



# Accidental Cover

**COVER FROM DAY 1  
NO WAITING PERIODS**

A member of the Loyalty Life emergency product (CMAC EVAC24) which is underwritten by African Unity Life Limited, will have:

- Access to the largest fleet of ambulances and helicopters, including, but not limited to Netcare 911 and ER24
- Access to the EVAC24 call centre which will dispatch the closest ambulance to transport them to the most appropriate hospital to meet their needs
- Guaranteed hospital acceptance upon approval

## Benefits Summary

### (BASED ON ACCIDENTS ONLY, 24/7/365)

**Definition: Accident means a sudden, unexpected external and specific event which occurs at an identifiable time, and place, which results in bodily injury.**

The word "Accident" shall be construed accordingly. If an insured person suffers bodily injury as a result of unavoidable exposure to severe weather conditions, the Insurer will consider it as having been caused by an Accident. This shall also include insect, spider or animal bites other than those causing malaria.

Bodily Injury means physical injury which is caused solely by accidental means and which independently of illness or any other cause, results in the Insured Person's death or disability, within 12 calendar months from the date of the accident. Bodily Injury shall exclude any psychological or psychiatric condition howsoever arising.

## REGISTRATION OF MEMBER(S)

**Policyholder** means the company or individual stated in The Schedule who has purchased this insurance and is responsible for the payment of premiums.

**Eligible Person** means the Insured person is domiciled in the Republic of South Africa, is aged 18 or over and has not reached 65 years of age before the Effective Date, and:

Must not be serving in the armed forces of any country or international organisation.

Where cover has been purchased by a company or Business Sponsor, Eligible Person shall the Employee of the active accountholder of the company provided such Insured Person meets the eligibility criteria.

**Child(ren)** means unmarried natural children, lawfully adopted children, step children by marriage, or foster children who have been placed in the custody, and care of the Insured Person as foster children who are financially dependent upon the Insured Person, and between the ages of 6 months and 18 years. (or under 25 years if they are unmarried, not pregnant and in full time education)

**Partner** means a person recognised in South African law as the Insured Person's spouse, or someone of either sex with whom the Insured Person co-habits with as though they are their spouse at the time of the Insured Event.

## Process

The primary member's cell phone number acts as a panic button for medical assistance.

Member must save the USSD string sent by EVAC24 via SMS on their phone and when in an emergency press the panic or dial the 086 3822 24 (EVAC24) call centre.

The call centre responds to any emergency situation by deploying the appropriate service providers, which may include:

- Police
- The appropriate ambulance service or
- With permission of the member, the call centre will contract a family member, colleague or friend to assist in the process where this is considered useful.
- Should the alarm centre be unsuccessful in reaching the client telephonically, our agent will call back 3x and leave a message which is immediately followed up by a Notification of Call – SMS to the member's phone
- We invite the client to panic again (which starts the entire process off again)
- An agent will then endeavour to reach next of kin (if provided), to establish where the member may be, or on the way to, so that assistance can be provide as required.

**EVAC24 cannot be held liable for any failures by the networks to provide/send LBS and CLI information when the member performs their panic. In the event that a member panics and makes it clear in the conversation with the call centre that they need assistance, not for themselves but either for a friend or family member, or a member of the public, who is with them (but is not entitled to services), the call centre will undertake to Arrange for appropriate emergency services to be deployed – but in the event that any for these require payment, it will be for the account of the user.**

## Administration

Member will receive the welcome SMS within 30 days from when the first debit order was successfully processed. Please remind them to be on the look-out for it, as we tend to delete unknown SMS messages and it will then have to be re-requested. Additional panic buttons for additional phones of the main member or family/children are available on request at R10 per addition. The main member will also receive a membership card, containing only generic information like the call centre number, from their broker. Additional cards are also available on request at R10 per card.

# Benefits

## ACCIDENTAL MEDICAL TRANSPORTATION, GUARANTEED ACCEPTANCE TO HOSPITAL AND TRAUMA TREATMENT FOR A STAY OF LESS THAN 24 HOURS

Up to a total of R100 000 per person per event

### ACCIDENTAL Medical Transportation

**Emergency Medical Evacuation** means the transfer of an Insured Person following Accidental Bodily Injury to the closest appropriate location to obtain the necessary Emergency medical Treatment provided that such evacuation is organised by the appointed service provider.

