XPECT SOLUTIONS

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EXPERTISE | VALUE | UNDERSTANDING

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XPECT XTEND

Life is full of surprises. Some good, some bad. At XPECT, we believe that you can never be too prepared for the unfortunate ones. This is why we've compiled a Group Personal Accident (GPA) extension policy through GENRIC Insurance Ltd, to offer employees additional cover for the unforeseen death, disability, or income-related costs that could surface after an accident.

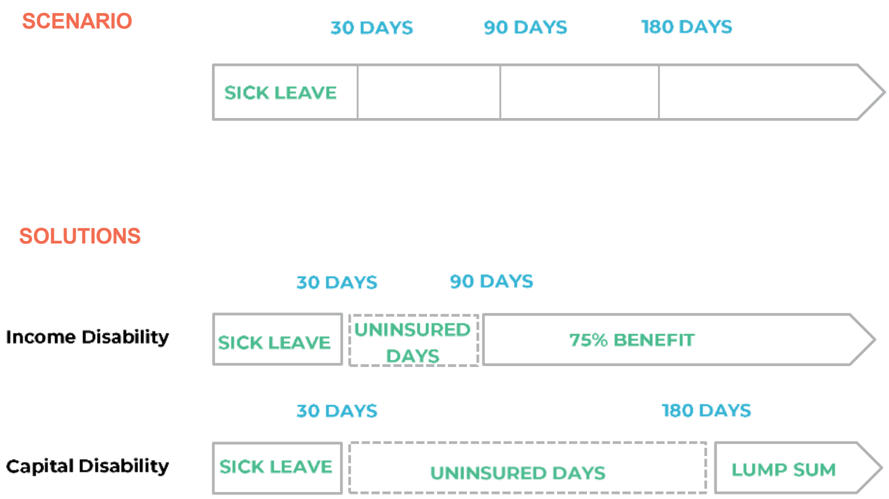
The Xtend benefits that are automatically included extend to assistance services like:

- Accidental HIV-exposure support: Covers the expenses relating to accidental exposure to HIV from needles, rape, assault, or Motor Vehicle accidents

DISABILITY

The Xtend policy also covers employees for the 'uninsured' waiting period between the time their sick leave runs out and the time their claims start paying out.

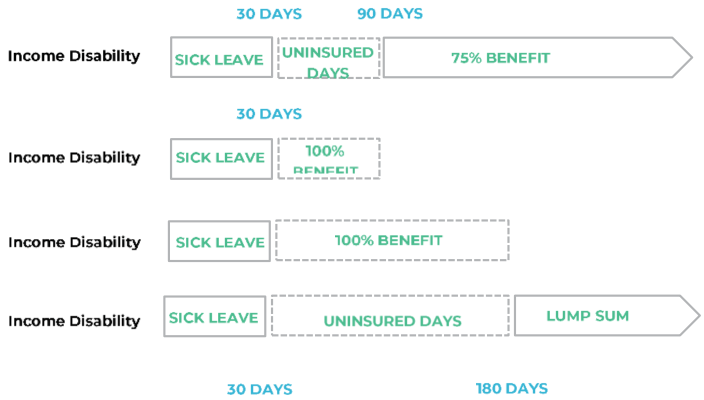
For example: An employer will generally purchase a Capital Disability Benefit (which normally carries a 6-month waiting period) or an Income Disability Benefit (which normally carries a 90-day waiting period). With employees only entitled to 30 days of sick leave every three years, the wait can be financially devastating.



XPECT Xtend supports employers and employees during this time, with supportive solutions that look more like this:

SCENARIO

SOLUTIONS



This assures both employees and employers that there won't be debilitating financial strain while they're waiting for claims to be processed.

EXTENSIONS

XPECT Xtend extension benefits automatically included in all policies:

- Claims preparation costs: It isn't just an accident and its consequences that cost money –often the preparation of a claim comes with surprise costs too. We'll refund employees up to R2 000 for these expenses.
- Seat Belt / Crime extension: In the unfortunate event that an employee is killed or permanently disabled as a result of an act of crime, we'll pay the beneficiaries an extra 10% of the Death/Disability benefit, up to R60 000 per occurrence.
- Emergency transport and rescue: In the event of an emergency, we'll pay up to R25 000 for an insured employee to be evacuated within South Africa.
- Final expenses: If an employee passes away as a result of an accident, and we are notified of the death within 30 days, we'll pay a benefit of R10 000 in addition to the death benefit.
- Hospital Cash Benefit: If an employee is physically injured and confined to a hospital during recovery, we'll pay R1 000 a day for up to 30 days of confinement. Beyond this, time spent in hospital for the same injury won't be covered, unless the hospital stays are more than 90 days apart.

- Life support equipment: We'll cover up to R75 000 of the hire costs of any life-support equipment if an employee needs it following bodily injury.

