

# Cover Designed for Life on the Farm



**health & accident**

An Authorised Financial Services Provider - FSP 376



NO. 1 PERSONAL ACCIDENT COVER FOR LIFE ON THE FARM

## EXAMPLE OF COVER (Different levels of cover may be selected)

	Category 1	Category 2	Category 3	Category 4
<b>Insured Persons</b>	1 Farmer	3 Supervisors	20 Farm Workers	Temp Labour
<b>Death or Permanent Total Disablement as a result of an Accident</b>	R500 000	R150 000	R50 000	R40 000
<b>Premium (5 – 25 employees) p.p.p.m. (26-100 employees) p.p.p.m.</b>	R46.10 R41.40	R13.80 R12.42	R4.60 R4.14	R3.31 p.p.p.m.
<b>Temporary Total Disablement as a result of and Accident</b>	NIL	NIL	NIL	NIL
<b>Medical Expenses as a result of an Accident</b>	100% of actual costs not exceeding R10 000 but excluding the first R300 in respect of each and every claim	100% of actual costs not exceeding R10 000 but excluding the first R300 in respect of each and every claim	100% of actual costs not exceeding R10 000 but excluding the first R300 in respect of each and every claim	100% of actual costs not exceeding R10 000 but excluding the first R300 in respect of each and every claim
<b>Premium (5 – 25 employees) p.p.p.m. (26-100 employees) p.p.p.m.</b>	R0.88 R0.79	R0.88 R0.79	R0.88 R0.79	R0.79
<b>Total Premium (5 – 25 employees) p.p.p.m. (26-100 employees) p.p.p.m.</b>	R46.88 R42.19	R14.68 R13.21	R5.48 R4.93	R4.10 p.p.p.m.



Variations of cover available



Protection for the farmer and workforce



High levels of cover available



Premiums are tax deductible

## EXTENSION BENEFITS (Automatically included in cover)

<b>Repatriation/ Body Transportation</b>	Up to R40 000
<b>Mobility</b>	Actual costs not exceeding R40 000
<b>Emergency Transportation/ Rescue</b>	Up to R25 000
<b>Hospital Cash Benefit</b>	Up to R1 000 for a maximum of 30 consecutive days
<b>Disfigurement</b>	Up to 50% of the Principal Sum – Limited to R60 000
<b>Trauma Counselling</b>	Up to R25 000 per Insured per year
<b>Claims Preparation Costs</b>	Up to R2 000
<b>Final Expensive</b>	Not exceeding R10 000
<b>Life Support Equipment</b>	Up to R75 000
<b>Recruitment/ Relocation Costs</b>	Up to R30 000
<b>Seat Belt/ Crime</b>	10% of Death/ Disability Benefit – restricted to R60 000
<b>HIV Assist</b>	

## APPLICABLE AGE LIMITS



## OPERATIONAL PARAMETERS

- 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.

**Please note:** this is a summary only – full Policy documents apply and are available on request  
Want to know more? **Contact Adrian Hofman - 083-390-7309; ahofman@healthacc.co.za**