**Emergency** means an unexpected onset of a health condition that requires immediate medical or surgical treatment, where failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the Insured Person's life in serious jeopardy.

#### **Special Conditions**

Where a Policyholder or an Insured Person has an evacuation plan or any form of medical aid, medical insurance or similar by any other name, such fund must act as a first response in respect of costs associated in respect of Evacuation. The Evacuation Benefit provided by this insurance is supplemental to any other programs or cover currently in place. In case of a difference to be paid between a medical scheme and the service provider, a member can send a claim to EVAC24 – Note:

Only if the transportation was arranged by EVAC24. (claims@loyaltylife.co.za).

In the event of a member's involvement in a medical emergency, EVAC24 will arrange and coordinate the most appropriate method of emergency medical transportation. The client will be transported to the nearest medical facility capable of providing adequate care. Includes both road and air ambulance (dependent on incident and correct flight criteria).

The Service is also available to members travelling to most of the SADC countries.

Evacuation can also be arranged for a member's following illness, sickness or disease, for the member's own account and with no additional benefits such as hospital acceptance, etc.



## Guaranteed acceptance into hospitals

**Hospital** means a registered medical facility (other than an institution for the aged, chronically ill or convalescent rest or nursing home and/or drug or alcohol rehabilitation facilities) operated pursuant to the law for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.

Emergency Medical Treatment means a Qualified Medical Practitioner's medical advice, treatment, consultations and prescribed or repeat maintenance medication, necessarily incurred by the Insured Person on advice of a Qualified Medical Practitioner appointed by the Insurer within a hospital.

**In-Patient** means an Insured Person who has gone through the full admission procedure via the ER opened and whose admission is necessary for the medical care and treatment of Bodily Injury and not merely for any form of nursing, convalescence, rehabilitation, rest or extended care. Cases are all monitored by EVAC Case Managers to ensure cost efficiency but if approved, will be paid at cost.

- Payment will be made directly to the practices involved, unless the member was not admitted through the call Centre as he would then have to pay the accounts first and claim back from EVAC. The benefit is only available while the member is hospitalised. NO out-of-hospital services like physiotherapy or GP visits is payable afterwards.
- Appropriate care arranged with the nearest hospital / facility / private hospitals / specialist facilities, etc.) Due to accident: In-hospital Emergency Accidental medical costs and Accidental Emergency Transportation are covered up to R100 000 (payment made directly to hospital, as well as all practices within the hospital / facility, by Evac24).

Medical scheme benefits will first be taken into calculation. For a member belonging to a medical scheme, EVAC will assist with the admission into hospital, arranging the pre-authorization, etc.

- In the event of the medical scheme not available to provide authorisation, EVAC will provide the guarantee until the medical scheme can be contacted to arrange.
- If the member need to still be hospitalised after depletion of the R100 000, EVAC will assist the family to arrange a transfer to another facility, like a government hospital.
- In the event of a member needing follow-up surgery, directly related to the first event, for instance after a car accident where pins and screws need to be removed or complications after a first operation, the unused funds for the event, can be utilised.

## Hospital Trauma cover for a stay shorter than 24 hours

- Emergency Rooms and Casualty units at hospitals
- Include all services required such as x-rays, blood tests, materials used, etc.
- \* No strains and/or sprains will be covered. A strain is a stretching or tearing of a muscle or tendon. A tendon is a fibrous cord of tissue that connects muscles to the bones. A sprain is a stretching or tearing of ligaments. Ligaments are the tough bands of fibrous tissue that connect two bones together in joints. The most common location for a sprain is in your ankle.

## Life Support Equipment

### Cover of up to R25 000

Provides for payment of the life support, machinery and equipment cost used during evacuation or in hospital.

