

PERSONAL ACCIDENT

DEFINITIONS

For this section where the words You/Your are used this means the person in whose name this policy is issued and their:

1. lawful or common law spouse or life partner;
2. natural or adopted child or children who depend financially on and usually reside with the person in whose name the policy is issued.

COVER PROVIDED

1. PAYMENT OF COMPENSATION

- 1.1 We will pay the sum stated in Your Schedule if You sustain bodily injury by accidental, violent, external and visible means which injury is the sole and direct cause of Your death or disablement within 24 months of the accident.

This includes a ruling by a Court of the presumption of death following disappearance after an accident involving the vehicle, aircraft or watercraft in which the person was travelling, provided that if, after We have made payment hereunder in respect of Your presumed death, You are found to be alive, such payment shall be refunded to Us.

- 1.2 If You are the victim of a violent act of theft, hold-up, hijacking, rape or other unlawful assault You are covered for psychological treatment subject to a limit of 10% of the death sum insured or R10,000 for any one claim whichever is the lesser.

COMPENSATION PROVIDED

Death – the sum insured stated in the Schedule.

Permanent Disablement – the percentage of the amount stated in Your Schedule as set out in the table of permanent disablement.

Temporary Total Disablement – the amount stated in the Schedule for a maximum period of 104 weeks for disablement preventing You from engaging in or giving attention to Your normal business, from the date of the accident.

Medical Expenses – Medical, surgical, dental hospital, emergency rescue and transportation expenses including artificial aids and prostheses incurred subject to the limit contained in Your Schedule. We will only pay compensation where the medical expenses amount to more than Your excess amount of R500.

Description of Permanent Disablement	Percentage of Compensation
Total and permanent disablement arising from any job or occupation	100
Total and permanent loss of both hands and feet or any one hand or one Foot	100
Total and permanent loss of sight in one eye and total and permanent loss of one hand or one foot	100
Total and permanent loss of sight in one or both eyes	100
Total and permanent loss of hearing or speech	50
Total and permanent loss of hearing in one ear	15
Total and permanent loss of one hand	50
Total and permanent loss of arm from the shoulder	75
Total and permanent loss of the forearm	65
Total and permanent loss of one foot	50
Total and permanent loss of the leg above the knee	75
Total and permanent loss of the leg from or below the knee	65
Total and permanent loss of thumb (both phalanges)	25
Total and permanent loss of one thumb (one phalanx)	10
Total and permanent loss of the index finger (three phalanges)	10
Total and permanent loss of the index finger (two phalanges)	8
Total and permanent loss of the index finger (one phalanx)	4
Total and permanent loss of any finger except the thumb and index finger	5
Total and permanent loss of big toe	5
Total and permanent loss of any other toe	1
Any permanent, temporary disablement not mentioned above, except the loss of feeling, taste or smell	A percentage as determined by Us in consultation with Our medical advisor and not contradictory to the conditions as stated above.

3. SPECIAL CONDITIONS

- 3.1 Where the injury is not specified, We will apply a percentage consistent with this table;
- 3.2 Any compensation paid for disablement will be deducted from compensation payable for death resulting from the same accident;
- 3.3 The total compensation will not exceed the sum insured stated in the Schedule;
- 3.4 The permanent total loss of the use of a limb will be treated as loss by separation;
- 3.5 On the happening of any occurrence giving rise to a claim, You must employ the services of a registered medical practitioner and undergo the treatment that is deemed necessary;
- 3.6 You must submit to all the medical examinations that We require, the costs of which will be for Our account;
- 3.7 In the event of a death, We will be entitled to have a post-mortem examination undertaken at Our expense.

EXTENSIONS**1. LIFE SUPPORT MACHINERY**

The 24 consecutive month period stated in the paragraph "Cover Provided" shall not include any period or periods where the death of such person is delayed solely by the use, for periods of not less than three consecutive days, of life support machinery, equipment or apparatus.

2. EXPOSURE

Should You die or incur bodily injury due to starvation, thirst or exposure to the elements as a result of an accident, We will pay the sum insured specified in the Schedule.

3. MOBILITY

If We compensate such person in respect of permanent total disablement and as a direct result of that disability such person is permanently dependent on a wheelchair for mobility, We will in addition to any amount payable for permanent disability contribute towards the purchase of a wheelchair and altering the private residence of such person to facilitate the use of such wheelchair provided that our liability for such costs resulting from an accident or series of accidents arising from one cause shall not exceed R20,000 any one person.

4. REPATRIATION

We will pay in addition to the Death sum insured, the reasonable and necessary expenses for the repatriation of Your body to Your normal place of residence subject to a limit of R10,000.

EXCLUSIONS

We will not be liable for bodily injury, death, permanent disablement or disappearance:

1. SPORT

sustained while participating in:

- 1.1 mountaineering necessitating the use of ropes;
- 1.2 big game hunting;
- 1.3 polo on horseback, steeple chasing, rugby, parachuting, ice-hockey, bungi-jumping, bridge jumping, parachuting, skydiving, paragliding, hang gliding, wrestling, boxing, martial arts, scuba or water skiing;
- 1.4 speed or duration tests or racing (other than on foot, on a pedal cycle or in a yacht);
- 1.5 sport as a paid professional.

2. MOTOR CYCLING

sustained while motor cycling, motor tri-cycling or quad biking.

3. AIR TRAVEL

sustained while travelling in an aircraft:

- 3.1 not licensed for the carriage of passengers;
- 3.2 piloted by a person not licensed for the purpose for which it was being used;
- 3.3 as a member or acting member of the crew or for trade or technical operation connected with the aircraft.

4. YOUR CONDITION OR AN ACT PERFORMED BY YOU

resulting from an accident caused by or attributable to:

- 4.1 Your participation in any riot, civil commotion, labour disturbance, strike or lockout or public disorder or any act or activity which is calculated or directed to bring these about;
- 4.2 Your wilful misconduct, intentional self-injury or suicide;
- 4.3 any serious physical or mental defect or infirmity from which You were suffering before the accident;
- 4.4 You being under the influence of intoxicating liquor or drugs unless prescribed by a medical practitioner other than Yourself and taken in accordance with medical advice;

4.5 the performance or attempt to perform:

4.5.1 any act whether on behalf of any organisation, body or group of persons calculated or directed to overthrow or influence any State or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence;

4.5.2 any act which is calculated or directed to bring about destruction or damage or bodily injury in order to further any political aim, objective or cause, or to bring about any social or economic change or in protest against any State or government or any provincial, local or tribal authority or for the purpose of inspiring fear in the public or any section thereof.

5. AGE LIMIT

5.1 sustained by You after Your 75th birthday;

5.2 in the event of death of an insured person who is under the age of 14.

