

VALUE ADDED PRODUCTS & SERVICES FOR CROSS COUNTRY :

COVER AS STATED IN THE SCHEDULE

NO COVER – None of the benefits mentioned are covered

LIMITED COVER – Benefits 3.1 to 3.9 are covered (International Personal Accident and Medical Expenses excluded)

FULL COVER – All benefits mentioned are covered

ULTIMATE EXPLORER

STANDARD TERMS & CONDITIONS OF MEMBERSHIP

The Value Added Products & Services as detailed below is administered by Cims South Africa (Pty) Ltd in conjunction with preferred specialist service providers in terms of contract number 02/2000/034. Hollard Insurance Company Limited (herein referred to as the Company) are in no way linked to this facility and are in no way responsible for participating in the delivery of services or payment of any benefits under the Value Added Products and Services Benefits as detailed below!

1. TERMS & CONDITIONS

- 1.1 All the below benefits are provided to the Principal policyholder, spouse and dependent children under the age of 21 (residing with the principal policyholder) and / or Driver of Insured Vehicle plus all authorised occupants of the Insured Vehicle who were occupants of the vehicle at the time of the incident which would be an average of 3 passengers with a maximum of 7 persons.
- 1.2 The benefits provided to all the Cross Country products are service related benefits and not insured benefits, with the exception of the Insured Benefits as detailed under 24Seven Personal Card Protection and International Personal Accident & Medical Expenses.
- 1.1 All benefits have to be delivered in the form of a service whereby the Policyholder has to contact the 24 hour Call Centre on the dedicated 0800 005 688 Toll Free Number, or the dedicated +27 (0) 11 952 6215 landline number, in the 1st instance.
- 1.3 In the event that the Assistance Call Centre is NOT contacted in the 1st instance – any costs incurred by the Policyholder will be for the Policyholder's own account.
- 1.4 Ex-gratia requests will only be considered in the following instances:
 - 1.4.1 In the event of a Medical Emergency, whereby a Policyholder was unconscious at the time of the Emergency and arrangements were made on his behalf. Proof of such will be required i.e. Ambulance Case Report / Hospital Admittance documents.
 - 1.4.2 In the event that a Policyholder was unable to get through to the Assistance Call Centre, such requests must confirm from which telephone number the Policyholder dialed the 24 Hour Call Centre. The Call Center is able to trace such calls based on the number and will be able to verify such claim. If the Call Centre is unable to trace the call made at the time of the emergency, proof of such call will be required i.e. Cell Phone account etc.
 - 1.4.3 In the event that a Policyholder has received an invoice incorrectly from the Service Provider, despite having followed correct procedure, such invoices can be forwarded to Cims. Cims will verify the case reference number with the applicable Call Centre accordingly and settle the invoice directly with the Service Provider.

2. DISCLAIMER

- 2.1 The Medical, Legal, Towing and Roadside assistance service providers appointed by the call centre are independent contractors. Although every effort is made to monitor the service providers, the responsibility for any loss, damage, defective workmanship, unforeseen, unexpected or unpredictable incidents that occur during the carrying out of any direct or indirect services to the member remains with the appointed service provider.

- 2.2 Please refer to detailed Terms and Conditions of all applicable Value Added Products and Services by either accessing our website on www.ccic.co.za, alternatively contacting us on 011 215 8800 to forward you a copy of the Terms and Conditions.

3. SERVICES

3.1 MEDICAL ASSISTANCE HELPLINE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe and Mozambique.

The Medical Assistance Helpline offers telephonic advice from doctors, ICU trained nursing sisters, paramedics or audio library 24 hours a day, 365 days a year without the patient having to leave home. The medical staff have access to a computerised and comprehensive medical information system. This ensures that the correct information is obtained and all the relevant options for advice and response are correctly assessed.

The medical staff are expert in this telephonic form of medical care which necessitates being able to obtain as much information as possible from the caller who is often in a difficult and panic stricken situation, making accurate assessments, giving the correct advice and ensuring that the appropriate level of emergency response is summonsed quickly.

The computer generated protocols, sourced both internationally and locally, have been specially adapted and the medical staff work strictly within the parameters of these well defined guidelines.

- Essential medical advice and assistance via instant access to the medical information database, allowing the medical staff to accurately interpret early warning symptoms and advise the patient on the course of action to take in curing the ailment before it becomes acute
- Fully computerised, extensive poison, emergency and drug databases
- Step-by-step talking through an emergency or crisis situation eg on-line advice with regard to CPR
- Medical advice with pre-trip and post-trip medications and precautions whilst travelling locally and internationally
- Explanation and interpretation of terminology in relation to diagnostic test results
- General medical emergency and non emergency information, eg paediatric confirmation, allergy and immunology information as well as the approach to take regarding infectious diseases
- Assistance with analysis of medical bills and medico-legal problems
- Lifestyle advice eg. Obesity, infant care, immunisation, epilepsy etc
- Generic medication advice
- Non-life threatening emergencies such as :
 - the implications of diagnoses, diagnostic and laboratory tests and medical procedures (such as operations and consultations) any aches, pains or health problems, treatment of minor ailments, pregnancies,
 - baby and child care
- General Medical Information

3.2 MEDICAL EMERGENCY EVACUATION SERVICE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe and Mozambique.

Due to the deterioration, and in certain areas non-existence of Government and provincial ambulance services – limited private ambulance services and the high cost related to the delivery of private ambulance services – this product will provide your policyholders with “peace of mind” and guaranteed service in life threatening situations.

A 24 Hour Medical Emergency response service that will assist members in the event of a medical emergency within South Africa and the neighbouring countries, e.g. Botswana, Namibia, Zimbabwe, Mozambique, Lesotho and Swaziland, up to the limits as specified in the benefit table below.

This service will be provided to the principal member, spouse and all dependent children under the age of 21 years in their home, at work or while on vacation for all medical emergencies related to accidents, illnesses or injuries.

