

Section 6 PERSONAL ACCIDENT

1. Indemnity

This Section covers the Insured Person named in the Policy Schedule who is involved in an accident and who consequently suffers death or bodily injury resulting in disablement or medical expenses being incurred within a period of 12 (twelve) consecutive months of such accident. We will compensate you for:

- 1.1. Death according to the Compensation amount shown on the Policy Schedule
- 1.2. Permanent Total Disablement according to the Compensation Table and Compensation amount shown on the Policy Schedule
- 1.3. Temporary Total Disablement according to the Compensation amount stated in the Policy Schedule. This amount is a weekly amount which we will pay for the period of the disablement up to a maximum of 104 (one hundred and four) weeks. Your Excess is the amount equal to 1 (one) week.
- 1.4. Medical Expenses
- 1.5. Additional Cover.

We will not indemnify you for any losses whatsoever as described under Exceptions.

2. Compensation Table

No.	Description of the Injury: Loss of :	Percentage of Compensation
2.1	One or more limbs	100%
2.2	Four entire fingers on one hand	75%
2.3	Entire Thumb	25%
2.4	Entire Index finger	15%
2.5	Any other entire finger	6%
2.6	All toes on one foot	32%
2.7	Entire Big toe	4%
2.8	Any other entire toe	3%
2.9	Hearing – both ears	80%
2.10	Hearing – one ear	20%
2.11	Sight – both eyes	100%
2.12	Sight – one eye	100%
2.13	Sight – except light perception	75%
2.14	Lens	75%
2.15	Speech	75%
2.16	If an injury is not specifically listed, we will pay an amount that is consistent with the provisions of the above list.	

3. Additional Cover

3.1. Life Support Equipment

- 3.1.1. We will pay the cost for Life Support Equipment. We will only be liable if you do not have any other cover elsewhere for this.
- 3.1.2. If the Insured Person was dependent on Life Support Equipment during the 12 (twelve) month period leading up to death, such twelve month period will be extended to include the period(s) he/she was on such equipment provided that this period(s) were longer than 3 (three) days each.

3.2. Bereavement Compensation

If the Insured Person dies, we will pay the Bereavement Compensation over and above the Death Compensation.

3.3. Mobility Equipment

If the Insured Person is compensated for Permanent Total Disablement and is permanently dependent on a wheelchair, we will in addition pay the Mobility Equipment Compensation towards:

- 3.3.1. A wheelchair
- 3.3.2. Alterations to the home to facilitate the use of such a wheelchair.
- 3.3.3. We will only be liable if you do not have any other cover elsewhere for this.

3.4. Repatriation Costs

We will pay for the costs to repatriate the body of the deceased Insured Person to his normal place of residence.

3.5. Trauma Treatment

We will pay for the costs for trauma treatment of the Insured Person following a violent act of theft, hold-up, hijacking or rape or other unlawful assault.

3.6. Motor Accident following Heart Attack

We will pay the Death Compensation if the Insured Person dies in a motor accident following a heart attack.

3.7. Riot Extension

The Insured Person is covered if he suffers bodily injury or death caused by other persons engaging in political or non-political riots and strikes but the Insured Person himself may however not be a participant. General Exception 3.1, 3.4 and 3.5 is therefore cancelled.

4. Total Compensation Payable

We will not pay more than 100% (one hundred percent) of the Compensation for Death and Permanent Total Disablement. This means that the Compensation shown on the Policy Schedule is the maximum amount we will pay. That is if:

- 4.1. The Insured Person is permanently disabled in more than one category of the Compensation Table, we will only pay the total Compensation
- 4.2. We pay an amount for Permanent Total Disablement and the Insured Person subsequently dies, we will only pay the total Compensation.

5. Medical Advice

In the event of bodily injury, the Insured Person must obtain and follow medical advice within a reasonable time.

6. Medical Examination

If we request you to do so, the Insured Person must undergo medical examination(s). We may also call for a post-mortem. We will pay for the costs if we request such examination(s).

7. Age Limit

Only Insured Persons under the age of 75 years are covered. Cover stops on his 75th birthday. Statutory Age Limits may apply to certain ages.

8. Dual Insurance

Dual Insurance (General Condition 20) is not applicable to this Section.

9. Payment of Compensation

If the Insured Person is the Policyholder, we will, in the event of death, pay the Compensation to his estate.

10. Territorial Limits

Worldwide.

11. Exceptions A:

We will not be liable in the event of any accident caused by, resulting from, due to, sustained while, attributable to the Insured Person engaging in/with:

- 11.1. Intentional self-injury, suicide or willful misconduct
- 11.2. Mountaineering using ropes
- 11.3. Professional Hunting
- 11.4. Big Game Hunting if such game is on the endangered or prohibited list of the relevant country in which the game is hunted.
- 11.5. Professional Sport
- 11.6. Polo on horseback, steeple chasing
- 11.7. Parachuting, skydiving, hang-gliding
- 11.8. Winter sports involving ice, snow
- 11.9. Martial arts
- 11.10. Speed/duration tests, racing (but not on foot, bicycle or in a yacht)
- 11.11. Professional Diving
- 11.12. Offshore drilling
- 11.13. Any mining activities whether underground or open cast
- 11.14. Spelunking
- 11.15. Crewing any ship/watercraft
- 11.16. Crewing an aircraft or for trade or technical operation connected to an aircraft
- 11.17. Travelling in an aircraft that is not licensed to carry passengers or not piloted by an appropriately licensed pilot
- 11.18. Explosives
- 11.19. Defence force, police services, correctional services
- 11.20. Riot, civil commotion, labour disturbance, strike, lockout, public disorder, political activities, protest against the state/government/authority, war/warlike activities.

12. Exceptions B:

We will not be liable for an accident caused by or attributable to the Insured Person:

- 12.1. Having suffered from a serious physical or mental defect/infirmity before the accident
- 12.2. Being under the influence of intoxicating liquor/drugs. This exception will not apply if the Insured Person has taken medication as prescribed by a medical practitioner (other than the Insured Person himself)
- 12.3. Having a mental or nervous disorder due to stress or stress-related conditions.