- Mobility / wheelchair: If an employee incurs expenses related to wheelchairs or mobility after an accident, and claims for permanent total disability, we'll pay up to R40 000 of the related costs.

- Non-scheduled flight: If an employee is killed or permanently disabled in an accident on a non-scheduled flight, we'll pay out an extra 50% of the admitted Death or Total Disablement benefit, up to R2 500 000.

- Permanent disfigurement: In the event that an accident results in an employee being permanently disfigured, we'll pay out an extra percentage of the admitted disability claim, relative to the percentage of the body affected, but not exceeding 50% up to R60 000.

- Recruitment expense and/or relocation costs: If a new employee needs to be recruited or relocated, as a result of the accidental death or permanent total disablement of the employee previously in that position, we'll cover actual costs up to R30 000.

- Repatriation / body transport: In the event of a valid death claim, we'll cover the costs of transporting the body to the employee's normal place of residence (within SA), up to a maximum of R40 000.

- Drivers extension: If an employee has an accident that results in bodily injury and they are unable to travel to and from work, we'll pay the actual costs of hiring a temporary driver, up to R25 000.
- HIV Assist : If an employee has been accidentally exposed to HIV, we will pay the costs associated with preventative treatment (as listed), including access to counselling.
- Trauma counselling extension: We'll pay actual costs up to R25 000 per insured per annum for trauma counselling costs resulting from an act of violence or traumatic accident that an employee is involved in or has witnessed.

Note: All errors and omissions are excepted from this policy.

PREMIUMS

Employers and employees can access XPECT's Xtend GPA cover as a fixed cost or as a customised percentage of employee salaries. XPECT's rates are calculated according to occupation and number of employees (not age), and a 20% broker commission is included. This is what you can expect to pay per employee:

Due to an accident	Quote 1	Quote 2	Quote 3
Insured persons	Professionals whose jobs consist of 80% administrative and 20% manual work		
Death	R100 000	R100 000	R100 000
PTD	R100 000	R100 000	R100 000
Income Disability (7 day wait)	Not included	R1000 per week up to 104 weeks excluding the first 7 consecutive days excess	R1000 per week up to 104 weeks excluding the first 7 consecutive days excess
Medical expenses	Not included	Not included	100% of actual costs, up to R20 000 (excluding the first R300 of every claim)
Monthly premium	R5.81 per person per month	R6.91 per person per month	R7.93 per person per month

Note: These benefits and costs can be customised to meet specific requirements. Because this is a GENRIC Insurance insurance product, organisations must agree to the H&A GENRIC Insurance broker agency contract. A Short-Term Commercial FSP licence is required.

LIMITATIONS

- Employees who are 80 years old or older are not covered by our Xtend policy.
- Benefits accumulating from a claim event in an aircraft are limited to R50 million.
- Benefits accumulating from a single claim event are limited to R100 million.

THE PROCESS

The policyholder

All Xtend policies are written in the name of the employer, company, or legal body that the employees or members belong to. As the policyholder, this organisation is responsible for paying the premiums and, consequently, all claims will be paid directly to the organisation, not to the employees or members. It is therefore the employer's responsibility to ensure that the employees receive these benefits in the event of a claim.

Who's covered

The cover provided by the Xtend policy is compulsory for all employees in any group category declared to be insured by the employer, so it isn't necessary to name every individual who needs to be insured.

As our premiums are calculated annually, the number of employees covered will be assessed every year on renewal.

If these figures vary during the year and an employer ends up paying too much or too little, a credit or additional payment will be added to the following year's premiums.

The premiums

The core benefit of this Policy is Accidental Death and Accidental Permanent Total Disability cover. To qualify for the XPECT Xtend Policy, an organisation must insure a group of at least five employees at an annual premium of at least R7 475 (incl. VAT).

A note on tax: While these premiums are tax-deductible, any benefits received by the policy are considered income. Once the benefit is passed on to the employee by the organisation, however, any tax deductions and incomes are neutralised.

Injuries at work

In the event that an employee is injured at work and needs to claim for Accidental Temporary Total Disablement or Accidental Medical Expenses, they must first submit a claim to Compensation for Occupational Injuries and Diseases (COID).

The Xtend Policy will cover the shortfall between actual costs and what COID pays out, subject to benefit maximums. All other benefits are fully payable, whether or not the injury occurs at work.

Note: This is a summary document only. Full policy Ts and Cs are available on request.

WHAT TO XPECT NEXT

Please drop us an email or a phone call if you'd like to request an indicative quote. The XPECT team is standing by to offer you our unique Expertise, Value & Understanding.

Insured by GENRIC Insurance Company Ltd | Administered by Health & Accident Underwriting Managers (Pty) Ltd 1994/002308/07, an Authorised Financial Services Provider; FSP 376

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