Using a dedicated toll free 24-hour number, you will, in a medical emergency be able to access a:

- 24 Hour, 365 Days a Year Call Centre, manned by Medical doctors, ICU nursing sisters and paramedics;
- Free telephonic medical advice for minor ailments (Medical Assistance Helpline);
- Evacuation by a fleet of vehicles e.g. helicopters, fixed wing aircraft, ambulances or rapid response vehicles. The aforementioned are all equipped to Advanced Life Support Level;
- Guaranteed hospital admission up to R5 000 (Reclaimable from the member);
- Medical Referral - national database of medical doctors, medical facilities, pharmacies etc. are available to assist the member;
- Access to a Poisons Database;
- Monitoring and messaging on a regular basis;
- Assistance with accommodation and travel arrangements;
- Travel companion for stranded minors with medical supervision if needed;
- Dispatch of medical staff, equipment and medicines to remote areas as required;
- Repatriation of mortal remains within South Africa.

3.3 R5 000 NON-REFUNDABLE GUARANTEED HOSPITAL ADMISSION

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe and Mozambique.

Guaranteed hospital admission, an automatic and further benefit of the Medical Emergency Ambulance / Evacuation Service, will allow you access to appropriate medical facilities, swift hospital admittance which, if denied or delayed, could result in death.

In case of an accidental, unforeseen, life threatening medical emergency resulting in hospitalisation, we will provide a non-refundable hospital admission guarantee for hospitalisation up to a maximum of **R5 000** per beneficiary per annum.

3.4 TRAUMA ASSISTANCE HELPLINE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe and Mozambique.

As a result of the violent society we live in, Trauma Assistance Helpline offers a professional counselling service to members who find themselves victims of hi-jacking, child abuse, murder, robbery, rape, domestic violence, and general related trauma.

Trauma Assistance Helpline provides the member with an opportunity to telephone a qualified counsellor who has been trained to help people cope with such matters :

- Telephonic counselling for the individual who has experienced any trauma.
- Telephonic counselling for the family member who's loved one has been traumatised and who needs to know how to cope with the adjustment in behaviour and emotions.
- Should the Counsellor feel that telephonic advice and support is insufficient and the patient may require a more tangible service, the Counsellor will recommend and refer the patient to an appropriate Counsellor for face-to-face consultation.
- The "Face-to-face" service, not exceeding R5 000 per annum, per beneficiary will be provided. Please note that the face-to-face service provided, in addition to the telephonic advice and support, will always be at the Trauma Counsellor's discretion and only available when referred by our Trauma Counsellors.

3.5 ROADSIDE ASSISTANCE

Territory : South Africa Only*

We will provide you with the following services as a result of your involvement in a Roadside Emergency and we will pay up to a maximum of R5 000 per vehicle per annum:

Roadside Assistance:

We will arrange for assistance at the roadside and pay the call-out fee and 1 hour labour, where the cause of the problem is one of the following:

A Flat Tyre: We will arrange and pay to have your spare tyre put onto your vehicle.

Flat Battery: We will arrange and pay to have your vehicle started where possible.

Keys locked in vehicle: If you are stranded as a result of your keys being locked inside your vehicle, we will telephonically assist you as best we can, providing you with possible service providers who might be able to assist you in retrieving your keys. Any costs incurred in this regard will be borne by you. In the event of you being unable to successfully retrieve your keys, we will arrange to tow your vehicle to the nearest approved dealer or competent repairer at our cost.

Run out of fuel: We will provide you with the necessary means to getting fuel, however, the cost of the fuel is for your account.

Tow-In:

Where the cause of the problem is a mechanical or electrical breakdown, we will arrange and pay for the vehicle to be towed to the nearest approved dealer or competent repairer subject to the limit of the benefit table.

Should the vehicle be involved in a motor vehicle accident, we will upon request, arrange for the towing of the vehicle to the nearest insurance approved panel beater, and Cross Country will be liable for any costs incurred while doing so. Subject to the limits as stated in the Cross Country Policy Schedule.

Courtesy Transport:

Where the vehicle needs to be towed to a repairer, we will arrange and pay for the occupants of the vehicle (up to a maximum of 6 people) to be transported to one nominated destination where the breakdown has occurred outside a 100 km radius of your normal place of residence.

Hotel Accommodation:

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange and pay towards hotel accommodation for one night for the occupants of the vehicle (up to a maximum of 6 people).

Car Rental:

Where the breakdown has occurred outside a radius of 100km from your normal place of residence, and if the circumstances of the problem entitle you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange and pay for a Group A or B rental car to enable you to reach your destination, subject to you owning a valid credit card and qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to 24 hour car rental charges; delivery and collection of the hire vehicle and the car must be surrendered on arrival at your destination.

Where an accident has occurred and car rental is required, please contact your Cross Country Insurance broker during office hours to make the necessary arrangements.

Transmission of Urgent Messages:

We will relay messages of delay or changed arrangements to a nominated family member or business colleague at your request.

Vehicle Storage:

If required due to overnight delay as a result of your vehicle's breakdown, we will arrange and pay for the safe storage of the vehicle.

Accident Manager is available 24 hours a day to motor vehicle drivers who could be involved in an accident within South Africa. All necessary arrangements such as towing of vehicles, despatching of ambulances, notifying police, assisting with repairs and insurance claims will be managed on behalf of the driver.

Accident Manager is available to all vehicles as defined in the Cross Country Policy Wording involved in an accident within South Africa.

Accident Recovery can be arranged by contacting the 24 hour Communication Centre on a dedicated toll free number. In exceptional circumstances where this is not possible, assistance is arranged directly with a tow-in contractor.

Accident Manager will advise the driver to notify the SA Police of the accident within 24 hours and to obtain a police reference number for insurance purposes. Furthermore, Accident Manager will advise you on necessary procedures to follow, eg. Record the collision; eye-witness details; third party contact and insurance details. If need be, Accident Manager will immediately arrange for a reputable contracted tow truck operator to remove the vehicle and Cross Country will be responsible for payment, up to the amount stated in the Policy Schedule.

Accident Manager will provide assistance by calling the Police or Traffic Authority should there be any injuries and immediately, if need be, despatch an ambulance.

Accident Manager will inform your family or employer of the accident and relay messages on request.

Accident Manager will assist as best as possible to resolve disputes with appointed contractors where loss or additional damage may have occurred while the vehicle was in the care or control of such contractors.

