



FRANCHISE PLUS



Group Life Plus

Life Cover

- Life cover ensures that a member's family is financially able to maintain their standard of living after an unexpected death.

Dread Disease

- Dread Disease is a stated benefit that includes cover for Cardiovascular, Nervous system and other related defined Dreaded Disease events.

Permanent Total Disability

- This benefit is designed to provide cover to employees should they be permanently totally incapacitated and unable to continue with their own/similar occupation.

PHI – Disability Income Insurance

- PHI is a benefit designed to protect the employee's salary up to a maximum of 75%, the benefit becomes payable once the employee has been unable to continue with his /her own occupation. Waiting period options can be chosen to suit individual requirements.

Group Personal Accident Plus

This cover is designed to offer Personal Accident, Income Protection and Health Insurance cover to the franchise/business owner and staff, should they be injured. The premiums are affordable, fully tax deductible and all insurance payouts are payable to the franchise/business owner. Insurers do not require the monthly personal staff details and temporary staff may be insured.

Funeral Plus

This cover is designed to offer an immediate lump sum payment, to provide for the costs associated with the funeral of a staff member/dependants. This cover may be purchased for the staff member only, or may include their dependants. Premiums are competitive due to the packaging of benefits.

Income Protection Plus

This benefit is payable to the franchise/business owner/employee during the time that they are temporarily disabled and unable to perform their nominated occupation. This benefit is payable following an accident or illness for a maximum period of 6, 12 or 24 months, and benefits can be payable from Day 1 following applicable deferment periods. Cover may be taken up to a maximum 100% of monthly income for employees and 125% of business overheads for employers.



Group Life Plus

Life Cover

- Life cover ensures that a member's family is financially able to maintain their standard of living after an unexpected death.

Description	Non approved Group Life
Maximum cover	4 x Annual Salary
Members Excluded	Members above the age of 65
FCL (Free Cover Limit)	R250 000
Benefit ceases at age	65
Conversion option	Yes
Continuation option	Yes
Cover for existing disability	Yes

Rate	0.35 cents per R1000
Statutory commission included in the rates	5.00%

Dread Disease

- Dread Disease is a stated benefit that includes cover for Cardiovascular, Nervous system and other related events due to a Dreaded Disease. Refer to policy document for detailed benefits and definitions.

Description	Accelerated Dread Disease Cover
Maximum cover	1 x Annual Salary
Members Excluded	Members above the age of 65
FCL (Free Cover Limit)	R100 000
Benefit ceases at age	65
Conversion option	No
Cover Description	Comprehensive

Rate	0.25 cents per R1000
Statutory commission included in the rates	5.00%



GROUP LIFE PLUS

Permanent Total Disability

- This benefit is designed to provide cover to employees should they be permanently totally incapacitated and unable to continue with their own/similar occupation.

Description	Lump sum Permanent Total Disability Cover
Maximum cover	4 x Annual Salary
Members Excluded	Members above the age of 65
Benefit ceases at age	65
Cover reduction option	Yes
Cover reduction period	5 Years

Rate	0.20 cents per R1000
Statutory commission included in the rates	5.00%

PHI – Disability Income Insurance

- PHI is a benefit designed to protect the employee's salary up to a maximum of 75%, the benefit becomes payable once the employee has been unable to continue with his/her own occupation. Waiting period options can be chosen to suit your requirements, below are the waiting periods and applicable rates.
- Waiting Period 3 months R17.15 per R1000 cover
- Waiting Period 6 months R13.42 per R1000 cover
- Waiting Period 12 months R12.21 per R1000 cover
- Waiting Period 24 months R11.50 per R1000 cover
- For the first 24 months this will cover an individual's own occupation, thereafter it covers their own or reasonably suited occupation, through to age 65
- The benefit has a FCL of R5625.00, and 5% capped CPI escalation

Note:

- These benefits/costs may be altered to meet the client requirements.
- The minimum total monthly premium is R400.00.
- Minimum of 5 members.
- There is a monthly debit order fee of R10.00.
- There is a monthly broker fee of R35.00.
- If you are interested in this cover, complete a quote request form.
- Please note: this is a summary only, full policy documents are available on request.



Underwritten by Regent Life Assurance Company Ltd

Administered by Health & Accident Underwriting Managers (Pty) Ltd 1994/002308/07, an Authorised Financial Services Provider – FSP 376



GROUP LIFE PLUS

Group Personal Accident Plus

Competitively costed Personal Accident and Health Insurance cover for the franchise/business owner and staff. Any variation of benefits is available to the franchise/business.

