

PINNACLE INJURY INCOME PROTECTION PLAN



health and accident group

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This Plan has been introduced as a result of the high incidence of motor vehicle accidents being experienced in South Africa. In addition, the consumer has had benefits severely restricted by the Road Accident Fund. These factors have resulted in H&A being able to offer affordable appropriate cover for members who may suffer an injury which may result in the member being unable to perform their work duties for an extended period.

South Africa has an extremely high frequency of related road accidents. These accidents are a result of speeding, disregard for road conditions, poor road and signage visibility, poor road conditions, unroadworthy vehicles and drunk drivers. Although one may be a careful driver, one is always exposed to potential irresponsible drivers as well as poor road conditions.

Cover Available

Cover is available in the event an Insured is involved in an Accident/Injury and as a result is unable perform their work duties. The cover offered is not restricted to Motor Vehicle accidents but extends to injuries sustained while playing sport, leisure activities, as well as domestic activities.

Cover is available from R10 000 p.m. up to a maximum of R70 000 p.m.

Additional Benefits

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

a) Premium Waiver

In the event the Insured is injured 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 of R5 000 to the Insured.

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
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d) Accidental Hospital Cash Plan

In the event the Insured is hospitalised as a result of an Accident /Injury for a period up to a maximum of 7 days, underwriters shall pay a daily benefit of R500.

e) Drivers Extension Benefit

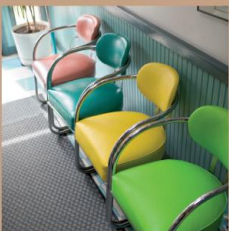
Underwriters shall pay up to R250 p.d. for a driver, if the Insured is unable to drive themselves, due to an Accident/Injury. This benefit may not be claimed in conjunction with the Income Protection benefit.

Premiums

Premiums are based on Occupation, Benefit Limit, Period of Cover and Waiting Periods.



Occupation	Benefit Period 12 months		Benefit Period 24 months	
	7 day franchise	31 day excess	7 day franchise	31 day excess
Category 1 (Admin)	R3.60/R1000	R3.00/R1000	R4.00/R1000	R3.40/R1000
Category 2 (Mainly Admin)	R4.50/R1000	R3.75/R1000	R5.00/R1000	R4.25/R1000
Category 3 (Mainly Manual)	R5.60/R1000	R4.76/R1000	R6.30/R1000	R5.35/R1000
Category 4 (Manual)	R7.00/R1000	R5.95/R1000	R11.50/R1000	R10.00/R1000
Compulsory Core Benefit R50 000 Acc. Death R50 000 Acc. PTD R25 000 Mobility	R10.00	R10.00	R10.00	R10.00
Admin Fee	R10.00	R10.00	R10.00	R10.00



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

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