3.7 LEGAL ASSISTANCE HELPLINE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe and Mozambique.

The Legal Assistance Helpline will be offered to members by accessing a dedicated 24-hour, 365 days a year Toll-Free line. The aforementioned will be manned by qualified and registered attorneys, equipped to provide the following assistance:

- Personal legal advice as to how one should handle legal proceedings;
- National network of attorneys providing advice on home, vehicle and personal issues;
- Quality telephonic information with regard to legal rights and how to enforce it ;
- Bail assistance;
- A consultation can be arranged with an attorney should the matter not be resolved by the Legal Advisor for which the first R10 000 will be paid per year with a R100 excess;
- Furnishing of standard wills;
- Assistance and documentation with "self help services" e.g. small claims court, unopposed divorces, registration of closed corporations, etc.
- Referrals to appropriate and approved legal practitioners;
- Providing the interpretation of legal options;
- Legal Advisory Panel of specialists, consisting of advocates, attorneys, legal academics and various consultants;
- Includes proforma documents.

AREAS OF THE LAW ON WHICH ADVICE WILL BE GIVEN

- | | | |
|---|--------------------|--|
| - | MATRIMONIAL | Engagements, marriage, divorce |
| - | EMPLOYMENT | Retrenchments, dismissals |
| - | PROPERTY | Buying and selling a house |
| - | ESTATES | Wills, insolvencies |
| - | CONSUMER | Guarantees, disclaimers |
| - | FINANCIAL | Credit agreements, banking |
| - | BUSINESS | Setting up your own venture |
| - | INSURANCE | Planning, claims, disputes |
| - | CRIMINAL | Search warrants, arrests, bail |
| - | CONSTITUTIONAL LAW | All matters relating to the constitution (Act 200 of 1993) |

- MEDICAL OR PERSONAL INJURIES

3.8 TRAFFIC ASSIST

Territory : South Africa only.

Traffic Assist has established relationships with various traffic departments which ensures that clients receive a superior service. All Traffic Assist services are fully compliant with all relevant national, provincial and municipal laws.

Services:

- **Traffic Fine Information** - Traffic Assist provides clients with details of their outstanding traffic fines as issued by the various traffic authorities. We are able to conduct searches efficiently and advise our clients promptly
- **Traffic Fine payment Assistance** - We assist clients in settling fines by way of verifying photos and fines, forwarding traffic court representations and a payment courier service
- Traffic Assist increases worker productivity by relieving employees of the hassle of dealing with their personal traffic fines during working hours
- **Driver Profiling** - By analysing a driver's traffic fine data, we are able to provide our clients with a detailed profile of a driver's driving habit

Benefits:

- Greatly reduced risk of arrest
- Time and cost savings in settling fines
- Convenience – no queues, parking hassles, long drives
- Streamlined payments – one payment to settle in many areas
- No need for cash
- Improvement in operational efficiency

3.9 24SEVEN PERSONAL CARD PROTECTION

Territory: South Africa and Worldwide. Please refer to the individual benefits for territorial limits.

ABOUT CARD PROTECTION

“We'll cancel your cards within minutes if they are lost or stolen.”

- You can register all your credit, debit, charge, ATM, club cards and other cards issued within South Africa, in one place.
- If your cards are lost or stolen, just call one number any time, any day.
- We'll immediately report the necessary information to card issuers who will cancel your cards and request replacement cards for you. We carry the risk from the time you call us.

What is covered - CARDS

Cancellation of the registered cards if they are lost/stolen. Following a cardholder's discovery of an incident, any loss for which the cardholder is legally responsible due to the unauthorised or fraudulent use of the registered cards.

Cover will commence from the moment 24Seven Card Protection has been contacted directly by the Cardholder to cancel registered card(s) as a direct result of the loss or theft of registered card(s) for a maximum 24-hour period after notification.

After 24Seven Card Protection has been directly notified by the Cardholder, 24Seven Card Protection automatically assumes liability up to R4 000 per card for any one loss report, for any unauthorised usage of the reported cards, which occurs during the 24 hours immediately after notification

The Cover - CARDS

Up to a total of :* R4 000 per card per incident.

*R20 000 in total for all incidents during any 12 month period.

What is not covered – CARDS

- A cardholder using a registered card in a way which has not been authorised by the card issuer.
- Loss due to negligent use i.e. a cardholder has kept the Personal Identification Number (PIN) with the registered card or disclosed or made it known to anyone other than an authorised user.
- Losses incurred if the incident is not reported with 24 hours of its discovery.

ABOUT CELL PHONE (SIM AND HANDSET) PROTECTION

“We’ll cancel your SIM card immediately if your cell phone is lost or stolen.”

- You need to register your cell phone SIM card and handset.
- If your cell phone is lost or stolen, just call one number any time, any day
- We’ll report the necessary information to your network provider for immediate SIM card cancellation and will assist you with handset immobilisation.

ABOUT EMERGENCY SUPPORT WHEN TRAVELLING ABROAD

“Emergency cash delivered to you ensures you can continue and enjoy your holiday.”

- You need to call us before your holiday to provide us with your airline ticket, visa, passport and travellers cheques numbers.
- If you experience loss / theft of your cards abroad, call us – we’ll even accept reverse charge calls.
- We’ll assist with replacing key documents i.e. visa and passports.
- We’ll assist with cancelling travellers cheques.
- We’ll provide an emergency cash advance, in the local currency within 24 hours.
- We’ll provide assistance with / and an advance to replace airline tickets.
- You’ll be required to reimburse 24SEVEN Card Protection for the emergency cash advance and airline tickets – only on your return.

In a nutshell, the benefits to you are :

- 24-hour worldwide protection of all your cards and cell phone
- Immediate cancellation of all your cards at your request.
- Cover for you and your family as you can register cards belonging to you and members of your family living at your home address, at no additional cost.
- Protection against fraudulent usage when you report your cards lost or stolen with 24SEVEN Card Protection.
- Immediate cash advance, assistance with lost travel documents and airline ticket replacement to help you complete your journey.
- Confidential records of your cards and other vital documents.
- Efficient customer service 24 hours a day, seven days a week, every day of the year.

What is covered – CASH ADVANCE

An emergency **cash advance** available only whilst stranded away from the policyholder’s permanent country of residence (excluding Botswana, Lesotho, Swaziland, Namibia).

