



health and accident group



THE CAREGIVER PLAN

WHAT IS COVERED

- The Caregivers policy would pay the caregiver a pre-determined benefit to pay for professional caregiving in his/her absence if he/she suffers an injury or illness. This is an annuitised benefit paid over a pre-defined period.
- The Critical Illness and Broken Bones products make up Caregiver, the product tailored for the care giving segment.
- There are two categories – please see table of benefits.

THE SUM INSURED

- Monthly annuity of R3 750 for Critical Illness and Broken Bones. The annuity will be paid depending on the type of illness, fracture or burn.

ELIGIBILITY

- Permanent SA residents.
- Adults aged 50 - 75 years inclusive.

WHEN DOES COVER CEASE

- Cover is up to the age of 80 years.

PLANS AVAILABLE

- Policyholder Only (person who will need the care).
- Policy Holder and Spouse.

FEATURES

- Benefits paid directly to you.
- Guaranteed acceptance – no medical examination.
- Worldwide cover 24 hours a day.
- 30-day, no obligation period.
- Paid regardless of any other benefits received.

EXCLUSIONS

- Any pre-existing conditions.
- Any illness other than a diagnosis of critical illness as defined in the policy.
- Any critical illness of which the signs or symptoms first occurred prior to or within ninety (90) days following the effective date of this policy.
- Any critical illness which is caused by self-inflicted injury.
- Any critical illness which is directly or indirectly caused by congenital defect or disease.
- Any critical illness based on a diagnosis made by a member of the insured person's family or anyone who is living in the same house with the insured person or by a herbalist, acupuncturist, or other unconventional health care provider.
- HIV and AIDS.
- Alcohol and drug abuse.
- Active service in any defense, police or traffic force.
- Osteoporosis
- See policy wording for details.

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
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BENEFITS

- Monthly annuity paid for either 3 or 6 months.
- MSO benefits (The MSO – Medical Services Organisation – provides a managed care programme to ensure that in the event of the care recipient requiring professional caregiving assistance, they will receive quality care, delivered in the most appropriate setting through a process that encourages effective, efficient and consistent utilisation of caregiving services).
- Worldwide cover, 24 hours a day, paid out in South African rand.

BENEFITS TABLE

PERSONAL INJURY		Benefit
Insured injuries		
Category 1	1. Total Hip Replacement	R3 750 per month up to a maximum of 3 months
	2. Multiple fractures of Pelvis (at least one compound and one complete)	
	3. Total Knee Replacement	
	4. Multiple fractures of Femur (at least one compound and one complete)	
	5. Burns > 20%	
Category 2	1. Fractures of Heel	R1 125 per month up to a maximum of 3 months
	2. Fracture of lower Leg	
	3. Fracture of Clavicle	
	4. Fracture of Ankle	
	5. Fracture of Elbow	
	6. Coles type Fracture of Lower Arm	
	7. Fracture of Shoulder Blade	
	8. Fracture of Kneecap	
	9. Fracture Spine	
	10. Fracture of Sternum	
	11. Fracture of Ribs	
	12. Fracture of Knee	
	13. Fracture of Wrist	
	14. Fracture of Collar Bone	
	15. Burns < 20%	

The above Benefits are cumulative but subject to the maximum amount payable.





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CRITICAL ILLNESS		
Insured illness		
Category 1	1. Muscular Dystrophy	R3 750 per month up to a maximum of 12 months
	2. Multiple Sclerosis	
	3. Paralysis	
	4. Alzheimer's Disease	
	5. Motor Neuron Disease	
	6. Parkinson's Disease	
	7. Total Blindness	
Category 2	1. Cancer	R3 750 per month up to a maximum of 6 months
	2. Stroke	
	3. Chronic Kidney Failure	
	4. Chronic Liver Disease	
	5. End-Stage Lung Disease	



FEES

- Premiums exclude an admin fee of R10 per policy.

RATES

	Premium including MSO but excluding Admin Fee	Debit order fee
Policyholder only	R80	R10
Policyholder and Spouse	R150	R10



Underwritten by Chartis Life South Africa Limited

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

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