It shall not include any period or periods where the death of the Insured person is delayed solely by the use, for a period or periods of not less than 3 consecutive days, of life support machinery, equipment or apparatus. The Insurer will in addition reimburse the reasonable and actual costs incurred in respect of hire costs for life support machinery equipment or apparatus provided that the liability of the Insurer under this extension in respect of any one Insured Person shall be limited to R25 000

## Hospital cash back

### For hospitalisation – Up to R1 000 per person per day up to 90 days excluding first 24 hours

“Day” means a period of 24 consecutive hours of Hospitalisation subject to the Franchise Period and excluding the day of discharge

The amount will only be paid out once the member is discharged or the 90 days have been reached and the necessary claim form completed. No interim payments are made.

## Family Medical Expense

### Up to R20 000 per event

The benefit is only for **full-time domestic workers**, travelling with an insured policy holder, and being in an accident. In the event of Accidental Bodily Injury to the Partner, dependent Child or full time contracted domestic employee of an Insured Person as a direct result of a motor vehicle Accident while such person is travelling with the Insured Person in any private motor vehicle owned, used, leased or hired by the Insured or the Insured Person, the Insurer will pay any consequent medical expenses incurred by such person, provided that:

- The Insurer will not be liable for the first R350 of each and every claim;
- The Insurer will only be liable for the amounts in excess of amounts paid or payable under any other policy of insurance or under any Medical Aid Scheme, or Road Accident Fund or otherwise known, or as may be amended by legislation, or for any amount not recoverable under such policies or funds.

## Accidental Disability

### Cover up to R100 000

(Children under 14 years – R30 000

Children under 6 years – R10 000)

**Permanent disability** means a disability which has lasted for at least 12 months and which in the Insurer's opinion hope of recovery will in all probability continue for the remainder of the Insured Person's life. Benefits shall become payable once the degree of Disability has been confirmed and established by medical evidence.

**Permanent Total Disability** means an Accident resulting in a Permanent Disability which results in the Insured Person's inability to perform or give attention to their usual occupation or any occupation for which the Insured Person is qualified or has received specialised training and which will in all probability be lasting and continuous for their lifetime.

- Comes into place when a member becomes permanently disabled and cannot continue with their nominated occupation (less than 75% of productivity)
- The pay-out of cover will be calculated according severity for the disability (calculated as a percentage)
- Disfigurement is also included – pays a percentage of Permanent Disability Benefit for disfigurement (scarring due to an accident) of 20% or more of the body

## Mobility cover

### Up to R100 000

- Member can use the benefit should changes to his home or car be necessary
- Provision of wheelchairs or other equipment needed
- Can be used afterwards as well, accumulating per event. In the event of a Permanent Disability and as a direct result of such disability the Insured Person is permanently dependent on a wheelchair for mobility, the Insurer will, in addition to any amount payable for Permanent Disability, pay compensation for:
  - A self-propelled wheelchair;
  - The fitting of wheelchair loading equipment and alterations to the Insured Persons' residence to facilitate the use of such wheelchair; and
  - The modification of the controls of the Insured Person's motor vehicle; provided that the liability of the Insurer under this extension shall not exceed the amount specified in the Schedule of Additional Benefits

## Educational Rehabilitation

### Up to R100 000

Educational only - when member's disability prevents them from continuing with their current occupation, assistance to be trained in another field/industry/occupation.

Where Insurer have admitted liability in respect of tem 2 of the Schedule of Benefits in respect of an Insured Person under 65-years of age at the date of the Accident, if as a direct result of that disability the Insured Person is unable to follow their usual business or occupation however can be retrained to carry out another business or occupation the Insurer will in addition to any amount payable for Permanent Disability, pay compensation for:

In respect of Permanent Total Disability – pay compensation of up to 85% of actual expenses incurred up to the maximum Sum Insured stated in the Schedule of Additional Benefits.

In respect of Temporary Total Disability – pay for actual expenses incurred up to the maximum Sum Insured stated in the Schedule of Additional Benefits for up to a maximum period of 8-weeks excluding the first 14 consecutive days.