The cover – CASH ADVANCE

Up to R30 000 per incident. Limited to one request per incident.

Limited to 2 requests per any 12 month period.

What is not covered – CASH ADVANCE

Entitlement to an **advance** if the condition relating to advances are not complied with.

What is covered - AIRLINE TICKETS

An emergency **advance** to pay for replacement **airline tickets**.

The cover – AIRLINE TICKETS

Up to R20 000 per incident. Limited to one request per incident.

Limited to 2 requests per any 12 month period.

What is not covered – AIRLINE TICKETS

The cost of replacement tickets for travelling companions who are not cardholders or dependent children. The fees charged by the airline to re-issue tickets.

Other services all Cardholders are entitled to as part of this policy:

- Cancellation of the registered SIM card if the mobile phone is lost/stolen.
- assistance with cancellation of cell phone handset if lost/stolen.
- Assistance with key document replacement (eg. Passport or ID Document) if lost/stolen whilst travelling abroad.
- Assistance with cancelling traveller’s cheques if lost/stolen.

24SEVEN CARD PROTECTION POLICY WORDING UNDERWRITTEN BY ALLIANZ INSURANCE LIMITED

The Cover

This part of the policy sets out the insurance cover provided following an **incident**.

What is covered	The Cover	What is not covered
A. Cancellation of the registered cards if they are lost or stolen. Following a cardholder’s discovery of an incident, any loss for which the cardholder is legally responsible due to the unauthorised or fraudulent use of the registered cards for 24 hours immediately after notification.	Up to a total of : <ul style="list-style-type: none"> • R4 000 per card per incident • R20 000 in total for all incidents during any 12 month period. For all additional cards of the cardholder not registered with 24Seven Card Protection , only 50% of the cover will be applicable.	A cardholder using a registered card in a way which has not been authorised by the card issuer. Loss due to negligent use i.e a cardholder has kept the Personal Identification Number (PIN) with the registered card or disclosed or made it known to anyone other than an authorised user. Losses incurred if the incident is not reported within 24 hours of its discovery.

This part of the policy sets out the services **24Seven Card Protection** provides following an **incident**.

What is covered	The Cover	What is not covered
B. An emergency cash advance available only whilst stranded away from the cardholder’s permanent country of residence (excluding Botswana, Lesotho, Swaziland, Namibia)	Up to R30 000 per incident Limited to one request per incident . Limited to 2 requests per any 12 month period.	Entitlement to an advance if the condition relating to advances is not complied with.
C. An emergency advance to pay for replacement airline tickets.	Up to R20 000 per incident Limited to one request per incident . Limited to 2 requests per any 12 month period.	The cost of replacement tickets for travelling companions who are not cardholders or dependent children. The fees charged by the airline to re-issue tickets.

Other services all **cardholders** are entitled to as part of this policy:

D. Cancellation of the registered SIM card if the mobile phone is lost or stolen.	F. Assistance with key document replacement (e.g. Passport) if lost/stolen whilst travelling abroad.
E. Assistance with cancellation of cell phone handset if lost or stolen.	G. Assistance with cancelling traveller's cheques if lost / stolen.

Words with special meanings

WORD

MEANING

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Advance(s) An interest free payment made by **24Seven Card Protection** to a **cardholder**, when the **cardholder** has no other means of paying for services or obtaining cash following an **incident**. This service is available only upon request by **cardholders** whilst stranded away from the **cardholder's** permanent country of residence (excluding Botswana, Lesotho, Swaziland, Namibia) and is refundable by the **cardholder** within 30 days.

24Seven Card Protection Cims South Africa (Pty) Ltd. Physical address: 25A Eaton Ave, Bryanston, 2157 (Reg No. 1994/000030/07) who are acting as **our** Administrator.

Policyholder Cross Country Insurance Consultants in respect of Cross Country Insurance Consultant's policyholders, being the entity which pays for this policy.

Cardholder(s) The **cardholder** and any other person(s) registered as a secondary **cardholder**, who permanently resides with the **cardholder** at the **cardholder's** permanent home address.

Fraudulent Use Use of **your registered cards** by someone other than an authorised user following an **incident**.

Incident An event or series of connected events which results in the loss or theft of a **cardholder's registered card(s)** and/or **SIM card(s)** so that the **cardholder** is unable to use, or control the use of the **registered card(s)** and/or **SIM card(s)**.

Our/Us/We Allianz Insurance Limited, registered address 40 Ashford Road, Parkwood, 2193 (Reg No 1961/000150/06). Postal Address, PO Box 62228, Marshalltown, 2107. Telephone Number (011) 442 1111, FSP No. 16722.

Our Administrator **Cims South Africa (Pty) Ltd. Physical address: 25A Eaton Ave, Bryanston, 2157 (Reg No. 1994/000030/07). Postal Address : P O Box 1468, Sunninghill, 2152. Telephone Number (011) 463 8723, FSP No. 9859**

You/Your	The person named as the cardholder(s) .
.....	
Registered Card (s)	All credit cards, bank account cards, charge cards, store cards and other similar payment cards, which a cardholder has registered with 24Seven Card Protection and which are shown on your registration form. Limited to cards issued in South Africa only.
.....	
SIM Card(s)	The SIM cards , which a cardholder has registered with 24Seven Card Protection and which are shown on your Registration Form. Limited to SIM cards issued through network providers in South Africa only.
.....	
Policy Period	The period to which the insurance applies. This is shown on your Registration Form. It also includes any further period which the policyholder pays for or agrees to pay for and for which we agree to accept.

This policy is underwritten by Allianz Insurance Limited situated in South Africa and is administered by Cims South Africa (Pty) Ltd. Allianz Insurance Limited is a member of the South African Insurance Association (SAIA).

Policy information

This policy is made up of two parts, **your 24Seven Card Protection** Registration Form and this policy wording. Please keep **your** Registration Form and this wording in a safe place.

Your registration form

Your registration form shows important details, including **your** home address, details of **your** policy including details of the **registered cards**, **SIM cards**, mobile phones and the **cardholders** who are covered by this policy. Whenever **you** are provided with a registration form **you** should check that the details **24Seven Card Protection** have registered are current and that the **registered cards'** and **SIM cards'** numbers are valid. **24Seven Card Protection** will send **you** a replacement registration form following notification from a **cardholder** that their details have changed if requested.

