

## TERMS AND CONDITIONS OF FREE ACCIDENTAL DEBILITY COVER

### 1. Interpretation

- 1.1. Accidental debility means the permanent disability, to an extent listed under 'Permanent disability shall mean' in the table of accidental debility benefits, solely as a direct result of external, violent, unforeseeable and visible means, occurring independently of any other causes and such disability manifesting within 14 (fourteen) days of such trauma, proved to the satisfaction of the insurer;
- 1.2. Accidental Debility Lump Sum means the amount specified in the Certificate of Free Accidental Debility Cover or the amount specified in the Free Accidental Debility Cover SMS;
- 1.3. Effective Date means the date stipulated in The Certificate of Free Accidental Debility Cover as the Effective Date or the date stipulated in the Free Accidental Debility Cover SMS as the Starting Date;
- 1.4. Termination Date means the date when the Free Accidental Debility Cover terminates, which shall be 6 (six) months after the Effective Date.
- 1.5. Life Insured means the person specified in the Certificate of Free Accidental Debility Cover or the person specified in the Free Accidental Debility Cover SMS.
- 1.6. The Insurer means Guardrisk Life;
- 1.7. Registered Office means the registered office of the Insurer, from time to time [at present the Registered Office is situated at The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196].

### 2. Accidental Debility Benefit

- 2.1. In the event of the Life Insured being disabled in an accident, a percentage of the benefit, in accordance with the extent of such debility as set out in the table below, shall, subject to the Terms and Conditions of the Free Accidental Debility Cover, be payable to the Life Insured and 100% of the benefit shall be equal to the Maximum Benefit.

TABLE OF ACCIDENTAL DEBILITY BENEFITS		Percentage of Benefit
Permanent disability shall mean		Percentage of Benefit
1	Permanent and total loss of: whole eye or sight of eye sight of eye except for perception of light	100% 75%
2	Permanent and total loss of hearing: both ears one ear	100% 25%
3	Permanent and total loss of speech	100%
4	Permanent and total loss of use of a limb at or above the wrist or ankle of one or more limbs	100%
5	Loss of four fingers	70%

### 3. Payment of benefits

- 3.1. A benefit in terms of this Free Accidental Debility Cover shall be due and payable once the Insurer receives a valid claim that shall include but not be limited to:
  - 3.1.1. a duly completed claim form (and all documents required therein), as prescribed by the Insurer, in its discretion;
  - 3.1.2. documentary and photographic proof of the identity of the person claiming the benefit concerned;

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- 3.1.3. if it is required that any aspect of a claim be proved to the satisfaction of the Insurer, such proof in writing; and
    - 3.1.4. such further documentation, information and proof as the Insurer may require, in its discretion, in order to establish the validity of the claim of the benefit concerned and the entitlement of the claimant concerned to receive such benefit.
  - 3.2. The Insurer shall be furnished with a valid claim within 6 (six) calendar months of any event giving rise to such claim. If the Insurer is not so furnished with a valid claim within such time period, any liability of the Insurer in respect of any such claim, shall, in the discretion of the Insurer, be extinguished and no benefit shall be payable in respect of such claim.
  - 3.3. The Insurer shall not pay the Accidental Debility Benefit if a claim for the Lump Sum is in any respect fraudulent or if any fraudulent means or devices are used.
4. Exclusions
  - 4.1. The Accidental Debility Benefit shall not be payable if the disability was caused directly or indirectly by, or resulted from:
    - 4.1.1. any physical and/or mental impairment of the Life Insured that has its origin and/or existence prior to the Effective date or after the Termination date;
    - 4.1.2. suicide or any attempt thereat by the Life Insured (whether sane or insane);
    - 4.1.3. consumption by the Life Insured of alcohol, recreational drugs, narcotic drugs, habit-forming drugs or dependence-producing drugs, except, in respect of all the aforementioned, as *bona fide* (in good faith) prescribed by a duly qualified and registered medical practitioner;
    - 4.1.4. intentional self-inflicted injuries or deliberate exposure of the Life Insured to unnecessary danger;
    - 4.1.5. pregnancy and/or childbirth;
    - 4.1.6. any act or omission by the Life Insured which is in violation of any criminal law;
    - 4.1.7. involvement by the Life Insured in any labour disturbance, riot, civil commotion, strike or lock-out, insurrection, usurpation of power, or any act incidental to or arising from any of the aforementioned or any attempt at any of the aforementioned;
    - 4.1.8. war, invasion, act of a foreign enemy, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution or any occurrence incidental to or arising from any of the aforementioned or any attempt at any of the aforementioned;
    - 4.1.9. lawful activity by or on behalf of any organ of government;
    - 4.1.10. participation by the Life Insured in any hazardous sport or pursuit; or
    - 4.1.11. involvement by the Life Insured in any aviation activity other than as a farepaying passenger on a duly registered aircraft of a duly registered airline.