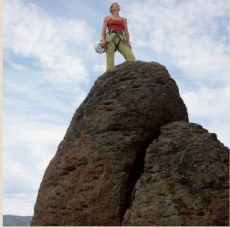




health and accident group



## PINNACLE INCOME PROTECTION PLAN

Protecting the revenue stream of your client may be the most important cover available. If a client is 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
- e) Insurance premiums

Most clients 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 your clients exposed in the event they cannot work for periods exceeding 30 days (or maximum “sick leave” available to them)



### Product Specification

This product is designed for the working individual, with the need to secure an income and cover overhead expenses should they become temporarily or totally disabled due to an accident or illness. The product is a short term product underwritten by Compass Insurance Co. Ltd. and includes 20% commission.

### Premiums

Based solely 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 and 14-day Franchise for illness for non-Professionals
- 31-day excess period
- 91-day excess period



### Cover Restrictions

- Professionals – R100 000 p.m. (plus overhead cover = R50 000)
- Non-Professional – R70 000 p.m. (plus overhead cover = R50 000)
- Benefits are payable for 6, 12 or 24 months.

### Compulsory Cover Benefits

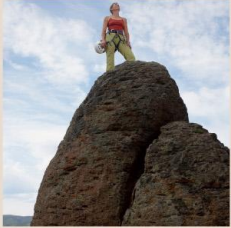
Accidental Permanent Total Disability:	R100 000
Accidental Death:	R10 000
Accidental Mobility:	R15 000
Drivers extension benefit:	R250 p.d.

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

Directors: A.Hofman (Managing Director) D.Hofman (Executive Director)

Administered by Health & Accident Underwriting Managers (PTY) Ltd 1994/002308/07  
An Authorised Financial Services Provider - FSP 376  
www.healthacc.co.za





### Additional Benefits

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

**a) Premium Waiver**

In the event the Insured is injured/ill and unable to work, underwriters shall continue to pay the Insured's premium for the period of incapacity - for a period not exceeding 3 months.

**b) Body Repatriation**

In the event the Insured dies as a result of a Motor Vehicle accident away from their normal place of residence, underwriters shall pay for the normal costs of transporting the Insured's body to such a location. This benefit is restricted to an amount of R20 000.

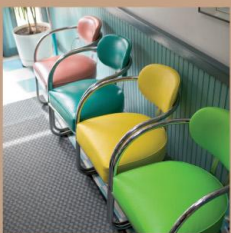
**c) Hijack Benefit**

In the event the Insured is involved in a hijack (or attempted hijack) underwriters shall pay a fixed benefit R5 000 to the Insured.



### Advantages

1. Premiums are tax deductible (benefits payable shall attract tax).
2. Cover is affordable.
3. Cover available from day 1 (subject to the 7 day franchise period).
4. Additional benefits fully payable regardless of any RAF or Workman Compensation payout.



Underwritten by Compass Insurance Co Ltd

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

Directors: A.Hofman (Managing Director) D.Hofman (Executive Director)

Administered by Health & Accident Underwriting Managers (PTY) Ltd 1994/002308/07  
An Authorised Financial Services Provider - FSP 376  
[www.healthacc.co.za](http://www.healthacc.co.za)