Keeping details up-to-date

To make sure that **you** receive full benefits provided by this policy, **you** must keep **24Seven Card Protection** informed of any changes, additions or deletions to **your registered cards** and/or **SIM cards** or those of **cardholders**. Card numbers do change from time to time and it is advisable to check **your** registration form whenever **you** or a **cardholder** receives a new or replacement card or change any other details which are registered to **your** registration form.

Security

You will be required to validate any request **you** make to **24Seven Card Protection** by providing the security details **you** have registered. Failure to provide such security details or other suitable validation will result in **24Seven Card Protection** refusing to act upon such a request. If **you** have not registered security details with **24Seven Card Protection**, **you** should contact **24Seven Card Protection** as soon as possible to ensure **24Seven Card Protection** are able to provide **you** with the service to which **you** are entitled.

The insurance policy

The policy is a legal contract between **the policyholder** and **us**. The cover is based on information **you** gave **24Seven Card Protection** when **you** filled out **your** registration form for this insurance and on information subsequently provided by **you** or a **cardholder** to **24Seven Card Protection**.

Our part of the policy is that we will provide the cover set out in the policy wording.

Your part of the cover is:

All **cardholders** must comply with all the conditions set out in the policy. If **you** do not comply **we** may turn down a claim or **you** may find that **you** do not have any cover.

Using the policy

Customer Service

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly. Should **you** have a problem with this insurance, please write with details of **your** complaint to the Customer Service Manager at **24Seven Card Protection**, P.O. Box 1468, Sunninghill, 2157, Facsimile 011 463 1841, E-mail enquiries@cimssa.co.za.

Notice to Customers

You are advised that any telephone calls made to the administration and claims handling units may be recorded. These recordings may be used to monitor the accuracy of information provided by **cardholders** and the staff. They may also be used to allow for additional training to be provided or to prove that the procedures comply with legal requirements. The staff are aware that conversations can be monitored and recorded.

Policy conditions

Taking care

All **cardholders** must take all reasonable steps to avoid anything which may result in a claim under this policy. All **cardholders** must comply with the instructions and conditions of issue as stated by the issuing card company. Any Personal Identification Numbers (PINs) must not be kept with the **registered cards**, disclosed or made known to anyone other than the authorised user.

Changes in circumstances

You must inform **24Seven Card Protection** as soon as possible following a permanent change of address of any **cardholder**, as only the **cardholder** and persons whose cards are registered to the **cardholder's** permanent home address will be covered under this policy. Therefore, **cardholders** who no longer reside at the **cardholder's** permanent home address will no longer enjoy the benefits of this policy. **You** must ensure that any other secondary **cardholders** notify **24Seven Card Protection** if their **registered cards** and/or **SIM cards** details need to be changed.

Your right to cancel

Cancelling the policy

This cover is automatically cancelled if:

The premium for this insurance is not paid by the **policyholder**; **you** submit a claim knowing it to be false, fraudulent or a misrepresentation; **24Seven Card Protection** terminates the cover provided through this policy, **your** cover will be cancelled immediately.

This insurance may only be altered, varied or its conditions relaxed or subscription changed by one of **our** authorised officials, giving the **policyholder** 30 days notice in writing.

Policy exclusions

These exclusions apply to the policy in its entirety. **We** will not pay for losses arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power; fraud – if a **cardholder** makes a dishonest claim under the policy, all rights to the benefits provided will be lost.

Loss reporting and claim conditions

What to do

Contact **24Seven Card Protection** immediately on the telephone numbers shown on your Cross Country Emergency sticker and, quote **your Cross Country** policy number or name and registered address and inform **24Seven Card Protection** of what happened. If anything that is covered by the policy is lost or stolen, the **cardholder** must report it to the police and **24Seven Card Protection** within 24 hours of

discovering the loss. The **cardholder** must also obtain a report from the police confirming the loss. A full police reference number, address and telephone number of the police station where the report was made will be required. If **24Seven Card Protection** is unable to satisfactorily validate the identity of the **cardholder** using registered security details, **24Seven Card Protection** will arrange for lost or stolen cards to be cancelled but may refuse to request replacement cards. If this happens, it is the **cardholder's** responsibility to contact their card issuer directly to arrange for a replacement card to be sent.

Fraudulent charge claims

Additional steps which should be taken in the event of **fraudulent use** on **registered cards**.

The **cardholder** should:

Identify the suspected fraudulent charges on their **registered card** statement; send the statement to the Fraud Department of the issuing card company concerned in the first instance, requesting that the suspected fraudulent charges be removed. Should the card company be unable to remove the suspected fraudulent charges, the **cardholder** should obtain a letter from them, which confirms the date, times and amount of the suspected fraudulent charges and an explanation of why they cannot remove the charges. Attach the letter to the police report, along with other evidence that can be supplied, and send it by registered post to **24Seven Card Protection** at the address shown in **your** Registration Form. **24Seven Card Protection** will require written confirmation from the issuing card company that no existing fraudulent use cover is in place.

Claim conditions

If **your** claim is denied by the issuing card company then submit a claim as soon as possible and in any event within 60 days of an **incident**. The failure by **you** or a **cardholder** to promptly notify **24Seven Card Protection** of a loss, or to follow all the claims procedures and instructions will result in the denial of a claim. **We** may ask **you** to submit any additional information. **You** must submit the requested information at **your** own expense, within three months of the loss. If **you** do not, **we** may not be able to pay **your** claim.

Rights and responsibilities

We have the right, if **we** choose, in the **cardholders'** name, but at **our** expense, to start legal action to obtain compensation from anyone else; start legal action to get back from anyone else, any payments that have already been made. **You** have to ensure that any **cardholder** gives **24Seven Card Protection** all the information they are able to if **24Seven Card Protection** ask about any claim and the **cardholder** must provide **us** with all reasonable help to take legal action against anyone if **we** ask. The **cardholder** must not settle, reject or negotiate any claim without **our** written permission.