## Accidental Death

### Up to R100 000

(Children under 14 years – R30 000

Children under 6 years – R10 000)

Accidental Death means where Bodily Injury results in the death of an Insured Person, the Insurer will compensate the Policyholder up to but not exceeding the amount shown in the Schedule of Benefits

## Repatriation

### Up to R50 000 per event

Transportation/transfer of the departed to the deceased normal place of residence in RSA

## ADDITIONAL BENEFITS

- **Claim preparation costs**  
E.g. road accidents claims preparation. Member is covered up to R25 000 for an attorney to assist with the claims process.
- **Seat belt benefit**  
An additional amount up to R5 000 will be paid out if a member died or is permanently disabled and it was found that they were wearing their seatbelt during the accident.
- **Crime extension benefit**  
In the event that death or disability is as a result of a crime the member receives an additional R5000.

## Eligibility

All sums insured in respect of children are limited to that allowable in terms of legislation.

- Only persons domiciled in South Africa can join (country where risk emanates from)
- Principal members must be between the ages of 18 – 65 years.
- Family members are defined as one spouse and up to a maximum of 3 dependent children. Dependent children are seen as natural children, lawfully adopted children, step children by marriage or foster children (legal foster care), up to the age of 18 years (or 25 years if they are unmarried, not pregnant and dependent full time students).

## In cases where employer pays contributions

- If the product is taken out by a company, the company owns the policy and the premiums can be regarded as a tax deductible.
- Benefits will be payable to the policy holder, being the company, and the benefits will be taxable.
- An employer can however select to have benefits paid to the employees and not to the company
- Cancellation only by the Policyholder.
- Policy may be cancelled by giving a calendar month notice, in writing, to CMAC
- All sums insured, indemnity limits or insured values, are all expressed on a VAT inclusive basis.

### Debit Order

Debit orders can only be deducted on the 1st of every month, no exceptions

### Policy documents

Sent monthly by CMAC



## General Exclusions

The Insurer shall not be liable to pay any Benefit for any Insured Event caused by or arising directly or indirectly from:

1. Bodily Injury resulting from the Insured Person suffering from Illness, sickness or disease which is not itself the direct result of Bodily Injury
2. Engaging in underground activities, including mining and prospecting activities, occupational or other activities requiring the use of explosives
3. Repetitive stress (strain) injury or syndrome or any gradually operating cause
4. Bodily Injury resulting from willful or deliberate exposure to danger (except in an attempt to save human life) or from the Insured Person committing or attempting to commit suicide or intentionally inflicting self- injury
5. The Insured Person engaging in aviation as a pilot or crew member of an aircraft or other aerial device, or for the purpose of any trade or technical operation therein or thereon
6. This insurance shall not cover Losses arising from travel booked as a passenger, pilot or aircrew member of any privately chartered aircraft or on a non-scheduled passenger airline flight
7. Participating in any sport as a Professional Player, or whilst hang gliding or micro lighting or participating in any Hazardous Activity
8. Bodily Injury resulting from the Insured Person being under the influence of or in a state of “intoxication” of any controlling substance whilst driving any motorised or mechanically operated vehicle unless administered on the advice of a Qualified Medical Practitioner and taken in accordance with the Qualified Medical Practitioner’s instructions. The term “intoxication” shall mean having a blood alcohol level concentration (BAC) greater than the statutory limit at the time of the Accident, or the level applicable according to prevailing legislation where the Accident occurs, whichever is the lesser, but not in respect of the treatment for the abuse of such drugs or narcotics.
9. The direct participation of the Insured Person in any labor disturbances, strike, lock-out, riot, civil commotion or public disorder
10. Active service or on duty with or undergoing training with any military, police force, or paramilitary Organization

**Territorial limits: This policy will cover you in most SADC countries  
This is a summary. Please refer to the policy for full terms & conditions.  
Cover is for a family of 5 (principal, spouse & 3 dependants) or an individual.  
No persons 65 and older can register /apply for these products.  
Underwritten Insurer African Unity Life**

**SADC Regions Includes: Angola, Botswana, Lesotho, Malawi, Mauritius,  
Mozambique, Namibia, South Africa, Swaziland, Tanzania, Zambia, Zimbabwe**