and payments are deemed a cost/out-go and results in a tax neutral position for the Policyholder.
- The cover is compulsory for the declared category of the employee/member. Not all categories of employees/members need to be included.
- A monthly list of covered employees/members is not required. A declaration is done by the employer at the expiry of the policy term and actual numbers of employees/members determined. If the numbers differ from those upon which the premium was determined, actions to be taken are as follows:
 - If the determined covered employees/members are less than those for which premium has been paid, a refund is due to the Policyholder
 - If the determined covered employees/member are more than those for which premium has been paid, additional premium for the expiring period is payable by the Policyholder and this is added to the renewal premium.
- Injuries on duty resulting in a claim for benefits pertaining to Accidental Temporary Total Disablement or Accidental Medical Expenses, the procedure is to first submit the claim to COID (Compensation for Occupational Injuries and Diseases). We will cover the shortfall of the claim submitted to COID (subject to the policy terms and conditions). All other benefits are not subject to this procedure.

Benefits	Parameters	Excess
Accidental Death	Level elected by client	nil
Permanent Total Disability due to Accident	Level elected by client	nil
Permanent Partial Disability due to Accident	Level elected by client	nil
Temporary Total Disability	Maximum 104 weeks	7 days
Temporary Partial Disability	40% of Temporary Total Disability	7 days
Medical Expenses	Level elected by client	R 300.00

EXTENSIONS

Included in the selected benefits are the following extensions to your cover. These are not dependent on the level of benefits selected.

a) Repatriation/Body Transportation	Actual costs not exceeding: Within the Republic of South Africa: R40 000; Outside the Republic of South Africa: R10 000
b) Claims Preparation Costs	Up to R 2000
c) Drivers Extension	Up to R25 000
d) Final Expense	R10 000
e) HIV Assist	Refer to HIV Definition in Extensions
f) Hospital Cash Benefit (Accidental only)	An amount of R1 000 per day for every 24 hours hospitalised (not exceeding 30 days)
g) Life Support Equipment	Up to R75 000
h) Mobility	Actual costs not exceeding R40 000
i) Disfigurement	A percentage of the Principal Sum in direct proportion to the affected area but not exceeding 50% Limited to R 60 000
j) Recruitment/Relocation Costs	Up to R 30 000
k) Emergency Transportation/Rescue	Actual costs not exceeding R25 000
l) Seat Belt/Crime Extension	10% of Death/Disability Benefit – restricted to R60 000
m) Trauma Counselling	Actual costs of counselling up to a maximum of R25 000 per Insured per year
n) Non-Scheduled Flight	50% of the Death or Permanent Total Disablement Benefits, up to a maximum of R2 500 000 per occurrence.
Maximum Limits:	

ACCUMULATION LIMITS

- Any One Life Limit: R 20 000 000
- Maximum Accumulation Limit in respect of any one Accident or number of Accidents arising from one source or cause (Ground & Air): R 120 000 000

Please note: this is a summary only – full Policy documents apply and are available on request.