

# Personal Accident

## Cover

The Auto & General Personal Accident Policy provides you with invaluable cover in the event of death, disablement or hospitalisation resulting from an accident.

## Death

If you should die as the result of an accident, we will compensate your nominated beneficiary or estate according to the level of cover you have chosen.

## Disablement

If you should suffer a disablement as the result of an accident, we will compensate you according to the scale of benefits and level of cover you have chosen.

Compensation for death or total, permanent disablement will be paid in five equal annual instalments, or may be capitalised - at 100% of the cover selected. Payment will be tax-free.

## Hospitalisation

If you should require hospitalisation as the result of an accident, we will provide cover from day 1 for a maximum of 104 weeks, unless compensation in respect of disablement or death becomes payable, whereupon compensation under this benefit will cease.

## Benefits

- A further discount on the additional premium if you add your partner/spouse.
- No medical examination required.
- Tax-free payout in the event of death or disablement.
- Hospitalisation cover commences from the first day of hospitalisation.

## What is the definition of an accident?

An unexpected unintentional event, caused by violent, external and visible means, commonly leading to injury and/or resulting in death, disablement or hospitalisation within 12 months of the accident.

## Scale of benefits for disablement

Disablement	Proportion
Total permanent disablement	100%
Permanent and incurable paralysis of all limbs	100%
Loss of both hands or both feet	100%
Loss of entire sight in both eyes	100%
Permanent loss of hearing in	
• Both ears	75%
• 1 Ear	20%
Permanent and total loss of speech	75%
Loss of 1 limb, 1 hand, 1 foot, or entire sight of 1 eye	60%
Loss of 4 fingers on either hand	40%
Loss of thumb	
• Both joints	20%
• 1 Joint	10%
Loss of fingers on either hand	
• 3 Joints	10%
• 2 Joints	8%
• 1 Joint	5%
Loss of toes on either foot	
• All, 1 foot	30%
• Big toe, both joints	10%
• Big toe, 1 joint	5%
• Other than the big toe (each)	5%

If you claim for more than one of the above injuries/losses, your total payout when added up, will be limited to 100%.

## What is the definition of total permanent disablement?

Accidental disablement, which entirely prevents the insured from gaining employment of any kind, which is likely to last for the remainder of the insured's life.

This condition must be substantiated by medical evidence.

## What is not covered?

- Death as a result of natural causes.
- Disablement as a result of a pre-existing condition.
- Disablement resulting from an illness.
- Non-accident-related hospitalisation.
- Suicide.
- Self-inflicted injury.
- Death, disablement and hospitalisation as a result of hazardous pursuit.
- Alcohol and drug abuse.

## Who does not qualify for cover?

- This cover will only be valid until the insured reaches the age of 75. The cover will automatically cancel when the insured turns 76 years.