Other insurance

If the **cardholder** claims under the policy for something which is also covered by another insurance policy, the **cardholder** must provide **24Seven Card Protection** with full details of the other insurance policy. **24Seven Card Protection** is secondary to any other existing cover either automatically provided by the issuing card company or elected by the **cardholder**, however **24Seven Card Protection** will assist with additional cover in the instance whereby existing cover's limits have been exceeded.

Rates of exchange

If a loss arises under this policy and such loss is incurred in a currency other than Rands, then the **cardholder** shall be indemnified in accordance with the terms of this policy in Rands at the rate of exchange prevailing at the date that the claim is notified to **24Seven Card Protection**, which shall mean the rate at which **24Seven Card Protection's** bankers sells currency on that date.

Advances

Advances will only be made to a **cardholder** whilst stranded away from the **cardholder's** permanent country of residence and when a **cardholder** has no other means of paying for services or obtaining cash following an **incident**. The **advance** is made on the basis that the **cardholder** agrees to repay the **advance** to **24Seven Card Protection** within one calendar month. All **advances** will remain interest free provided they are repaid within one calendar month. Should repayment of an **advance** be made after one calendar month, the **administrator** will proceed with legal action to recover such advances. Legal costs incurred for the recovery of **advance** granted will be for the account of the **cardholder**.

3.10 INTERNATIONAL PERSONAL ACCIDENT & MEDICAL EXPENSES INSURANCE

POLICY WORDING UNDERWRITTEN BY REGENT INSURANCE AND MANAGED BY ABELARD UNDERWRITING MANAGERS

1. OPERATIVE CLAUSE:

1.1 INSURING SECTION A - EMERGENCY MEDICAL EXPENSES AND EVACUATION

If during the Period of Insurance, whilst on an International Journey, any Insured Person sustains an Insured Event being Bodily Injury or Illness which directly and independently of all other causes results in Medical Expenses as specified in the circumstances set out in the Schedule to this Insurance, the Insurers agree to pay to the Insured Person or his Estate the Compensation stated in the Schedule.

BASIS OF COVER – INSURING SECTION A

Full 24 hour per day, 7 days per week cover whilst an Insured Person is travelling on an International Journey in a Motor Vehicle Insured under the Cross Country Insurance Consultants CC's (Policyholder's) Motor Vehicle Insurance Scheme.

1.2 INSURING SECTION B - PERSONAL ACCIDENT AND DISABILITY

If during the Period of Insurance, whilst on an International Journey, any Insured Person sustains Bodily Injury which directly and independently of all other causes results within 12 calendar months of the Accident in Death or Permanent Disability as specified in the circumstances set out in the schedule to this Insurance, the Insurers agree to pay to the Insured Person or his Estate the Compensation stated in the Schedule.

BASIS OF COVER – INSURING SECTION B

Full 24 hour per day, 7 days per week cover whilst an Insured Person is travelling on an International Journey.

2. DEFINITIONS

For purposes of this Insurance the following words and phrases shall have the meaning as assigned to them hereunder:

- 2.1 "INSURED PERSONS" shall mean the Principal Policyholder resident in The Republic of South Africa, who is Insured under the Cross Country Insurance Consultants CC Motor Insurance Scheme, and his or her Family and all Authorised Occupants of the Insured Motor Vehicle who were Occupants of the Motor Vehicle at the Point of Departure.
- 2.2 "TERRITORIAL LIMITS" in respect of
Emergency Evacuation shall mean Angola, Malawi, Zambia, Tanzania, Kenya and Uganda, excluding The Republic of South Africa, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique.
Emergency Medical Expenses, Personal Accident and Disability, shall mean Angola, Malawi, Zambia, Tanzania, Kenya, Uganda, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique excluding The Republic of South Africa.
- 2.3 "BODILY INJURY" shall mean, Bodily Injury caused by an Accident and shall include Bodily Injury caused by starvation, thirst and exposure to the elements as a result of an Accidental occurrence.

- 2.4 "ACCIDENT" shall mean a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place during the Period of Insurance whilst the Insured Person is on an International Journey and which results in Bodily Injury.
- 2.5 "MEDICAL EXPENSES" shall mean all reasonable and customary charges, not recoverable from any other source, necessarily incurred within the Territorial Limits for the stabilization of an Insured Person as a result of:
- 2.5.1 Illness or Bodily Injury, on an International Journey, resulting in Hospitalisation, surgical or other diagnostic or remedial treatment given or prescribed by a registered and legally qualified Medical Practitioner or Traditional Healer.
- 2.5.2 Medical expenses will only be paid until such time as a Medical Practitioner decides that an Insured Person is capable of being repatriated.
- 2.6 "ILLNESS" shall mean any fortuitous somatic sickness, illness or disease originating, contracted, commencing or manifesting itself during an International Journey, and which is not a Pre-existing Condition.
- 2.7 "HOSPITAL" shall mean an establishment, which meets all the following requirements:
- 2.7.1 Holds a license as a hospital or day clinic or nursing home (if licensing is required in the province or government jurisdiction).
- 2.7.1 Operates primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients.
- 2.7.2 Provides organised facilities for diagnosis and surgical treatment.
- 2.7.3 Is not primarily a rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts.
- 2.8 "DEPENDANT CHILD" shall mean a child of the Insured Person or the Insured Person's spouse who is in full time education or is permanently residing with the Insured Person or the Insured Person's spouse.
- 2.9 "FAMILY" shall mean the Insured Person and spouse and Dependant Children
- 2.10 "INTERNATIONAL JOURNEY" shall commence at the Point of Departure for the purpose of traveling to the Point of Destination including the return journey to the Republic of South Africa. An International Journey ceases on re entry to The Republic of South Africa.
- 2.11 POINT OF DEPARTURE" in the instance of:
- 2.11.1 **Emergency Evacuation** shall mean the point at which an Insured Persons leaves The Republic of South Africa, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Mozambique.
- 2.11.2 **Emergency Medical Expenses, Personal Accident and Disability**, shall mean the point at which an Insured Person leaves The Republic of South Africa.
- 2.12 POINT OF DESTINATION" the temporary place of residence or business, outside the Republic of South Africa to where an Insured Person continues an International Journey in an Insured Vehicle
- 2.13 "INSURED VEHICLE" shall mean any vehicle as stated on the monthly payment bordereau as supplied by Cross Country Insurance Consultants CC.
- 2.14 OTHER OCCUPANT" shall mean an individual known to the Principal Member who is present in the Insured Vehicle at the Point of Departure.

