



Personal Accident

The Personal Accident policy provides you with invaluable cover if you are injured and admitted to hospital or you are disabled or die as the result of an accident.

What is covered?

- Non-medical expense cover as a result of hospitalisation, commences on the first day of hospital admission.
- No medical examinations required.
- Tax-free payout in the event of disablement or death.
- Expo-Sure cover, which gives you access to HIV testing and treatment after accidental exposure.
- A discount on the additional premium if you add your partner/spouse.

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Auto&General

Auto&General is a licenced non-life insurer and FSP. Ts&C's online.

Children's Benefit

Children are also covered for the maximum amounts below:

- R10 000 for children unborn to 6 years old.
- R30 000 for children 7 to 14 years old.
- 25% of the main member's cover for children between 15 and 21, and up to 25 if they are registered full-time students.

Hospitalisation

If the insured is hospitalised as a result of an accident, cover will be provided from the first day of hospital admission, up to a maximum of 104 weeks. The claim will only be paid once the hospital records have been provided and authorised for payment. If compensation for disablement or death becomes payable, there will be no compensation under this benefit.

Death cover

Should the insured die as a result of an accident, we will compensate his/her nominated beneficiary/ies or estate to the level of cover chosen. Compensation for total permanent disablement or death will be paid in one lump sum. Payment will be tax-free.

Total Permanent Disablement cover

Should the insured suffer disablement as a result of an accident, we will compensate him/her according to the scale of benefits and level of cover chosen – see the scale of benefits table above.

How do I qualify for cover?

This cover will only be sold to clients between the ages of 21 and 65.

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 <ul style="list-style-type: none"> Both ears One ear 	75% 20%
Permanent and total loss of speech	75%
Loss of one limb, one hand, one foot, or entire sight in one eye	60%
Loss of four fingers on either hand	40%
Loss of thumb <ul style="list-style-type: none"> Both joints One joint 	20% 10%
Loss of fingers on either hand <ul style="list-style-type: none"> Three joints Two joints One joint 	10% 8% 5%
Loss of toes on either foot <ul style="list-style-type: none"> All, one foot Big toe, both joints Big toe, one joint Other than the big toe (each) 	30% 10% 5% 5%

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

Pricing					
Individual Only	Disability	Death	Hospital *	Main Member Premium	Spouse/Partner Premium
Plan A	R50 000	R 50 000	R250 p/day	R70	R48
Plan B	R150.000	R150.000	R350 p/day	R115	R82
Plan C	R250.000	R 250.000	R500 p/day	R135	R96
Plan D	R350.000	R 350.000	R750 p/day	R155	R110
Plan E	R500.000	R 500.000	R1000 p/day	R210	R145

Contact Us:
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