Example of the Cost/Benefits:

Franchise/Business	15 Shop Assistants
Accidental Death	R60 000
Permanent Total Disablement	R60 000
Temporary Total Disablement	100% of weekly earnings up to a maximum of R1500 p.w. for a time period of 104 weeks, but excluding the first 7 consecutive days excess
Temporary Partial Disablement	40% of the Temporary Total Disablement benefit
Medical Expenses	100% of actual costs not exceeding R10 000 but excluding the first R300 in respect of each and every claim

Extensions (automatically included in the above cover)

Repatriation/Body Transportation	up to R20 000
Mobility	up to R20 000
Emergency Transportation/Rescue	up to R10 000
Trauma Counselling	up to R20 000
Hospital Cash	up to R1000 for a maximum of 30 days
Permanent Disfigurement	Up to 50% of the principal sum
Drivers Extension	R250 per day
Cost per employee per month	R28.00

Please note that this is an example of cover available

Note:

1. These premiums are tax deductible.
2. These benefits/costs may be altered to meet the client requirements.
3. The minimum total monthly premium is R400.00.
4. Minimum 5 members.
5. There is a monthly debit order fee of R10.00.
6. There is a monthly broker fee of R35.00.
7. If you are interested in this cover, complete a quote request form.
8. Please note: this is a summary only, full policy documents are available on request.



Underwritten by Compass Insurance Company Limited

Administered by Health & Accident Underwriting Managers (Pty) Ltd 1994/002308/07, an Authorised Financial Services Provider – FSP 376



GROUP PERSONAL ACCIDENT

Funeral Plus

This cover is designed to offer an immediate lump sum payment, in order to provide for the costs associated with the funeral of a staff member /dependants. This cover may be purchased for the staff member only, or may include their dependants. Premiums are competitive due to the package of benefits available.

For Member and Family

Description	Family Funeral		
Type of cover	Compulsory		
Waiting Period	0 months		
Cover Options	1	2	3
Main Member	R7 500	R10 000	R18 000
Spouse	R7 500	R10 000	R18 000
Children 14 – 21	R7 500	R10 000	R18 000
Children 6 – 13	R3 750	R4 000	R5 000
Children 1 – 5	R1 875	R2 000	R2 500
Children <1	R975	R1 000	R1 250
Broker Commission	10% + VAT		
Rate per main member per month	R23.50	R29.50	R45.85

Rates are based on member's age at entry.
Maximum of 6 (Six) children may be covered.
Each participating company may only have one benefit option.

For Member only

Description	Single Member Funeral		
Type of cover	Compulsory		
Waiting Period	0 months		
Cover Options	1	2	3
Main Member	R7 500	R10 000	R18 000
Broker Commission	10% + VAT		
Rate per main member per month	R13.00	R15.00	R27.00

Rates are based on member's age at entry.
Each participating company may only have one benefit option.

Note:

1. These premiums are tax deductible.
2. The minimum total monthly premium is R400.00.
3. There is a monthly debit order fee of R10.00.
4. There is a monthly broker fee of R35.00.
5. If you are interested in this cover, complete a quote request form.



Underwritten by Regent Life Assurance Company Ltd

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FUNERAL PLUS

Income Protection Plus

As a franchise/business owner your greatest asset is your ability to generate an income, if an accident or illness occurs it could result in considerable losses which could be detrimental to your franchise/business.

Should you have an accident or illness, how will you meet the following overheads:

- Business overheads
- Mortgage/rental payments
- Car payments
- Staff salaries
- Insurance premiums

This plan offers you the ability to protect not only your income but your cash flow up to R120 000 per month! Benefits are payable for 6, 12 or 24 months with three different waiting period options. Cover from Day 1, after a deferment period of 7 days following an accident and 14 days following an illness. A waiting period of 30 or 90 days can also be selected.

Employee Cover:

You may also elect to cover your employee's salary against accidents and illness up to a maximum of 100% of their monthly income.

If they are unable to continue with their nominated occupation the benefit become payable to the franchise/business.

These benefits pay out for a maximum period of 6, 12 or 24 months, you may elect cover through to age 65 under the Group Life Plus benefit/PHI – Disability Income Insurance if you require further cover.

It is important to note that these premiums are fully tax deductible.

Note:

1. These benefits/costs may be altered to meet the client requirements.
2. If you are interested in this cover, complete a quote request form.
3. Please note: this is a summary only, full policy documents are available on request.



Underwritten by Compass Insurance Company Limited

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INCOME PROTECTION PLUS

Do you know!

- We shop mostly at franchises!
- Most franchises are independently owned.
- Most franchises have no access to an “employee benefits” scheme via “head office”!
- Franchises have no “employee benefits” buying power.

Opportunity!

H&A have put together a product which offers “group benefits” to franchises/small businesses. Whether you are a short term or life broker, this product affords you the opportunity to offer these benefits to your client base.

This product is available to:

Franchises, small businesses, farmers, B&B's & Lodges

If you require any further details, please contact Adrian Hofman or Trent Sandiford on 011 234 7333.

www.healthacc.co.za