- 2.15 "PRE-EXISTING CONDITION" shall mean any condition for which within the 6 consecutive month's period prior to the Effective Date of Coverage:
- 2.15.1 the Insured Person has consulted a Medical Practitioner or Specialist, or
 - 2.15.2 the Insured Person has received treatment or advice; or
 - 2.15.3 the manifestation of symptoms would have caused a reasonable person to seek advice. It also includes any condition known the Insured Person prior to the Effective Date of Coverage under this Policy where the Insured Person:
 - 2.15.4 is on the waiting list for medical treatment;
 - 2.15.5 is traveling for the purpose of obtaining treatment even if this is not the sole reason for the International Journey;
 - 2.15.6 has received a terminal prognosis;
 - 2.15.7 has been recommended to continue or to commence any medical treatment or medication after the Effective Date of Coverage.
- 2.16 "EFFECTIVE DATE" of coverage shall mean the date on which an International Journey begins.
- 2.17 "MEDICAL PRACTITIONER / TRADITIONAL HEALER" shall mean a person currently licensed and registered to practice medicine, or a person whose fees are readily acceptable to the local Social Security Services or Medical Aid, and who is someone other than the Insured Person or a member of the Insured Person's Family.
- 2.18 "MEDICAL TREATMENT" shall mean a Medical Practitioner's medical advice, treatment, consultations and prescribed or repeat maintenance medication.
- 2.19 "AIDS" shall mean an opportunistic infection, or a malignant neoplasm. For the purpose of this definition the term "Acquired Immune Deficiency Syndrome" shall have the meaning assigned to it by the World Health Organization. Opportunistic infection shall include but not be limited to Pneumonia caused by Pneumocystis Carini, the organism of chronic enteritis virus and or disseminated fungal infections. Malignant Neoplasm shall include but not be limited to Kaposi's Sarcoma, lymphoma of the central nervous system and or other malignancies now known or which become known as immediate causes of Death or Illness in the presence of Acquired Immune Deficiency Syndrome. Acquired Immune Deficiency Syndrome shall include H.I.V. (Human Immune Deficiency Virus), Encephalathy (dementia) or H.I.V. wasting syndrome.
- 2.20 "INSURED EVENT" shall mean any one incidence of Bodily Injury or Illness occurring whilst on an International Journey.
- 2.21 "PROFESSIONAL PLAYER" shall mean an Insured Person who derives more than 50% (fifty percent) of their monthly income from a specific sporting activity.
- 2.22 "CLAIMS PROCEDURE" shall mean in the event of a possible claim, the Insured Person is to contact the 24-hour Netcare 911 Communication Centre in the first instance. Should this not be possible for valid medical reasons, the 24-hour Netcare 911 Communication Centre must be informed of the event within 24 hours.
- 2.23 "PERIOD OF INSURANCE" shall mean a maximum of 30 consecutive days after leaving the Republic of South Africa

It is declared and agreed that:

- 3.1 Where amounts recoverable from the Insurers are delayed pending finalisation of any claim, payments on account may be made to the Insured Person, at the Insurers discretion on receipt by the Insurers of certification by a medical doctor appointed by the Insurers.
- 3.2 This is an annual Policy with premiums payable on a monthly basis.
- 3.3 Cover afforded by this Policy in respect of Authorised Occupants is only in respect of Insuring Section A.

4 EXCLUSIONS

The Insurers shall not be liable to pay compensation for Bodily Injury or Illness in respect of any Insured Person:

- 4.1 Caused by suicide, or intentional self-injury or exposure to obvious risk of injury (unless in an attempt to save human life);
- 4.2 Caused by an existing medical condition, physical defect or other infirmity;
- 4.3 Over 75 years of age (unless otherwise provided herein);
- 4.4 Whilst travelling by air other than as a passenger and not as a member of the crew nor for the purpose of any trade or technical operation thereon or therein;
- 4.5 Whilst in charge of a motor vehicle or craft where the Insured Person's alcohol blood count is higher than the legal limit at the time of the Accident or whilst the Insured Person is under the influence of drugs or narcotics.
- 4.6 Whilst participating in any riot or civil commotion or public disorder:

Arising from war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion military or usurped power whilst an Insured Person is on active service with the military, naval, air or police services of any nation, provided that this Insurance shall continue to apply in respect of Bodily Injury sustained independently of such contingencies;
- 4.7 For a venereal disease or Acquired Immune Deficiency Syndrome (AIDS) or Aids related complex (ARC) or Human-Immuno –Deficiency Virus (HIV) howsoever this syndrome has been acquired or may be named;
- 4.8 Rest cures, sanatorial or custodial care or periods of quarantine or isolation;
- 4.9 Pregnancy, childbirth, miscarriage or any disorder of the reproductive system, except for an unexpected medical complication or emergency occurring during the first 26 (twenty six) weeks of pregnancy;
- 4.10 For any mental and/or nervous disorders, or any like condition or any condition arising from or attributable to stress or stress-related situations, other than those caused by Accident as defined in this Insurance;
- 4.11 Whilst participating in sport as a Professional Player;
- 4.12 Where the Claims Procedures have not been followed;

5 CONDITIONS

This Insurance and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Insurance or the Schedule shall bear such specific meaning wherever it may appear.

The laws of the Republic of South Africa, whose courts shall have jurisdiction in any dispute hereunder, will govern this Insurance.

- 5.1 After incurring Bodily Injury or Illness for which compensation may be payable under this Insurance, the Insured Person shall, when reasonably required by the Insurers so to do, submit to medical examination and undergo any treatment specified. The Insurers shall not be liable to make any payment unless this Condition is complied with to their satisfaction.
- 5.2 This Insurance may be cancelled at any time by the Insurers giving 30 days' notice in writing (or such other period as may be mutually agreed) or by the Policyholder giving immediate notice. From date of cancellation the Insured shall be entitled to refund premium pro-rata for the unexpired Period of Insurance.
- 5.3 This Insurance is not assignable. Compensation shall be payable only to the Insured Person whose receipt shall effectually discharge the Insurers.
- 5.4 This Insurance shall be voidable in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Insured Person in any particular material to this Insurance.
- 5.5 The Insured Persons shall take all reasonable precautions to prevent accidents and to comply with all statutory requirements and regulations.
- 5.6 Notice must be given to the Insurers in writing as soon as practicable of any occurrence which may give rise to a claim under this Insurance, but in any event within 180 days of such occurrence, failing which the claim will prescribe.

All certificates, information and evidence required by the Insurers shall be furnished in the form prescribed and without expense to the Insurers. The Insured Person shall submit to medical examination on behalf of and at the expense of the Insurers as often as shall be required in connection with any claim.

Qualified medical advice shall be sought and followed promptly on the occurrence of any Bodily Injury or Illness and the Insurers shall not be liable for any part of any claim which in the opinion of the Medical Practitioner arises from the unreasonable or wilful neglect or failure of an Insured Person to seek and remain under the care of a qualified member of the medical profession.

In the event of the Insurers disclaiming liability in respect of any claim and an action or suit not being commenced within twelve months after such disclaimer or, in the case of an arbitration taking place within twelve months after the arbitrator shall have made his award, all benefit under this Insurance in respect of such a claim shall be forfeited.

- 5.7 If any difference shall arise as to the amount to be paid under this Insurance (liability being otherwise admitted) such difference shall be referred to arbitration in accordance with the statutory provisions for the time being in force and the making of an award shall be a condition precedent to any liability for the Insurers to make any payment under this insurance.
- 5.8 If any claim under this Insurance be in any respect fraudulent or intentionally exaggerated or if any fraudulent means or devices are used by the Insured Person or anyone acting on his behalf to obtain any benefit under this Insurance all benefit there under shall be forfeited.
- 5.9 Premium is payable monthly in advance. The Insurers shall not be obliged to accept premium tendered to them or to any intermediary after such date but may do so upon such terms as they, in their sole discretion, may determine.

- 5.10 If at the time of any Insured Event, giving rise to a Medical Expenses claim under this policy, an Insurance or Medical Aid exists with any other Insurers or Medical Aid Scheme covering the Insured Person against the defined events, the Company shall be liable to make good only a rateable proportion of the amount payable by or to or on behalf of the Insured Person in respect of such Insured Event.
- 5.11 On the happening of an Insured Event, which constitutes a claim under this Policy, the Company and every person authorised by the Company, may without incurring liability and diminishing the rights of the Company, to rely upon any conditions of this Policy:
take over and conduct in the name of the Insured Person, the defence or settlement of any claim and, present in the name of the Insured Person for his own or it's own benefit, any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings relative to the settlement of the claim. **No admission, statement, offer, promise, payment or indemnity, may be made by the Insured Person, without the written consent of the Company.**

6 POLICY LIMITS

6.1 INSURING SECTION A – EMERGENCY MEDICAL EXPENSES & EVACUATION

CIRCUMSTANCES	:	COMPENSATION
Medical Expenses	:	R1,000,000 per Insured Person per Insured Event.
Daily Hospital Benefit	:	R500 per Insured Person per day subject to a
Per Insured Person per Insured Event	:	maximum of 180 days
LIMIT PER VEHICLE	:	R5,000,000.00 per Insured Event.

6.2 INSURING SECTION B – PERSONAL ACCIDENT AND DISABILITY COVER

CIRCUMSTANCES	:	COMPENSATION
Accidental Death	:	R100,000.00 per Insured Person per Accident,
Permanent Disability	:	to the maximum amount not exceeding the maximum allowable as stated in the Insurance Act in respect of minors, in respect of the Death benefit only.

SCHEDULE OF COMPENSATION

In the event of Compensation being due under more than one of the benefits referred to hereunder as consequence of any one Accident to any one Insured Person the maximum amount payable hereunder shall not exceed 100% in total under permanent disability benefits.

The following percentages shall be payable in the event of Bodily Injury resulting in:

1.	Death	100%
2.	Permanent Total Disability	100%
3.	<p>Permanent and total loss of / use of:</p> <p>Speech 100%</p> <p>Hearing in both ears 100%</p> <p>Hearing in one ear 25%</p> <p>Any limb 100%</p> <p>By physical separation at/or above wrist/ankle of one or more limbs 100%</p> <p>One or both eyes 100%</p> <p>Sight in one or both eyes 100%</p> <p>Four finger of either hand 70%</p> <p><u>Thumb, either hand</u></p> <p>both phalanges 30%</p> <p>One phalanx 15%</p> <p><u>Index finger, either hand</u></p> <p>three phalanges 10%</p> <p>Two phalanges 8%</p> <p>One phalanx 5%</p> <p><u>Any other finger, either hand</u></p> <p>three phalanges 6%</p> <p>Two phalanges 4%</p> <p>One phalanx 2%</p> <p><u>Toes</u></p> <p>All on one foot 30%</p> <p>Great, both phalanges 5%</p> <p>Great, one phalanx 3%</p> <p>Other than great, if more than one toe lost, each 2%</p> <p><u>Metacarpals or metatarsals</u></p> <p>First or second (additional) 3%</p> <p>Third, fourth, or fifth (additional) 2%</p> <p>Permanent Disability, not specific herein shall be determined as a percentage which in the opinion of the Insurers is consistent with the above in so far as possible</p>	
4.	<p>Permanent Disfigurement</p> <p>The Permanent Disability Schedule is hereby extended to include bodily injury resulting in permanent disfigurement of:</p> <p>4.1 The head, neck and hands provided that the total areas affected exceeds 20% of the total area</p> <p>4.2 All other areas of the Body provided that the total area affected exceeds 5% of the total area of the Body</p> <p>Compensation is payable as a percentage of the Compensation in direct proportion to the area affected.</p> <p>Benefits payable in terms of 4.1 and 4.2 above shall apply independ -ently & be cumulative, but the overall liability of the Insurers for Permanent Disfigurement resulting from an Accident or series of Accidents arising from one or more cause for any one Insured Person, shall be limited to <u>50% of the amount payable for Permanent Total Disability.</u></p>	50%